

ELEVEN THINGS YOU SHOULD KNOW WHEN YOU SUSTAIN AN INJURY THAT IS COVERED BY THE LOUISIANA WORKER'S COMPENSATION ACT.

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We Handle Claims Throughout Louisiana

1. If you are hurt at work or become ill because of something you believe to be work related:
 - * Immediately report your injury or illness to your supervisor. To be eligible for benefits, you must report the injury within 30 days.
 - * Seek first aid and medical attention.
 - * Continue to keep your employer informed of your condition and any charges.
2. Your employer is required to report the injury or illness to their insurance company (or internal claims office if self-insured) and to the Office of Workers' Compensation Administration (OWCA).
3. You will be able to select a doctor of your choice. However, your employer may arrange an examination by another doctor which you must attend. Your medical costs will be paid.
4. If you miss more than seven days of work and your claim is deemed compensable, you may be entitled to benefits, or you may receive compensation for a portion of your lost wages. Workers' compensation insurance also provides benefits to eligible dependents of workers who die as a result of a work-related incident.
5. If your injury or illness is compensable:
 - * Benefits will be paid beginning on the eighth day after the injury. You should receive your first benefit check within 14 days after you notify your employer of the injury.
6. If you miss work for more than 42 days, you will then receive compensation for the first seven days following the injury date. Any additional compensation for permanent disability, such as an amputated limb, will be determined after you return to work or at the end of the healing period

7. **Weekly Compensation Benefits:**
 - * If you have received weekly compensation benefits, you have one year from the date of your last payment to file a formal claim with the OWCA.
 - * If you have not received any benefit payments, you have one year from the date of your injury or illness to file a formal claim.

8. **Medical Benefits:**
 - * If you have received medical benefits, you have three years from the date of the last payment to file a claim for medical benefits.
 - * If you have not received any medical benefits, you have one year from the date of your injury or illness to file a claim.

9. **Educational Opportunities for a Worker's Dependents:**
 - * Kids' Chance is a scholarship program that provides scholarships to dependants age 16 to 25 for post secondary education of workers suffering a total or permanent disability or death that is compensable under a state or federal workers' compensation act or law. For information on Kids' Chance contact the Louisiana Bar Foundation.

10. **BEFORE FILING YOUR CLAIM, KEEP IN MIND THAT:**
 - * Delays in reporting your injury or illness will not only affect your health but also your entitlement to compensation benefits.
 - * The law covers both mental and physical injury.
 - * The event causing your injury or illness must arise out of and be within the course and scope of your employment.
 - * Any fraudulent action taken by an employer, employee or any other person for the purpose of obtaining or defeating any benefit or payment of workers' compensation will subject such a person to criminal and/or civil penalties.

11. **BEFORE FILING YOUR CLAIM, YOU SHOULD CALL CHARLES E. LAVIS JR., ATTORNEY FOR INJURED WORKERS, AT TOLL FREE TELEPHONE NUMBER 1-866-558-9151, OR NEW ORLEANS NUMBER (504) 558-9151 OR HOUMA NUMBER (985) 223-7591.**
 - *Keep in mind that the attorneys fee for the workers' compensation claim is limited to a maximum fee of 20%. The fee must be approved by the Office of Workers' Compensation.
 - *You may be entitled to pain and suffering and other damages in the event there is a third party claim against someone other than the employer (for example, the manufacturer of a product that causes an injury).
 - *You may be facing important deadlines; therefore, you should not delay in hiring counsel to protect your interests.