

#### STATE OF NEW YORK WORKERS' COMPENSATION BOARD 100 BROADWAY-MENANDS ALBANY, NY 12241 (877) 632-4996



# You were injured at work. What now?

If you've suffered a workplace injury or illness, you may be eligible for workers' compensation benefits. You may have already received medical treatment. If you haven't, you should seek medical care as soon as possible.

### A Worker's Responsibilities

- You must tell your employer, in writing, when, where and how you were injured. Do this within 30 days of injury.
- Medical reports are necessary for your case. Advise your doctors that you have a work-related injury, and give the name of your employer. Do not pay for your care yourself or use other health insurance. Tell your doctor to file reports with the Board and with your employer or its insurance carrier. If your case is disputed, the Board needs a medical report on your injury to begin resolving your claim.

#### Starting a Case

Once your employer knows of your injury, it must notify this Board by filing a C-2 form. You should file an employee claim (C-3 form) reporting your injury as soon as possible. (You **must** notify the Board of your injury or illness within two years.) If you injured the same body part before, or had a similar illness, you must also file a Form C-3.3.

If you haven't already filed a C-3 or C-3.3 (if necessary), there are three ways to do it.

- Visit www.wcb.state.ny.us/content/main/onthejob/howto.jsp to complete the form.
- Complete the enclosed paper forms, and mail them to the Board.
- Call 1-866-396-8314. A Board employee will complete the form with you.

#### **Health Care Bills**

**Do not** pay your doctor or hospital. Those bills are paid by the insurer unless the Board disallows your case. If your case is disputed, the providers are paid when the Board decides your case. If the Board decides against you, or if you don't pursue a case, you will have to pay the doctor or hospital.

Your employer's insurance covers medically necessary drugs and equipment your doctor prescribes. You're also entitled to carfare or necessary expenses incurred when traveling for treatment. (Get receipts for those expenses.)

Generally, you can choose any doctor authorized by the Board. You can also use occupational health clinics. However, if your employer's insurer has a preferred provider organization to provide care for workers' compensation injuries, you must get your initial treatment from those providers. If that insurer also has a pharmacy or diagnostic network, you must get service within these networks. If the carrier uses these networks, it must also tell you its service providers and how to use them.

#### **Benefits for Lost Wages**

You are entitled to a portion of your lost wages if your injury affects you in one or more ways:

- 1. It keeps you from work for more than seven days;
- 2. Part of your body is permanently disabled;
- 3. Your pay is reduced because you now work fewer hours or do other work.

An employer or insurer can accept your claim and begin paying your lost wage benefit promptly. Sometimes, employers and carriers dispute a claim. When that occurs, the Board strives to resolve most cases within 90 days.

You may hire an attorney or licensed representative, who can be helpful with complex or disputed claims, but it isn't required. The Board sets their fees and they will be deducted from your lost wages award. You or your family should not pay anything directly to your attorney or licensed representative.

If your case is disputed, you may receive disability benefits while the case is heard. You'd pay them back out of your lost wages award. To get a DB-450 form, visit <a href="https://www.wcb.state.ny.us/content/main/forms/db450.pdf">www.wcb.state.ny.us/content/main/forms/db450.pdf</a> or a Board office, or call (800) 353-3092.

#### Help is Available

People sometimes need help getting back to work. An injury can also cause family or financial problems. The Workers' Compensation Board has rehabilitation counselors and social workers to help. Call (877) 632-4996 for more assistance.

#### What's Next?

Your employer or its insurance carrier will contact you if your claim is accepted. When that happens, your treatment will be paid and lost wage benefits begin. If your case is challenged, the Board will notify you about resolving the case. If more information is necessary, the Board will contact you and tell you how to file it.

**Important Contact Information** 

Workers' Compensation Board	(877)632-4996	General_Information@wcb.state.ny.us
Disability Benefits	(800)353-3092	www.WCB.State.NY.US
NYS Bar Association Lawyer	(800)342-3661	lr@nysba.org.
Referral and Information Service		



Employee Claim

State of New York - Workers' Compensation Board

Fill out this form to apply for workers' compensation benefits because of a work injury or work-related illness. Type or print neatly. This form may also be filled out on-line at www.wcb.state.ny.us.

	CB Case Number (if you know it):						
Α.	YOUR INFORMATION (Employee)         1. Name:						
	First MI Last  3. Mailing address:  Number and Street/PO Box City State Zip Code						
	Number and Street/PO Box  4. Social Security Number: 5. Phone Number: () 6. Gender: _ Male Fema						
	7. Do you speak English?  Yes No If no, what language do you speak?						
B.	YOUR EMPLOYER(S)           1. Employer when injured:         2. Phone Number: ()						
	3. Your work address:  Number and Street City State Zip Code						
	4. Date you were hired:/ 5. Your supervisor's name:						
	6. List names/addresses of any other employer(s) at the time of your injury/illness:						
C.	7. Did you lose time from work at the other employment(s) as a result of your injury/illness? Yes No YOUR JOB on the date of the injury or illness  1. What was your job title or description?						
	2. What types of activities did you normally perform at work?						
	3. Was your job? (check one)						
	4. What was your gross pay (before taxes) per pay period? 5. How often were you paid?						
	. Did you receive lodging or tips in addition to your pay?						
D.	OUR INJURY OR ILLNESS						
	1. Date of injury or date of onset of illness:/ 2. Time of injury: AM PM						
	. Where did the injury/illness happen? (e.g., 1 Main Street, Pottersville, at the front door)						
	I. Was this your usual work location?  Yes No If no, why were you at this location?						
	5. What were you doing when you were injured or became ill? (e.g., unloading a truck, typing a report)						
	6. How did the injury/illness happen? (e.g., I tripped over a pipe and fell on the floor)						
	7. Explain fully the nature of your injury/illness; list body parts affected (e.g., twisted left ankle and cut to forehead):						

	YOUR NAME: DATE OF INJURY/ILLNESS:/						
. Y	OUR INJURY OR ILLNESS continued						
	3. Was an object (e.g., forklift, hammer, acid) involved in the injury/illness? Yes No If yes, what?  9. Was the injury the result of the use or operation of a licensed motor vehicle? Yes No No If yes, your vehicle employer's vehicle other vehicle License plate number (if known):						
9.							
	If your vehicle was involved, give name and address of your motor vehicle insurance carrier:						
10.	Have you given your employer (or supervisor) notice of injury/illness?						
	If yes, notice was given to: orally in writing Date notice given:/						
11.	Did anyone see your injury happen?						
R	ETURN TO WORK						
1.	Did you stop work because of your injury/illness?						
2.	Have you returned to work? Yes No If yes, on what date?/ regular duty imited duty						
3.	If you have returned to work, who are you working for now?   Same employer   New employer   Self employed						
4.	What is your gross pay (before taxes) per pay period? How often are you paid?						
M	EDICAL TREATMENT FOR THIS INJURY OR ILLNESS						
1.	What was the date of your first treatment?/ None received (skip to question F-5)						
2.	Were you treated on site? Yes No						
3.	3. Where did you receive your first off site medical treatment for your injury/illness?						
	Name and address where you were first treated:						
	Phone Number: ()						
	Are you still being treated for this injury/illness?						
	Give the name and address of the doctor(s) treating you for this injury/illness:						
	Phone Number: ()						
5.	Do you remember having another injury to the same body part or a similar illness? Yes No						
	If yes, were you treated by a doctor? Yes No If yes, provide the names and addresses of the doctor(s) who treated you and COMPLETE AND FILE FORM C-3.3 TOGETHER WITH THIS FORM:						
6.	Was the previous injury/illness work related? Yes No						
	If yes, were you working for the same employer that you work for now? Yes No						
	hereby making a claim for benefits under the Workers' Compensation Law. My signature affirms that the information I an iding is true and accurate to the best of my knowledge and belief.						
A b	Any person who knowingly and with INTENT TO DEFRAUD presents, causes to be presented, or prepares with knowledge or selief that it will be presented to, or by an insurer, or self-insurer, any information containing any FALSE MATERIAL STATEMENT or conceals any material fact, SHALL BE GUILTY OF A CRIME and subject to substantial FINES AND MPRISONMENT.						
11	pe's Signature: Print Name: Date:/						



# Limited Release of Health Information (HIPAA)

C - 3.3

State of New York - Workers' Compensation Board

WCB Case No. (if you know it):	
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**To Claimant:** If you received treatment for a *previous* injury to the same body part or for an illness similar to the one described in your current Claim, fill out this form. This form allows the health care providers you list below to release health care information about your previous injury/ illness to your employer's workers' compensation insurer. The federal HIPAA law (Health Insurance Portability and Accountability Act of 1996) says you have a right to get a copy of this form. If you do not understand this form, talk to your legal representative. If you do not have a legal representative, the Advocate for Injured Workers at the Workers' Compensation Board can help you. Call: 800-580-6665.

To Health Care Provider: A copy of this HIPAA-compliant release allows you to disclose health information. If you send records to the employer's workers' compensation insurer in response to this release, also mail copies to the Claimant's legal representative. (If no legal representative is listed below, send copies to the Claimant.) Health care providers who release records must follow New York state law and HIPAA.

This release is:

- **Voluntary.** Your health care provider(s) must give you the same care, payment terms, and benefits, whether you sign this form or not.
- Limited. It gives your health care provider(s) permission to release only those health records that are related to the previous illness/condition you describe below
- Temporary. It ends when your current claim for compensation is established or disallowed and all appeals are exhausted.
- Revocable. You can cancel this release at any time. To cancel, send a letter
  to the health care provider(s) listed on this form. Also, send a copy of your
  letter to your employer's workers' compensation insurer and the Workers'
  Compensation Board. Note: You may not cancel this release with respect to
  medical records already provided.
- For records only. It gives your health care provider(s) listed on this form permission to send copies of your health care records to your employer's workers' compensation insurer.

This form does NOT allow your health care provider(s) to release the following types of information:

- HIV-related information
- Psychotherapy notes
- Alcohol/Drug treatment
- Mental Health treatment (unless you check below)
- Verbal information (your health care providers may not discuss your health care information with anyone)

Any medical records released will become part of your workers' compensation file and are confidential under the Workers' Compensation Law.

Α.	YOUR INFORMATION (Claimant)					
	1. Name:	2. Social Security Number	·			
	3. Mailing Address:					
	4. Date of Birth:/ 5. Date of the current in	njury/illness:/				
	6. Current injury/illness, including all body parts injured:		·			
	7. Your legal representative's name and address (if any):					
	Check here if you allow your health care provider(s) to release mental health care information.					
В.	YOUR HEALTH CARE PROVIDER(S) (List all health care providers. If more than 2 providers attach their contact information to	to this form.)				
	1. Provider:					
	Mailing Address:					
	4. Other provider (if any):					
	6. Mailing Address:	· · · · · · · · · · · · · · · · · · ·				
C.	READ AND SIGN BELOW. I hereby request that the health care provider(s) listed above give my employer's workers' compensation insurer copies of all health records related to any previous injury/illness, to all body parts, described above.					
	Claimant's signature	Date				
	If the claimant is unable to sign, the person signing on his/h	ner behalf must fill out and sign below:				
	Your name Relationship to Claimant	Signature	Date			



# Divulgación limitada de información sobre la salud

C = 3.3

Estado de NuevaYork - Junta de Compensación Obrera (WCB)

WCB Case No. (if you know it) (Número de caso WCB [si lo sabe])

Al reclamante: Si usted recibió tratamiento por una lesión anterior en la misma parte del cuerpo o por una enfermedad similar a la que motiva ahora su reclamación, complete este formulario. Este formulario les permite a los proveedores de salud que usted señala a continuación divulgar a la compañía de seguros de compensación obrera de su empleador la información sobre su salud relacionada con su lesión/enfermedad anterior. La Ley federal HIPAA (Ley de portabilidad y responsabilidad del seguro de salud de 1996) establece que usted tiene derecho a recibir una copia de este formulario. Si no comprende este formulario, hable con su representante legal. Si no tiene un representante legal, el Representante de los obreros lesionados de la Junta de Compensación Obrera puede ayudarlo. Llame al 800-580-6665.

Al proveedor de salud: Una copia de esta divulgación, redactada según lo que establece la ley HIPAA, le permite divulgar información sobre la salud. Si envía los registros al asegurador de compensación obrera del empleador en respuesta a la presente divulgación, también debe enviar por correo copias al representante legal del reclamante. (Si a continuación no se especifica un representante legal, envíe las copias al reclamante). Los proveedores de salud que divulgan los registros deben cumplir con las leves del estado de Nueva York y la HIPAA.

Esta divulgación es:

- Voluntaria. Su(s) proveedor(es) de salud deben otorgarle la misma atención, condiciones de pago y beneficios, independientemente de que usted firme este formulario o no.
- Limitada. Le otorga a su(s) proveedor(es) de salud permiso para divulgar únicamente los registros médicos que se relacionen con la enfermedad/ afección anterior que usted describe a continuación.
- Temporal. Termina cuando se otorgue o desestime su actual reclamación de compensación y se hayan agotado todas las apelaciones.
- Revocable. Usted puede cancelar esta divulgación en cualquier momento. Para hacerlo, envíe una carta al (a los) proveedor(es) de salud que se indican en este formulario. Además, envíe una copia de su carta a la compañía de seguros de compensación obrera de su empleador y a la Junta de Compensación Obrera. Nota: No podrá cancelar esta divulgación en lo que se refiere a registros médicos que ya se hayan provisto.
- Solamente para registros. Le otorga a su(s) proveedor(es) de salud que se indica(n) en este formulario permiso para enviar copias de sus registros de salud a la compañía de seguros de compensación obrera de su empleador.

Este formulario NO autoriza a su(s) proveedor(es) de salud a divulgar los siguientes tipos de información:

- Información relacionada con el VIH
- Notas de terapia psicológica
- Tratamientos por abuso de alcohol o drogas
- Tratamiento de salud mental (a menos que usted lo indique a continuación)
- Información verbal (sus doctores no pueden hablar con nadie sobre su información de salud)

Los registros médicos divulgados se incorporarán a su expediente de compensación obrera y son confidenciales conforme a la Ley de compensación obrera.

CONTESTA LAS SIGUIENTES PREGUNTAS, EN INGLÉS SI ES POSIBLE, EN LOS ESPACIOS PROVISTOS Y FIRMA AL FRENTE DE LA FORMA.

#### A. YOUR INFORMATION (Claimant) INFORMACIÓN PERSONAL (Reclamante)

1. Name (Nombre)

- 2. Social Security Number (Número de seguro social)
- 3. Mailing Address (Dirección postal)
- 4. Date of Birth (Fecha de nacimiento)
- 5. Date of the current injury/illness (Fecha de la lesión/enfermedad actual)
- 6. Current injury/illness, including all body parts injured (Descripción de la lesión/enfermedad actual, incluyendo todas las partes del cuerpo lesionadas)
- 7. Your legal representative's name and address (if any) (Nombre y dirección de su representante legal [si corresponde])

  Check here if you allow your health provider(s) to release mental health care information. (Marque aquí si autoriza a su(s) proveedor(es) de salud a divulgar información sobre tratamientos de salud mental.)
- B. YOUR HEALTH CARE PROVIDERS (List all health care providers who treated you for a *previous* injury to the same body part or similar illness. If more than 2 providers, attach their contact information to this form.

SU(S) PROVEEDOR(ES) DE SALUD (Enumere todos los proveedores de salud que le han tratado por lesiones previas a las mismas areas del cuerpo ó por enfermedades semejantes. Si son más de 2 proveedores, adjunte su información de contacto a este formulario.)

- 1. Provider (Proveedor de salud)
- 2. Phone Number (No de teléfono)
- 3. Mailing Address (Dirección postal)
- 4. Other provider (if any) (Otro proveedor [si corresponde])
- 5. Phone Number (N° de teléfono)

- 6. Mailing Adress (Dirección postal)
- C. READ AND SIGN BELOW I hereby request that the health care provider(s) listed above give my employer's workers' compensation insurer copies of all health records related to any previous injury/illness, to all body parts, described above. LEA Y FIRME A CONTINUACIÓN. Por la presente solicito que los proveedores de salud aquí enumerados le provean al asegurador de compensación obrera de mi patrono copias de todos los records médicos relacionados a cualquier lesión/enfermedad aquí enumeradas.

If the claimant is unable to sign, the person signing on his/her behalf must fill out and sign below: (Si el reclamante no puede firmar, la persona que firme el formulario en su nombre y representación debe llenar y firmar a continuación)

C-3.3 (11-08) www.wcb.state.ny.us

### Instructions for Completing Form C-3, "Employee Claim for Compensation"

Please complete this form and send it to your local Workers' Compensation Board district office (DO) to apply for workers' compensation benefits. The addresses are listed at the bottom of these instructions. If you need additional help in completing this form, contact the Workers' Compensation Board at 1-877-632-4996. You may also fill this form out online at: http://www.wcb.state.ny.us/

If you do not have or know your Workers' Compensation Board Case Number, please leave this field blank. It is not required to process your claim. Remember to enter your name and the date of your injury/illness on the top of page two.

#### Section A - Your Information (Employee):

- Item 1: Enter your full name, including first name, middle initial, and last name.
- Item 2: Enter your date of birth in month/day/year format. Include the four digit year.
- Item 3: Enter your mailing address, including P.O. Box, if applicable, city or town, state, and Zip code.
- Item 4: Enter your Social Security Number. This is very important to help service your claim faster.
- Item 5: Indicate the primary contact phone number, including area code. This may include a cell phone number.
- Item 6: Indicate your gender (Male or Female).
- Item 7: Check Yes if you can speak and understand English. If not, then check No and indicate which language you speak.

#### Section B - Your Employer(s):

- Item 1: Indicate the employer you were working for at the time you were injured or became ill.
- Item 2: Enter the phone number for this employer, either a primary contact number or the number for your supervisor.
- Item 3: Enter the employer's address, including P.O. Box, if applicable, city or town, state, and Zip code.
- Item 4: Indicate the date you were hired by this employer.
- Item 5: Enter your direct supervisor's name, whom you report to on a regular basis.
- **Item 6:** If you have more than one job, please indicate the names and addresses of all other employers you work for besides the one you were injured at. Please attach a separate sheet if you need more room.
- Item 7: Check Yes if you lost time from any of your other jobs as a result of your injury or illness; otherwise, check No.

#### **Section C - Your Job on the Date of the Injury or Illness:**

- Item 1: Indicate your current job title or job description (e.g., warehouse worker).
- Item 2: Indicate your typical work activities for this job (e.g., keeping inventory, unloading trucks, etc.).
- Item 3: Check the type of job you had.
- Item 4: Enter your gross pay (before taxes) per pay period.
- Item 5: Indicate how often you received a paycheck (weekly, bi-weekly, etc.).
- Item 6: Indicate if you received any tips or lodging in addition to your regular pay. If you did, describe them.

#### Section D - Your Injury or Illness:

- Item 1: Enter the date when you were injured or the first date you noticed you became ill. Enter the date in month/day/year format. Include the four digit year. If this is an illness or occupational disease, then skip item 2.
- Item 2: Enter the time when the injury occurred. Check whether it was AM or PM.
- Item 3: Indicate the location where the injury/illness occurred, including the address of the building and the physical location in the building where the injury/illness happened.
- Item 4: Check whether this was your normal work location. If it was not, explain why you were at this location.
- Item 5: Describe in detail what you were doing at the time of the injury/illness (e.g., unloading boxes from a truck by hand). This explains the events leading up to the injury.
- Item 6: Describe in detail how the injury/illness occurred (e.g., I was lifting a heavy box off a truck). This should include all people and events involved in the injury/illness.
- Item 7: Indicate fully the nature and extent of your injury/illness, including all body parts injured. Be as specific as possible. (e.g., I strained my back trying to lift a heavy box. It hurts to bend over or hold even lighter objects now.)
- Item 8: Indicate if some object was involved in the accident OTHER THAN a licensed motor vehicle. Other objects may include a tool (e.g., hammer), a chemical (e.g., acid), machinery (e.g., forklift or drill press), etc.
- Item 9: Indicate if a licensed motor vehicle was involved in the accident. If so, check if the motor vehicle involved was yours, your employer's, or a third party's. Include the license plate number (if known). If your vehicle was involved, fill out the name and address of your automobile liability insurance carrier.
- Item 10: Check if you gave your employer or supervisor notice of your injury or illness. If so, indicate who you gave notice to as well as if it was orally or in writing. Include the date you gave notice.
- Item 11: Check if anyone else saw the injury happen. If anyone did see it, include their name(s).

#### Section E - Return to Work:

Item 1: If you stopped working as a result of your work-related injury/illness, check Yes and indicate on what date you stopped working. If you have not stopped working, check No and skip to the next section.

Section E - Return to Work (cont):

Item 2: If you have since returned to work, check Yes. Also indicate on what date you started working again, as well as if you have returned to your Normal Duties or if you are on Limited or Restricted Duty. (If you have not returned to your full pre-injury or illness work duties, then you are on Limited Duty.)

Item 3: If you have returned to work, indicate who you are working for now.

Item 4: Enter your gross pay (before tax pay) per pay period for the job you are working at now. Indicate how often you are receiving a paycheck (weekly, bi-weekly, etc.).

**Section F - Medical Treatment for This Injury or Illness:** 

Item 1: If you did not receive medical treatment for this injury/illness, check None Received and skip to item 5. Otherwise, enter the date you first received treatment for this injury/illness and complete the rest of this section.

Item 2: Check if you were first treated on the job for this injury or illness.

Item 3: Check the location where you first received off site medical treatment for your injury or illness. Include the name and address of the facility as well as the phone number (including area code).

Item 4: If you are still receiving ongoing treatment for the same injury or illness, check Yes and indicate the name and address of the doctor(s) providing treatment as well as the phone number (including area code); otherwise check No.

Item 5: If you believe you already had an injury to the same body part or a similar illness, check Yes and indicate if you were treated by a doctor for this injury or illness. If you were treated by a doctor, indicate the name(s) and address(es) of the doctor(s) whom provided care and complete and file Form C-3.3 together with this form.

Item 6: If you had a previous injury or illness, check if your previous injury or illness was work-related. If Yes, check if the injury or illness happened while working for your current employer.

Sign Form C-3 on the bottom of the second page, print your name, and enter the date you signed the form. If a third-party is signing on behalf of the employee, that person should sign on the second signature line.

#### What Every Worker Should Do in Case of On-The-Job Injury or Occupational Disease:

1. Immediately tell your employer or supervisor when, where and how you were injured.

2. Secure medical care immediately.

3. Tell your doctor to file medical reports with the Board and with your employer or its insurance carrier.

4. Make out this claim for compensation and send it to the nearest Workers Compensation Board Office. (See below.) Failure to file within two years after the date of injury may result in your claim being denied. If you need help in completing this form, telephone or visit the nearest Workers' Compensation Board Office listed below.

5. Go to all hearings when notified to appear.

6. Go back to work as soon as you are able; compensation is never as high as your wage.

#### Your Rights:

1. Generally, you are entitled to be treated by a doctor of your choice, provided he/she is authorized by the Board. If your employer is involved in a preferred provider organization (PPO) arrangement, you must obtain initial treatment from the preferred provider organization which has been designated to provide health care services for workers' compensation injuries.

DO NOT pay your doctor or hospital. Their bills will be paid by the insurance carrier if your case is not disputed. If your case is

disputed,

the doctor or hospital must wait for payment until the Board decides your case. In the event you fail to prosecute your case or the Board decides against you, you will have to pay the doctor or hospital.

You are also entitled to be reimbursed for drugs, crutches, or any apparatus properly prescribed by your doctor and for carfares or other necessary expenses going to and from your doctor's office or the hospital. (Get receipts for such expenses.)
 You are entitled to compensation if your injury keeps you from work for more than seven days, compels you to work at lower wages,

or results in permanent disability to any part of your body.

5. Compensation is payable directly and without waiting for an award, except when the claim is disputed.

6. Injured workers or dependents of deceased workers may represent themselves in matters before the Board or may retain an attorney or licensed representative to represent them. If an attorney or licensed representative is retained, his/her fee for legal services will be reviewed by the Board and if approved will be paid by the employer or insurance company out of any compensation benefits due. Injured workers or dependents of deceased workers should not directly pay anything to the attorney or licensed representative representing them in a compensation case.

7. If you need help returning to work, or with family or financial problems because of your injury, contact the Workers' Compensation Board office nearest you and ask for a rehabilitation counselor or social worker.

#### This form should be filed by sending directly to the appropriate WCB district office (DO) at the address listed below:

Albany DO - 100 Broadway-Menands, Albany NY 12241 (866) 750-5157 (for accidents in the following counties: Albany, Clinton, Columbia, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Ulster, Warren, Washington)

Binghamton DO - State Office Building, 44 Hawley Street, Binghamton NY13901 (866) 802-3604 (for accidents in the following counties: Broome, Chemung, Chenango, Cortland, Delaware, Otsego, Schuyler, Sullivan, Tioga, Tompkins)

Buffalo DO - Statler Towers, 107 Delaware Avenue, Buffalo NY 14202 (866) 211-0645 (for accidents in the following counties: Cattaraugus, Chautauqua, Erie, Niagara)

Rochester DO - 130 Main Street West, Rochester NY 14614 (866) 211-0644 (for accidents in the following counties: Allegany, Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming, Yates)

Syracuse DO - 935 James Street, Syracuse NY 13203 (866) 802-3730 (for accidents in the following counties: Cayuga, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence)

Downstate Centralized Mailing - PO Box 5205, Binghamton NY, 13902-5205 for all DO's in NYC (800) 877-1373; in Hempstead (866) 805-3630; in Hauppauge (866) 681-5354; in Peekskill (866) 746-0552 (for accidents in the following counties: Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester)

#### STATEMENT OF RIGHTS

## TO ALL WORKERS WHO ARE INJURED WHILE WORKING OR WHO SUFFER FROM AN OCCUPATIONAL DISEASE YOU MAY BE ENTITLED TO WORKERS' COMPENSATION BENEFITS

- 1. You should file a claim for benefits within two years of the date you are injured, unless your injury is very minor, requiring no medical treatment and causing no lost time from work. If you do not file within two years your right to benefits may be lost. Obtain and file a claim form (Form C-3, or VF-3 for volunteer firefighters, or VAW-3 for volunteer ambulance workers) with the nearest Workers' Compensation Board office (see addresses below).
- 2. You may be entitled to lost time benefits if your work-related injury keeps you from work for more than seven days, compels you to work at lower wages or results in permanent disability to any part of your body. You may be entitled to rehabilitation services if you need help returning to work. (In volunteer firefighters' and volunteer ambulance workers' cases, compensation for lost time or loss of earning capacity may be payable from date of injury.)
- 3. You are entitled to obtain any necessary medical treatment related to your injury and you should do so immediately.
- 4. For the treatment of your work-related injury or illness, you may choose any physician, podiatrist, chiropractor, or psychologist (upon referral from an authorized physician) who is Board authorized and who is accepting workers' compensation patients. If, however, your employer is involved in a certified preferred provider organization (PPO) arrangement, you must obtain initial treatment for any workers' compensation injury or illness from the preferred provider organization. Employers participating in this statutory program are required to provide their employees with written notification describing their employees' rights and obligations under the program.
- 5. You should inform your doctor to file copies of medical reports concerning your claim with the Workers' Compensation Board and your employer's insurance company, which is indicated at the bottom of this form.
- 6. You should not pay any medical providers directly for treatment of your work-related injury or illness. They should send their bills to your employer's insurance carrier. If there is a dispute, the provider must wait until the Board makes a decision before it attempts to collect payment from you. If you do not pursue your claim or the Board rules that your injury is not work-related, you may be responsible for the payment of the bills.
- 7. The employer is liable for the replacement or repair of an employee's prosthesis (e.g., artificial members, false teeth, eyeglasses), which has been lost or damaged in the course of employment, whether or not there was bodily injury to the employee. You are also entitled to be reimbursed for drugs, crutches or any apparatus properly prescribed by your doctor, and transportation and other necessary expenses going to and from your doctor's office or hospital. (You should get receipts for all such expenses.)
- 8. You are entitled to be represented by an attorney or licensed representative, but it is not required. If you do hire an attorney or licensed representative, you should not pay him/her directly. Any fee will be set by the Board and will be deducted from your award.
- 9. Lost time and medical benefits are payable directly without a formal direction from the Board, unless your claim is disputed. If your claim is disputed on the grounds that your injury is not work-related or did not arise in the line of volunteer firefighter or ambulance worker duties, then you may qualify for disability benefits for non-work injuries. For more information on entitlement to disability benefits, contact the Workers' Compensation Board office nearest you.
- 10. You should go back to work as soon as you are able; compensation is never as high as your wage. If you need help returning to work, or with family or financial problems because of your injury, you should contact the nearest Board office and ask for a rehabilitation counselor or social worker.
- 11. Your employer may not ask you to waive your right to compensation nor may your employer deduct any money from your pay to contribute to the payment of workers' compensation insurance premiums. Further, you cannot be discharged or discriminated against because you filed a claim for workers' compensation benefits.

IF YOU HAVE DIFFICULTY IN OBTAINING A CLAIM FORM OR NEED HELP IN FILLING IT OUT, OR IF YOU HAVE ANY OTHER QUESTIONS OR PROBLEMS ABOUT A JOB-RELATED INJURY OR DISEASE, CONTACT ANY OFFICE OF THE WORKERS' COMPENSATION BOARD.

This information is a simplified presentation of your rights under the Workers' Compensation Law. It is provided, as required by Section 110 of the Workers' Compensation Law, by your employer's insurance carrier:

INSERT NAME AND ADDRESS OF INSURANCE CARRIER

**ZACHARY S. WEISS** CHAIR

DOWNSTATE CENTRALIZED MAILING (for New York City, Hempstead, Hauppauge & Peekskill Districts) PO Box 5205 Binghamton, NY 13902-5205

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ESTADO DE NUEVA YORK David A. Paterson, Gobernador

#### DECLARACION DE DERECHOS

JUNTA DE COMPENSACION OBRERA Zachary S. Weiss, Presidente

#### A TODO EMPLEADO LESIONADO EN EL TRABAJO O QUE SUFRA DE ENFERMEDAD OCUPACIONAL: USTED PUEDE TENER DERECHO A BENEFICIOS DE COMPENSACION OBRERA

- 1. Usted deberá presentar una reclamación de beneficios dentro del término de dos años del dia en que fue lesionado, a menos que la lesión sea tan pequeña que no requiera tratamiento médico y que no cause interrupción en su jornada de trabajo. Si no radica dentro del término de dos años, puede perder sus derechos a beneficios. Consiga y radique una forma de reclamación (Forma C-3, o VF-3 para bomberos voluntarios, o VAW-3 para empleados voluntarios de ambulancias) en la oficina más cercana de la Junta de Compensación Obrera (direcciones más abajo).
- 2. Usted tiene derecho a compensación si su lesión relacionada con el trabajo le impide trabajar por más de siete días, le obliga a Usted puede tener derecho a trabajar a sueldo más bajo ó resulta en incapacidad permanente de cualquier parte de su cuerpo. servicios de rehabilitación si necesita ayuda para regresar al trabajo. (Bomberos voluntarios y Trabajadores de Ambulancia Voluntarios pueden ser compensados desde el mismo dia de su lesión.)
- 3. Usted tiene derecho a recibir tratamiento médico relacionado con su lesión y debe obtenerlo inmediatamente.
- 4. Para el tratamiento de cualquier lesión o enfermedad relacionada con el trabajo, usted puede escoger cualquier médico, podiatra, quiropractico ó psicologo (si es referido por un médico autorizado) que esté autorizado y acepte pacientes de la Junta de Compensación Obrera. Sin embargo, si su patrono está autorizado a participar en una organización certificada de proveedores preferidos (PPO), usted deberá obtener tratamiento inicial para cualquier lesión o enfermedad relacionada con el trabajo de la correspondiente entidad. Patronos que participen en esta programa establecida por ley estan obligados a proveer a sus empleados notificación escrita explicando sus derechos y obligaciones bajo el programa a que esté acogido.
- 5. Usted deberá requerir de su Médico que radique copias de los informes médicos de su caso en la Junta de Compensación Obrera y en la compañia de seguros de su patrono, que se indica al final de esta forma.
- 6. No pague a ningun proveedor médico directamente por tratamiento de su lesión o enfermedad relacionada con el trabajo. Ellos deben enviar sus facturas al asegurador de su patrono. Si el caso es cuestionado, el proveedor deberá esperar hasta que la Junta decida el caso, antes de iniciar gestión de cobro alguna contra usted. Si usted no tramita su caso ó la Junta falla que su lesión o enfermedad no está relacionada con el trabajo, usted podría ser responsable del pago de las facturas.
- 7. El patrono es responsable de la sustitución y reparación de aquellos implementos médicos que han sido perdidos o se han deteriorado como consecuencia del empleo, sin que importe el que el empleado haya onosufrido lesión (Ej. miembros artificiales, dentadura postiza, espejuelos). Usted tambien tiene derecho a ser reembolsado por medicinas, muletas, o cualquier otro implemento debidamente recetado por su médico y por transportación u otro gasto necesario para ir al médico óalhospital. (Obtenga recibos
- 8. No es obligatorio el estar representado en ninguno de los procedimientos de la Junta, pero es un derecho que usted tiene, el estar representado por abogado ó por representante licenciado si usted así lo desea. Si es representado, no pague al abogado ó al representante licenciado. Cuando la Junta decida su caso, los honorarios seran determinados por la Junta y descontados de sus
- 9. La compensación se paga inmediatamente, sin esperar por la adjudicación del caso, excepto cuando la reclamación es cuestionada. Si la reclamación es cuestionada en base a que la incapacidad no fue causada por un accidente relacionado con su trabajo ó por una enfermedad ocupacional ó por una lesión en el cumplimiento de su deber como bombero voluntario ó como miembro voluntario del cuerpo de ambulancia, usted puede tener derecho a recibir beneficios por incapacidad (para lesiones fuera del trabajo). Si su reclamación es cuestionada y no está recibiendo beneficios por incapacidad, comuniquese con cualquier oficina de la Junta.
- 10. Regrese a su trabajo tan pronto pueda. La compensación nunca es tan alta como su sueldo. Si necesita ayuda para regresar al trabajo ó para resolver problemas financieros ó personales por causa de la lesión sufrida, comunicate con la oficina mas cercana de la Junta y solicita hablar con un trabajador social o con un consejero de rehabilitación.
- 11. Su patrono no puede solicitar que usted le releve de su derecho a compensación, ni puede descontar cantidad alguna de su paga para contribuir al pago de las primas del seguro. Usted no podrá ser despedido ni penalizado por radicar una reclamación en la Junta.

SI TIENE DIFICULTAD EN CONSEGUIR UN FORMULARIO DE RECLAMACIÓN O NECESITA AYUDA PARA LLENARLO Ó TIENE DUDAS SOBRE CUALQUIER SITUACIÓN RELACIONADA CON UNA LESIÓN O ENFERMEDAD COMUNIQUESE CON LA OFICINA MAS CERCANA DE LA JUNTA.

Este resumen es una compilación de los puntos más importantes de sus derechos bajo la ley de compensación obrera. La sección 110 de la ley requiere de su patrono ofrecerle esta información.

INSERT NAME AND ADDRESS OF INSURANCE CARRIER

**ZACHARY S. WEISS PRESIDENTE** 

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