

# Hurt at Work? Now What?

By: Fred Hopke

November 2012



If you've been hurt on the job, there may be a number of concerns that run through your mind. The following are some simple steps to take if you or a loved one is hurt on the job. First, make sure you report the accident immediately. Most work places have a policy or procedure for who to report the accident to and forms to fill out. If you are not sure who to report an accident to, you must tell your immediate supervisor or foreman.

## In New Jersey an injured worker is entitled to three things:

- 1. Temporary Disability Benefits:** You can receive 70% of your gross weekly wage, however, there is a maximum amount allowed. In 2012 the max. rate is \$810 per week. You must be out of work for (7) days to qualify for temporary disability benefits. On the eighth day, you receive (8) days of benefits, which continue until the authorized treating doctor returns you to work.
- 2. Medical Treatment:** In New Jersey, workers' compensation is managed health care. Your employer, or most likely their workers' compensation insurance company, will direct you to a hospital, clinic or doctor. That "authorized" doctor will then treat the work related injuries. Whatever that doctor prescribes will be provided under workers' compensation, without cost or co-pays. If you incur out of pocket costs, keep track as you may be entitled to reimbursement. If

your accident and injury is very serious and you are taken via ambulance to the Hospital E.R., workers' compensation will cover those costs even though they are not pre-authorized. However, at the first available opportunity, the workers' compensation insurance company will direct you to an approved authorized doctor.

### 3. An Award for any Permanent Disability:

Once you've been hurt in an accident, you may find that you have residual problems even with the best medical treatment. These ongoing and bothersome symptoms and limitations on your work and other pursuits of daily living may entitle you to compensation.

This is the basic framework of New Jersey workers' compensation. Within this framework, there are many opportunities to obtain benefits, to get better and to get back to work.

If you or someone you know has been injured on the job and you would like more information, contact Wilentz, Goldman & Spitzer's Workers' Compensation Team. We have been helping injured workers for more than 40 years to ensure they receive the compensation they deserve.



**Fred Hopke**

*Workers' Compensation Team*  
phone: 732.855.6184  
email: fhopke@wilentz.com

90 Woodbridge Center Drive  
Suite 900 Box 10  
Woodbridge, NJ 07095-0958

This article is for informational purposes only, does not constitute legal advice, and may not be reasonably relied upon as such. You should consult a qualified attorney for independent legal advice with regard to any particular set of facts.

tel: 732.855.6184

[www.wilentz.com](http://www.wilentz.com)

[fhopke@wilentz.com](mailto:fhopke@wilentz.com)