

FUSCO & MACALUSO

WORKER'S COMPENSATION

Workers Compensation



If you sustain an injury while working for an employer, the compensation laws of NJ say that you have certain rights to medical compensation- but these rights may need protecting.

An injured worker may be entitled to any and all necessary and reasonable medical care as a result of his or her work- related injury.

Worker's compensation laws generally include: medical, surgical and hospital services, dental services, crutches, hearing aids, chiropractic treatment, physical therapy, nursing care, and prescribed medications.

These laws may also include the right to have medical treatment at the employer's expense including the right to continue treatments until the injury is healed.

Who is responsible for providing the benefits under the Workers Compensation Act?



According to the state laws, most employers, carry some type of Workers' Compensation Insurance. Sometimes, an employer may provide benefits directly, if they are self- insured.

Is workers compensation the same as State Disability?

Workers' compensation is for injuries or illnesses that happened because of employment. State Disability is for injuries or illnesses that may or may not be entirely work related.

Are all on-the-job injuries covered by workers compensation?

Do all workers qualify?

Workers compensation can cover most injuries but not all on-the-job injuries. The workers compensation system is designed to give benefits to injured workers, regardless of whether the injury is caused as a result of employment or the employee's actions.



What workers are covered by the Act?

Employees are usually covered while working in another state or if they are injured while working in another state for an employer whose main place of business is in their home state.

If there is no Workers' Compensation coverage, an employer may be sued by an injured worker for medical and disability costs, plus damages.



State workers' compensation coverage, federal government employees and employees of the federal government all receive workers' compensation benefits under a separate federal law.

What injuries are covered by the Act?

If your injury is job-related, it's covered.

If you are injured while traveling for business, doing a work-related errand or even attending a required business-related social function- you are covered.

What should I do if I am injured on the job?



If you are injured on the job, you must seek emergency medical attention.

You must Immediately report this to your employer. Notification **MUST** be made in set time by state law.

How much time after an injury do I have to report it to my employer?

Immediately. Your injury or illness must be known to your supervisor. To be eligible for benefits, in most states you must report the injury within 30 days.

Does an injury have to have a specific date to be covered?

No. Many workers get compensation for repetitive trauma injuries such as back problems caused by overuse or misuse over a long period of time from on the job duties. Sometimes symptoms of injuries reveal themselves over a period of time, a worker might have an eventual diagnosis of the injury as being work-related.



**IT IS IMPORTANT TO CONSULT THE ATTORREYS AT FUSCO AND MACALUSO TO
GUARD AND PROTECT YOUR RIGHTS UNDER THE LAW.
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