

# 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 lost wages
- Compensation for permanent disability
- Death benefits for your family

If you are injured, our ultimate goal is to help you get back to work safely and as soon as possible.

## Your medical care under workers' compensation

For your care to be paid for — and to avoid out-of-pocket expenses — you must be treated by a medical provider designated by your employer. As experts in occupational medicine, the designated medical providers specialize in caring for those with work-related injuries or illness. Most Colorado employers offer a choice of two designated medical providers.

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

You'll probably have questions during your recovery. We encourage you to call your employer or your claims representative with your concerns.

## How your workers' comp claim is processed

How your claim is handled depends on how long you're out of work. If you miss **three or fewer days** (or shifts), here is what you can expect:

- You'll receive a direct phone number for your Pinnacol claims representative.
- You won't have any hassle with paperwork as long as you continue seeing one of your employer's designated medical providers for follow-up care related to your injury. He or she will automatically send bills and appropriate information to Pinnacol, and we'll take care of the rest.



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If you miss **more than three days** (or shifts), here is what you can expect:

- Pinnacol has 20 days to accept or deny your claim. Most claims are fairly straightforward and accepted promptly. Other claims may need further review to determine whether they should be covered under the Colorado Workers' Compensation Act.
- If accepted, Pinnacol will begin paying for all necessary, reasonable and related medical expenses prescribed by your employer's designated medical provider. Hospitalizations and certain procedures may require prior authorization by your Pinnacol claims representative.

## Compensating you for lost wages

If you miss more than three days (or shifts) at work, you may receive compensation for lost wages. You can expect us to pay two-thirds of your lost wages. These benefits are nontaxable and are paid every two weeks. You'll receive compensation from us until:

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

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

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

The Pinnacol Foundation Scholarship Program helps the children of Colorado workers killed or seriously injured in a compensable work-related accident regardless of insurance carrier pay for a post-secondary education. To learn more visit [www.pinnacol.com/foundation](http://www.pinnacol.com/foundation).