

Injured on the Job? What to Expect

Getting injured on the job can create hardships for you and your family. At Pinnacol Assurance, we understand, and we're committed to helping you through this tough time.

What is Workers Compensation?

Workers' compensation insurance covers work-related injuries and diseases. 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, Pinnacol Assurance's ultimate goal is to help you get back to work safely and as soon as possible.

Medical Care

To avoid out-of-pocket expenses, you must seek treatment from one of your employer's **designated medical providers**. These physicians provide the highest quality care because of their expertise in occupational medicine and their treatment of work-related injuries and illnesses. Most Colorado employers offer a choice of two designated medical providers.

Throughout your recovery, a **Pinnacol claims representative** will maintain contact with you, your physician, and your employer to ensure you're receiving prompt medical attention and necessary follow-up care.

We encourage you to call your employer, or your Pinnacol claims representative, with questions or concerns at any time during your recovery.

Understanding the Claims Process

If you miss three or fewer days (or shifts) at work, here is what to expect:

- Pinnacol will provide you with a direct phone number for the Pinnacol claims representative who's been assigned to your case.
- You won't need to 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 will take care of the rest.

If you miss more than three days (or shifts) at work, here is what to expect:

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- Pinnacol has 20 days to accept or deny your claim. Most claims are fairly straightforward and accepted promptly. Other claims may need further review or may not 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 require prior authorization by your Pinnacol claims representative.

Lost Wage Compensation

Pinnacol may also begin paying two-thirds of your lost wages if you've missed more than three days (or shifts) at work. Lost-wage benefits are non-taxable and paid every two weeks. You will continue to receive compensation until:

- You're released by your doctor to go back to regular employment
- 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 resulting 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, your dependents and spouse would be eligible for death benefits as specified in the Workers' Compensation Act.

Questions?

Don't hesitate to call your company's human resources manager or your Pinnacol Assurance claims representative at 303.361.4000.

College Scholarships

If you or someone you know is struggling to send a child to college due to a serious or fatal workplace accident, call the Pinnacol Foundation, 303.361.4775 or 1.800.873.7242, ext. 4775.

