



KNOW YOUR RIGHTS!

Offices throughout New York, New Jersey and Connecticut

NEW YORK STATE WORKERS' COMPENSATION

INFORMATION AND CLAIMS INSTRUCTIONS

WORKERS' COMPENSATION

What you need to know

- ◇ **Merely notifying your employer when injured does NOT begin a workers' compensation claim.**
- ◇ **Workers' compensation is a form of insurance paid for by your employer that provides:**
 - ✓ Full coverage for all medical and hospital care for your work-related injury or illness.
 - ✓ Partial wage replacement for temporary or permanent loss of earnings.
 - ✓ Special compensation for loss or partial loss of the use of a limb, a facial scar, or loss of vision or hearing.
- ◇ **If eligible, you are entitled to benefits *even if there is no lost time from work.***

Steps to Obtain Coverage:

1. Obtain emergency medical treatment if needed.
2. Report injury to supervisor within **30 days**.
3. Place yourself under the care of a physician who treats workers' compensation patients.
4. File a claim (**C-3 form**) with the Workers' Compensation Board. You have **2 years** to file a claim. NOTE: *Your employer cannot and does not do this for you.*

◇ **CALL OR CLICK:**

Fine, Olin & Anderman, LLP (FOA)
1-800-522-9001 • www.foalaw.com

- ✓ FOA will take information and send completed paperwork for you to sign (C-3 form) and mail back.
- ✓ FOA will represent you at all workers' compensation hearings. You will be assigned an attorney and legal assistant who will manage your case.
- ◇ **Why You Should File a Claim:**
 - ✓ It costs you nothing to file.

- ✓ Your health insurance will not pay medical costs for injuries that happen at work.
- ✓ You have **2 years** to file a claim from the date of the accident or a physician tells you your medical problem is related to your work, such as an occupational disease. NOTE: *The C-3 form is the only way to file a claim.*
- ◇ **What Is Covered by Workers' Compensation:**
 - ✓ **Work-Related Accident:**
An event arising out of and in the course of employment that results in injury to the worker.
 - ✓ **Occupational Disease:**
Disabilities of a chronic nature that arise over time.
- ◇ **Examples of Occupational Disease:**
 - ✓ Carpal Tunnel Syndrome/Tendinitis
 - ✓ Asbestos-related disease
 - ✓ Hearing Loss due to noise exposure
 - ✓ Respiratory problems due to identified chemical or hazardous exposures
 - ✓ Latex allergies - contact dermatitis
- ◇ **Always let your physician know if you think there is a connection between your medical problem and your work.**
- ✓ Once this conclusion has been reached, it is important to promptly file your claim (C-3 form).

