



# NEW YORK STATE WORKERS' COMPENSATION

**FOA**  
Attorneys at Law

## **WHAT YOU NEED TO KNOW:**

**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.
  - There is NO co-pay or deductible
  - You are reimbursed for travel expenses related to medical care.
- ◆ Partial wage replacement for temporary or permanent loss of earnings.
- ◆ Special compensation for loss/partial loss of use of a limb, a facial scar or loss of vision or hearing.
- ◆ *You are entitled to benefits even if there is no lost time from work.*
- ◆ *Just notifying your job about an accident does **NOT** begin a Workers' Compensation claim.*

## **STEPS TO OBTAIN COVERAGE:**

⇒ **Report accident/injury to employer/supervisor promptly.** You have **30 days** from the date of injury to notify your employer of an accident/injury, and 2 years from when you knew or should have known that you have an occupational disease (carpal tunnel syndrome, etc.)

⇒ **Get medical treatment from a physician of your choice.** No Workers' Compensation claim moves forward without medical documentation. Make sure you tell your physician it is a Workers' Compensation case. Your treating physician must file WCB form C-4 at the Workers' Compensation Board.

⇒ **File a claim (C3 form) with the NYS Workers' Compensation Board.** You have **two years from the date of accident** to file a claim. Your employer cannot and does NOT do this for you. It is **YOUR** responsibility to file the claim.

## **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.
- ◆ Partial wage replacement.

## **Why Select Fine, Olin & Anderman, LLP (FOA) as your law firm?**

**Experience:** Fine, Olin & Anderman (FOA) has been representing union members for legal matters for nearly 50 years. It is the premiere law firm for Workers' Compensation in New York State, already selected as the sole designated provider for more than 350,000 union families.

**Statewide Access:** FOA has staffed offices throughout New York State. In fact, a single toll-free number allows a member to call FOA from anywhere in the nation. Every client is assigned a legal assistant and an attorney – and an FOA attorney will be at every hearing to represent you.

**Innovative Technology:** All Workers' Compensation documents and correspondence relating to your case are imaged into your computer file. This allows any FOA attorney and/or legal assistant in any office to work on your file – and you do not have to make copies of medical documents and send them to the law firm. Internet access for clients allows you to view your file online (*and only your own file*), communicate with your attorney and legal assistant, as well as receiving e-mail notification of significant events -- Hearing Notices, receipt of medical reports and reminders.

**No Money, No Fee:** Because Fine, Olin & Anderman, LLP (FOA) is committed to working with union members and their families, everything we do is to benefit the worker. If you come to FOA because you have been injured on the job and are eligible for Workers' Compensation, we will be right there with you every step of the way. In Workers' Compensation cases, we get paid only if you are awarded a financial settlement, which would be in an amount determined by the judge.

**FINE, OLIN & ANDERMAN, LLP (FOA) 1-800-522-9001 [www.foalaw.com](http://www.foalaw.com)**