

23 Must Know Facts When Filing in New Jersey For Workers' Compensation

Have you been injured on the job? While it can be a scary time, these 23 workers' comp facts can make this time less stressful for you!

CHERRY HILL, NEW JERSEY, UNITED STATES OF AMERICA, November 10, 2017 /EINPresswire.com/ -- Workers' Compensation laws can vary from state to state. The Law firm of Goldberg Wolf provides the highest quality representation to injured workers in New Jersey. The following 23 facts are listed to provide information that an injured worker or his family may need to know when looking for information or help about a work injury.

FACT: An employer must provide medical treatment related to the accident that will provide a "cure."

FACT: The injured worker must use a physician that is approved by the employer for treatment.

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Insurance companies are tough. While your employers may be great people their insurance company may not be. We can help!"

Jordan Goldberg, Partner

FACT: The employer is obligated to pay ALL of the medical bills, which includes co-pays, prescriptions, physical therapy, medical devices, and deductibles.

FACT: If physical therapy fails, the worker may be referred to a specialist.

FACT: Temporary benefits will end when the physician declares the worker's condition has achieved "maximum medical improvement," the worker has returned to work or the

worker has reached the statutory 400 weeks.

FACT: The New Jersey Worker's Compensation Law provides medical benefits, temporary disability benefits, permanent partial benefits, permanent total benefits, and death benefits.

FACT: There are some circumstances where extended treatment is warranted. The worker must contact a worker's compensation lawyer to see if he or she is eligible.

FACT: The labor law in New Jersey states that the worker is entitled to 70% of the worker's gross

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weekly wage. The worker cannot receive more than \$896 per week and less than \$239 per week.

FACT: The worker must be under the care of an approved physician and unable to work for at least seven days to be eligible for wage replacement.

FACT: On the eighth day the worker is out of work, he or she is eligible for worker's compensation benefits. Please note: The worker can be out of work for a total of seven days, and the days do not have to be consecutive.

FACT: The worker will receive benefits if the physician declares the worker is unable to work or can work in a limited capacity (light duty).

FACT: If the employer can provide light duty work, the worker must return to work and perform the job duties.

FACT: If the worker is left with a permanent disability and cannot perform his or her old job duties, the worker may have rights under the Americans with Disabilities Act or the New Jersey Law Against Discrimination.

FACT: The employer is not obligated to create a new position for the worker if he or she cannot return to his or her old position due to the injury.

FACT: A worker will receive worker's compensation benefits regardless of who is at fault.

FACT: It is against the law for an employer to discriminate against an employee who has filed a worker's compensation claim or the employee who testifies in a worker's compensation case.

FACT: If the worker's compensation claim is disputed, the worker may file a formal claim petition or an application for an informal hearing with the Division of Worker's Compensation.

FACT: By law, New Jersey employers not covered by federal programs must have worker's compensation insurance or be approved for self-insurance.

FACT: Partial permanent disability benefits are based on the percentage of certain "scheduled" and "non-scheduled" losses. For example, a "scheduled" loss involves arms, fingers, legs, feet, eyes, ears or teeth. A "non-scheduled" loss involves any area or system of the body not identified in the schedule (i.e. the lungs and heart).

FACT: If the worker is permanently disabled and cannot be gainfully employed, the worker may receive permanent total benefits for a period of 450 weeks. These benefits can extend beyond 450 weeks provided the worker is able to prove he or she cannot work anymore. A permanent total disability is when the worker has lost two major members of his or her body (i.e. hands or legs). It can also mean that a combination of injuries has rendered the worker unemployable.

FACT: An employer or its insurance company is responsible to pay up to \$3,500 in funeral expenses for the worker who was killed from a work-related injury.

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FACT: If you or someone you know has been injured on the job, contact The Offices of Goldberg & Wolf at (856) 651-1600!

The attorneys at Goldberg & Wolf will provide a 45-minute consultation at no charge.

Fact: The award-winning [work injury lawyers](#) want to and can help you!

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