

# Injured on the Job

We understand that a work-related injury or illness can be difficult for you and your family. We're here to help. Here's an overview of what you can expect from your workers' compensation insurer, Pinnacol Assurance.

## What is workers' compensation?

Workers' compensation insurance covers work-related injuries and illnesses. Your employer pays the full cost of the insurance, and you are covered from your first day on the job. Benefits can include:

- Medical care
- Compensation for permanent disability
- Compensation for lost wages
- Death benefits for your family

## Your medical care under workers' compensation

As experts in occupational medicine, your employer's designated medical provider specializes in caring for those with work-related injuries or illnesses. Your medical provider will treat your initial injuries or illness, manage any follow-up care and determine when you are physically ready to return to work. If you were treated in an emergency room, you should see one of your employer's designated medical providers for all related follow-up care and to determine when you are physically ready to return to work.

While you recover, your Pinnacol claims representative will be in contact with you, your medical provider and your employer to ensure you're receiving prompt medical attention and necessary follow-up care.

If you have questions during your recovery, we encourage you to call your employer or your Pinnacol claims representative with your concerns.

You can also access your claims and benefits information online — ask your claims representative for information.

## How your workers' comp claim is processed

Most claims are fairly straightforward and accepted promptly. Others may need further review to determine whether they should be covered under the Colorado Workers' Compensation Act.

Once your claim is accepted, how it's handled depends on how long you're out of work.

If you miss three or fewer work days (or shifts), here's what you can expect:

- You'll receive a direct phone number for your Pinnacol claims representative.
- Your employer will provide a list of four designated medical providers for you to choose from for medical treatment related to your work injury. He or she will automatically send bills and appropriate information to Pinnacol, and we'll take care of the rest.
- Pinnacol will begin paying for all necessary, reasonable and related medical expenses prescribed by your medical provider. Hospitalizations and certain procedures may require prior authorization by your Pinnacol claims representative.
- If you miss more than three work days (or shifts), notify your claims representative.

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## Compensating you for lost wages

If you miss more than three work days (or shifts), you may receive wage replacement benefits. Pinnacol may pay up to two-thirds of your lost wages up to a maximum amount set by the state. These benefits are nontaxable and are paid every two weeks. Typically, wage replacement benefits may be terminated when one of the following occurs:

- Your employer offers you temporary modified duties.
- You're released by your medical provider to go back to your regular job.
- Your medical provider feels you've reached "maximum medical improvement" — the point at which no further treatment is expected to improve your condition.

## Compensation for permanent or fatal injuries

You may be eligible for additional compensation if you suffer serious injuries that result in disfigurement, permanent impairment or permanent total disability. The amount and duration of these payments are specified under the Colorado Workers' Compensation Act.

In the event of a job-related fatality, the worker's dependents and spouse are eligible for death benefits as specified in the Colorado Workers' Compensation Act.

## If you are injured: immediate steps

- If your injury is life- or limb-threatening, go to the nearest hospital emergency room.
- In all other cases, let your employer know you've been injured before you seek medical attention.
- See one of your employer's designated medical providers.
- If the onset of pain or illness is gradual, report this to your employer as soon as you notice it.
- Make sure a first report of injury has been filed by your employer or, if you are no longer employed by the company where your injury or illness occurred, file a first report of injury with the Colorado Division of Workers' Compensation at 303.318.8700.

Questions? Call your company's human resources manager, or call your Pinnacol claims representative at **800.873.7242** or **303.361.4000**.

**The Pinnacol Foundation Scholarship Program helps the children of Colorado workers seriously injured or killed in a compensable work-related accident, regardless of insurance carrier, pay for a post-secondary education. For more information, contact the Pinnacol Foundation at [pinnacol.foundation@pinnacol.com](mailto:pinnacol.foundation@pinnacol.com), 800.873.7242 or 303.361.4775.**