

WORKERS COMPENSATION

¿What is workers compensation?

Workers compensation is a form of insurance that your employer is required to provide by law in order to help compensate medical care for employees who are injured in the course of employment.

What do you mean by compensation injury?

Any injury or sickness that occurred in the course of your employment is considered to be a workers' compensation injury. Under the compensation laws, you are entitled to receive medical care regardless who is responsible for the injury.

How much does it cost?

There are no charges to you nor the recipient for whom you work. If you qualify for compensation, all approved medical expenses will be paid including temporary or permanent compensation that you may be entitled.

Is workers compensation similar to the State's disability benefits?

No. Workers' compensation is solely for injuries or sickness that occurred in the course of your employment. The state's disability is for injuries or sickness that are NOT work related and they are handled by the Social Security Administration.

How does workers compensation affect my health insurance?

Workers compensation is separate from your health insurance. There is no deductible; all approved medical expenses are paid. It is important to tell your doctor who has administered the treatment to you if your injury is work related.

If I am injured at work, do I have to file a claim?

Yes. It is your responsibility to report your injuries as soon as possible while at work; talk to the social services (human resources) employee that you have been injured at work. The employee of the human resources should give you a claim form in which you will have to explain the injury, how, when, and where it happened. Turn in as soon as possible the workers compensation claim. The insurance company will contact you and explain to what benefits you are entitled to receive.

Where do I go to treat my injury?

Once you have reported the injury to human resources, you will be referred to the insurance's specific medic or medical center specifies. Some companies require a drug exam to verify that the accident was not related to any illegal substances.

IT IS THE RESPONSIBILITY OF THE EMPLOYER TO PROVIDE YOU WITH AN APPROVED DOCTOR BASED ON THE COMPANY'S INSURANCE.

What are my benefits?

If it is determined that your injury was related to your employment, the authorized doctor and the medical expenses will be paid. The company will also pay a portion of your salary for the time loss due to the injury. The waiting period is 7 days and must be specified by the company's authorized doctor. This benefit is called temporary disability. If your injury results as a permanent injury that diminished your capacity to work, the employer or the social security administration may pay your permanent disability benefits.

What are temporary disability payments?

If you cannot work for more than 7 calendar days, you are eligible to obtain a portion of your loss salary. The "waiting period" is 7 days, on the 8th day you should talk to your human services employee to be able to file for this benefit. However, if you are unable to work for more than 14 calendar days or you are hospitalized as an incapable patient, it is the employer's responsibility to pay you for the first 7 days. The quantity compensated of the temporary disability is determined by law which is generally 2/3 of your salary. This compensation will end once the doctor provides information to your employer stating that your injury has reached its maximum recovery point.

¿What are permanent disability payments?

The permanent disability payments is an additional benefit that you may be entitled to if your injury is diagnosed as an injury with permanent damages due to an illness or injury in the course of your employment. The amount you will receive depends on the extension of your disability. The workers' compensation laws provide patterns and more information to determine the amount you may be entitled considering the gravity of your injury or sickness.



What should I do if I am not satisfied with the medical treatment?

First, you need to talk to the claim representative stating that you are not satisfied with the medical treatment. He or she will talk to the doctor to find a better solution to the problem. Second, after 30 days of the date the injury took place, you should inform the employee of human resources that you are still not satisfied with the medical treatment; this entitles you to acquire a personal doctor of your choice as long as you have NOTIFIED it to the claim representative, lawyer, or the employee of human resources. Once approved, the claim agency (insurance) will continue to pay for the authorized medical expenses, so make sure to notify your claim representative with the name and address of your new doctor.

Can I lose my job due to a compensation injury?

The law prohibits employer to discharge or discriminate against anyone due to a worker's compensation injury. If you believe you have been discriminated against due to the injury or sickness related to your employment, you should speak about your rights to the Arkansas Workers Compensation Commission and you can take legal actions with an attorney.

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WORKERS COMPENSATION



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RESPONSIBILITIES**

