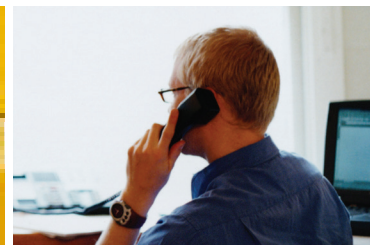


Workers' Compensation

An Employee's Guide To Reporting A Job-Related Illness Or Injury



WORKERS' COMPENSATION



The CNA return-to-work philosophy is focused on helping make your recovery a smooth one. We want to see you return to the activities you enjoy – your hobbies, spending time with your family and your job.

This guide is provided to help you report a job-related illness or injury, give you information on Workers' Compensation, and to make you aware of any compensation to which you might be entitled.

Have You Wondered What Would Happen If You Were Hurt on the Job?

Work-related illnesses and accidents do happen, no matter how careful we are. If you are hurt at work, do you know what to do? How the medical bills will be paid? How you will be paid if you lose time from work while you get well?

Don't Worry

Your employer has a comprehensive Workers' Compensation benefit program with one of the largest companies in the country – CNA.

Here's How CNA Can Help You

By selecting CNA, your employer has given you a team of experienced and caring professionals who want to work with you and your doctors to help you get well. They will answer your questions to help you understand what to expect and make sure you get the Workers' Compensation benefits that you're entitled to under the policy and laws of your state.

Your employer and CNA want you to know what to expect if you are hurt on the job, so that you don't have to worry about anything other than getting well.

How Do I Know I'm Covered?

"I don't remember filling out an application or paying a fee." Most states determine which employers are required to provide Workers' Compensation insurance coverage. You don't have

to fill out any application or pay anything for the benefits. If you are injured on the job, tell your employer – that's all you have to do.

What Is Covered?

What benefits are provided once I'm hurt? Most work-related illnesses or injuries are covered by Workers' Compensation insurance. Nearly all states provide the following:

- Payment of medical bills and rehabilitation services
- Medical bills you incur as a result of a work-related illness or injury are paid directly to the medical provider by your employer or CNA.
- Medical expenses including emergency treatment, follow-up doctor visits, prescribed medication, lab tests, hospital expenses, physical therapy, prosthetic devices and virtually any other related health care treatments.
- Most states also allow some reimbursement for your expenses getting to and from treatment for work-related illnesses or injuries.

Sometimes serious illnesses or injuries require rehabilitative therapy or services. This may mean being trained for another job because your illness or injury won't allow you to return to the job you had at the time of the accident or injury. Workers' Compensation insurance in most states, provides coverage for these services. Your employer and CNA Claim representative will be there to explain what to expect and to help guide you through the process.

You don't have to pay a deductible or make any co-payments under this benefit. If you ever get a bill from one of your medical providers for treatment related to a workers' compensation injury, just tell your employer or your CNA Claim representative. Your CNA Claim representative will work it out directly with the medical provider. They will then let you know what was done so you won't have to worry. The job of CNA is to take care of the bills that are related to helping you get well. Your job is to get well as soon as you can.

Payment of Wage and Disability Benefits

Each state sets the amount of disability benefits you can collect if your normal paycheck stops after you're injured on the job. Most state laws also specify a "waiting period" (a period of time, usually in days, that an injured worker must be continuously away from work following a work-related injury before the injured worker may collect this benefit). Your CNA Claim representative will explain the benefits you are entitled to as a result of your workers' compensation injury.

Payment of Permanent Disability or Death Benefits

Depending upon the law in your state, you may be entitled to collect additional Workers' Compensation benefits if your illness or injury results in a permanent disability. Your CNA Claim representative will work with you and your medical provider to determine what, if any, permanent disability has resulted from a work-related illness or injury and will pay any additional benefits to which you're entitled. Should your work-related illness or injury result in your death, most states also specify Workers' Compensation benefits be paid to your surviving spouse or dependents. Your CNA Claim representative will explain these benefits to your surviving spouse or dependents and will work with them to make certain benefits are paid.

When Do I Get Paid?

Reporting the Accident is the key to beginning the benefit process. Since Workers' Compensation benefits only apply for work-related illnesses or injuries, you must tell your employer if you get hurt on the job as soon as you know you've been injured or have become ill. You need to get timely and appropriate medical care.

Your employer and CNA Claim representative also want to work with you to help you return to work as soon as possible. Early notice of your work-related illness or injury means that they can begin working with you and your medical provider to help make that happen. They also want to make certain you understand what Workers' Compensation benefits are available to you so you won't worry about anything – other than getting well.

The longer you wait to report a work-related illness or injury, the more difficult it is for CNA to establish if you are entitled to Workers' Compensation benefits. Late reporting may result in a delay in determining your benefit eligibility.

Who Do I Tell if I Have a Work-Related Illness or Injury?

You are responsible for reporting any work-related illness or injury to your supervisor or manager as soon as possible following your first awareness of the illness or injury. If you are unable to make the report because your illness or injury requires that you seek immediate medical care, you should contact your employer as soon as your medical care has been rendered.

What Do I Need to Tell My Supervisor When I'm Reporting a Work-Related Accident or Injury?

You should try to remember all the facts that led to your illness or injury. Here are some tips:

- Know when you first became aware of the illness or injury. You should note the date, time and location of the incident.
- Know what you were doing when the illness or injury happened. Be as specific as possible.
- Be specific about any and all part(s) of your body that are involved.
- Write down or tell your supervisor the names of anyone who was with you at the time your illness or injury occurred, or anyone who may have seen what happened.
- If you've received any medical treatment, tell your supervisor the name, address and phone number of the doctor or health care facility.
- Tell your supervisor if your doctor placed any limitations on what you can do at work as a result of your illness or injury.

Who Do I Call When I Have Questions or Concerns?

If you ever have questions or concerns about your medical condition, speed of recovery or treatment plan, you need to contact your treating doctor.

If you have questions about your Workers' Compensation claim or the payment of any of your benefits, call your CNA Claim representative or any member of your CNA Claim team who's working with you.

When it comes to programs and tools to help prevent injuries and protect you on the job, 24-hour claim services and return-to-work programs to help you recover quickly and safely ... we can show you more.®