



Workers' Compensation

- Workers' compensation is a statutory benefit, paid for by your employer, for New York State workers that experience workplace injuries or job-related illnesses.
- A work-related injury can arise from:
 - a workplace accident: an event arising out of and in the course of employment; or
 - an occupational disease: disability of a chronic nature that arises over time, out of and in the course of employment.
- Workers' compensation is *not* a lawsuit.
- Fault is *not* an issue; for example, not wearing a required safety harness.
- An employer may not fire or otherwise discriminate against an employee because of a workers' compensation claim.
- It costs you *nothing* to file for workers' compensation and you do not have to lose time from work to file a claim.
- Your health insurance will not pay medical costs for workplace injuries.
- Workers' compensation benefits offer workers lifetime medical coverage for workplace injuries with no out-of-pocket medical costs. If you are unable to work, you will receive tax-free cash payments for your loss of earnings.
- According to the Workers' Compensation Law, you have 30 days to give notice to your employer of your workplace injury and 2 years to file a workers' compensation claim.
- FOA will help you submit the necessary documentation, manage the filing process, and provide legal representation at hearings.