



HOW TO

# Avoid Losing Your Job or Income After Being Hurt at Work



# HOW TO AVOID LOSING YOUR JOB OR INCOME AFTER BEING HURT AT WORK

Work-related injuries can be complicated, but if you're smart during the workers' compensation process, you can avoid losing your income and potentially losing your job. We understand that on top of suffering from a work-related injury, the stress involved with paying bills and caring for your family can be extremely overwhelming. Here is how to help ensure your job security and maintain a steady flow of income during your workers' compensation case.





# Report All of Your Injuries

If you are seriously injured and need to go to the hospital, do not wait, call 911 immediately.



## Notify Your Employer

Directly after the incident has occurred, contact your employer to explain what happened during your work-related accident. After communicating how the event unfolded, notify them of all injuries sustained during the incident.

## Prepare Report

After your employer is notified of the event, ensure that a formal document is drafted detailing your work-related accident. Have your immediate supervisor prepare an incident report and make a copy for yourself.





### Request Medical Treatment From Your Employer

If your employer refuses to provide you with adequate medical attention, and your condition warrants it, seek medical treatment on your own. In the case that you have to seek medical treatment on your own, take detailed notes of the process and hold onto any documentation that you are provided.

### DOCTOR'S NOTE



*Dr. Smith MD*

### Communicate With Your Medical Provider

Explain the situation in full detail to your doctor, as well as provide all of your current and previous injuries. If your injury prevents you from returning to work, be sure to get a work status note to give to your employer and make a copy for yourself.



## Consult an Attorney

### Request a Consultation With an Attorney

Meet with an attorney before providing any statements requested by the insurance company. Providing any form of information without the advice of an attorney can seriously impact your workers' compensation case. What you say — and the way you phrase it — can make or break the credibility of your statement.



Working with an attorney with deep experience in workers' compensation cases can help you avoid losing income after being injured at work. Our attorneys can help you get the benefits you're entitled to and make the process less stressful for you and your family.

**Call the Law Offices of C. Douglas Maynard, Jr., PLLC at 336-777-1411 to discuss your matter with an attorney.**



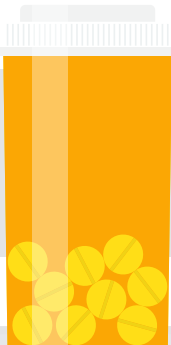
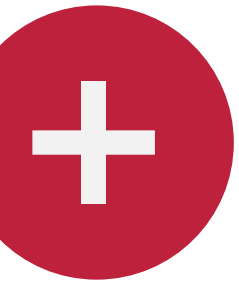


## Avoid Saying the Wrong Thing

Often, insurance adjusters try to lead you into saying something that indicates your case was not a work-related accident. They may attempt to make it seem as though your workplace was uninvolved in the injury, and therefore, they will not be responsible for your injuries. In other instances, insurance adjusters have led claimants to describe the incident in such a way that the claim will be denied. A simple recorded statement could talk you out of a claim. For this reason, we recommend that you have an attorney knowledgeable about workers' compensation claims advise you along the way.



## Document all Encounters and Events Related to The Incident



### Keep Track of Paperwork

Make a copy of any forms or receipts you send to the insurance company. When you receive payment from your employer, record the date and amount found on the check and keep all of your pay stubs.

### Document Your Workers' compensation Process

Any time you are prescribed a medication, make of a copy of the prescription to keep for yourself and fill out an [IC Form 25P](#). In addition to collecting prescriptions, fill out an [IC Form 25T](#) to document your medical mileage. You are entitled to compensation for any medical mileage twenty miles or more round trip to your treating physician. Finally, make sure you file notice of the accident in a [Form 18](#) within 2 years of the incident.

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## Verify that Your Weekly Compensation Benefit is Based on Your GROSS Earnings



**After a 7-day waiting period, you should receive your benefits.**

Benefits will be two-thirds of your average weekly gross wages for the 52-weeks prior to your injury. Your gross wages should reflect the total amount you are paid before taxes, insurance payments, deductions, and any other payroll withholdings. Calculate what your benefits should be, and keep track of whether you are receiving adequate compensation.





## What Important Documents You Should Keep Track of for Your Workers' compensation Case

Stay organized during the workers' compensation process to provide an accurate account of your work-related injuries and build a convincing case. Making copies of any documentation you provide and diligently taking notes will help your attorney work efficiently and effectively.

### ! Keep track of the following documents:

- ☐ A copy of the incident report
- ☐ All medical recommendations provided by your doctor
- ☐ A copy of all work status notes given to your employer
- ☐ Copies of any forms or receipts you send to the insurance company
- ☐ The date and amount of any paychecks and workers' compensation checks you receive
- ☐ Keep all of your pay stubs
- ☐ A copy of all of your prescriptions and an [IC Form 25P](#)
- ☐ A record of your medical mileage with an [IC Form 25T](#)
- ☐ Copy of [form 18](#) (which needs to be filed within 2 years of the incident)



# You've got one chance, **MAKE IT COUNT.** We will fight for you.

The Law Offices of C. Douglas Maynard, Jr., PLLC can help you seek full and fair insurance benefits and assist with case issues.

Working with an attorney who has experience in workers' compensation cases can aid in assuring you get the compensation you deserve for your injuries. We can help you get the benefits you're entitled to and make the process less stressful for you and your family.

## **DOUG MAYNARD**

As a former insurance adjuster, Attorney Doug Maynard uses his insider knowledge to hold wrongdoers and insurance companies accountable, maximizing the recovery for clients. An authority on insurance issues, he has a proven track record of more than 25 years of experience.



**Call us today to schedule your free consultation**  
**336-777-1411 | [www.dougmaynardlaw.com](http://www.dougmaynardlaw.com)**

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