

3 Most Common Benefits in Workers' Compensation

1. Right to have related medical bills paid for life.

The most important benefit is to have your employer pay for all of your medical bills you have related to treatment for your work injury.

2. Right to have your wages paid when out of work.

Whether out of work temporarily, totally, or working less than full time because of a work injury, you'll receive 60% of your normal wages.

3. Right to payment for permanent injury.

If you wind up with a permanent injury, you'll receive payment for that injury being permanent that is separate and in addition to payment for wages and medical bills.



If you have been injured on the job,

Seufert Law Office can help you:

- Manage your case and deal with the insurance companies for you!
- Get your medical bills paid!
- Get your wages paid up to 60% if out of work, or working less than your normal hours!
- Get you a separate lump sum payment if your injury becomes permanent!

When you're faced with a legal problem, contact Seufert Law and let over 20 years of legal expertise speak for you. You'll talk with one of our attorneys who will carefully explain your legal rights and options.



We'll get you through it.

www.nhinjury.info
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Seufert Law Office

5 Deadly Sins in Workers' Compensation Cases



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Injured on the Job?

#1. Yell “ouch!” Once you’ve been hurt on the job, it is critical that you report it immediately to your supervisor, or if that person is not available, to someone in the chain of command, or at least to a co-worker. While the law allows you 2 years to report a claim, failure to immediately report your injury might trigger the insurance adjuster to claim that you didn’t get hurt at work, as you never said anything.

#2. Get prompt medical attention. After reporting the injury, you should then seek immediate medical attention to document your injury, and **ALL** your symptoms, both major and minor. Sometimes the minor ones suggest more complicated injuries. If your arm hurts the most, and your neck only a little, tell the doctor about both problems. You might think it is only an arm injury, but the symptoms in the neck might mean you really have a spinal injury. Failure to get prompt medical attention and document all your symptoms might also give the adjuster an excuse to deny the claim because you have no medical reports documenting your injuries.



#3. Reinjury. Once you are being treated for a workers comp injury, the insurance adjuster will be digging into your medical records looking for an excuse to terminate the claim. If during your treatment you mention to your doctor or physical therapist that you are having a bad day with pain after trying simple things such as shopping, or doing dishes, they might write this literally into your medical records and the adjuster might then argue that you must have had a new injury while shopping or doing chores. Be careful in how you describe increasing pain, as the insurance adjuster may twist any innocent thing that you say.

#4. Follow your doctor’s treatment plan. If you fail to go to all your planned doctor’s visits, miss a physical therapy visit, or fail to follow-up with recommended specialists the insurance adjuster may argue that you are not hurt that bad, must have gotten better so that is why you stopped, or that you are trying to increase your disability period by not following through with recommended treatment. You must trust your doctor’s advice, and comply with the treatment plan. If you have any questions of the appropriateness of the treatment, by all means seek a 2nd opinion, but don’t skip treatment.

#5. Don’t overdo it. During your recovery you may have good and bad days, or medications may mask the pain. It is important not to over stress the body while it is healing. Follow your doctor’s advice on activities. Also be aware that some insurance companies hire private investigators to spy on you and follow you around. If you exceed your doctor’s restrictions, and that is the day the private investigator is following you with a video camera, the insurance adjuster will use that video to argue that you cannot be injured that bad.



Workers Comp' Claim **DENIED**

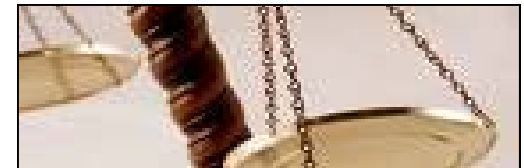
Why this doesnt mean anything if you have been hurt on the job!
FREE INFORMATION!

www.nhinjury.info
934-9837

A denial of your workers’ compensation claim is not the end, its only the beginning!

Insurance companies often deny legitimate claims from injured workers expecting that workers will do nothing about it, or simply won’t have energy to fight it.

FREE INFORMATION AT OUR WEBSITE



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