

You may need our help if

- You're not getting the treatment you need
- You can't return to work
- Your workers' comp claim was denied
- Your employer fired you after you filed the claim
- The insurance company has offered you a settlement or asked you to sign a form to receive payment

Who's entitled to workers' comp benefits?

You could be eligible for workers' compensation benefits if you work at a company with 3 or more employees and you are hurt on the job or have a disease or condition caused by your job.

What should I do if I'm hurt on the job?

- 1. Report your injury to a supervisor immediately and make sure they write it up.
- 2. Keep a record of who you talked to and when.
- 3. Talk to witnesses and get their contact information.
- 4. Visit the doctor selected by your employer.
- 5. Tell all of your healthcare providers the injury is work-related.
- 6. Give written notice to your employer within 30 days after the injury or diagnosis. This notice should include the date you were injured and what happened.
- 7. File a workers' comp claim within 2 years of the date of injury or diagnosis or within 1 year if the only payments from your employer were for medical treatment.

No matter what forms your employer gives you, you still need to file your own claim.

What's the best way to submit a workers' comp claim?

You must notify your employer and NCIC that you've submitted a claim. To do this, you must complete a Form 18 and submit it to the NCIC. Keep a copy for your records. Once received, the NCIC will send you a letter with information about your employer's insurance company.

How do I receive medical treatment?

Typically, your employer will send you to the doctor it chooses unless you get an order from the NCIC. Your employer has the responsibility to pay for your treatment. If you seek medical treatment without permission from the employer, you may be responsible for the bills.

If you believe you need another doctor, make a written request to your employer. If your request is denied or unanswered within 14 days, or if you and your employer cannot agree, you can ask the NCIC to order an evaluation.

What do I do if my employer denies my claim?

If your employer denies the claim or does not pay you owed benefits, you can ask for a hearing, which the NCIC handles. Before the hearing, you must mediate with the employer to see if a settlement is possible. If your claim is not resolved at mediation, it is scheduled for a hearing in front of a Deputy Commissioner of the NCIC.











