

5 SECRETS THE WORKERS' COMP ADJUSTER DOESN'T WANT YOU TO KNOW

If you've been hurt on the job, know your legal rights in Georgia.



If you are receiving or have received workers' comp wage benefits in the last 120 days, you may be eligible for a **one-time examination with the doctor of your choice.**

- That's *your* doctor, not the insurance company's doctor – and the insurance company has to pay for it!

Your employer is required by law to post a **panel of doctors** who you can see if you are hurt on the job.



- Many employers don't even have this posted!
- If it is posted, it may not comply with the law.
 - Must be pink.
 - Be posted on the most current board form.
 - Have at least six doctors, including:
 1. An orthopedic surgeon
 2. A minority physician.
 - Employer must take reasonable steps to help you learn about the panel.
- If there *is* a valid panel, you can freely choose any doctor on the panel.
- If the employer does *not* have a valid panel, you have the right to see any doctor you choose.



Your employer has to pay your mileage to and from your:

- Doctors' appointments.
- Physical therapy appointments.
- Pharmacy to get your prescriptions filled.
- Be sure to keep accurate, detailed records so you can get reimbursed.

You generally have **up to 30 days** to report your accident to your supervisor – it doesn't have to be the day of.



That said, it's smart to report as soon as possible.



By law, you are entitled to **2/3 of your average weekly wage**, up to a maximum of \$575 per week.*

* Depending on the date of your accident.

- Average weekly wage is based on all of your pay in the 13 weeks leading up to the injury, including:

- Regular pay
- Overtime
- Tips
- Bonuses
- Any other benefits

Don't let the workers' comp insurance company get away with paying you less than you're owed.

Contact **LAW OFFICES OF GARY MARTIN HAYS** today.
& ASSOCIATES, P.C.