

The Workers' Compensation Process

What to do if injured at work

Notify your employer
& Call the Accident
Reporting System (ARS)
(888) 800-0029



Seek medical attention
· Explain what happened AT WORK
· Report ALL injured body parts



Seek legal representation
& file a C-3 Employee Claim
with the Workers' Comp
Board (WCB) within 30 days



See a doctor
authorized by the
WCB to treat
injured workers



Notify your
union rep

WCB: Assembles claim
& assigns a WCB unique
case number



New York State
Insurance Fund (NYSIF)
assigns a carrier case number

Accepts Claim
(FROI-00)

OR

Contests Claim
(FROI-04)

- Pays wage loss benefits
- Pays for medical treatment for accepted injuries (doctors must follow the WCB process)

- WCB will schedule a hearing if a medical report is on file
- Usually requires a trial with a WC Law judge

A hearing can be requested to
address issues or disputes that arise.



MEMBERSHIP BENEFITS PROGRAM

The PEF Membership Benefit Program (PEF MBP) offers valuable benefits that may be of interest to you and that can provide additional support with or without a workers' compensation claim.

Short-Term Disability Insurance

This insurance replaces a portion of your income when you are temporarily out of work due to injury, illness, or pregnancy for up to 26 weeks. It covers conditions whether they happened at work or at home. Workers' compensation will cover work-related injuries and illnesses and benefits include medical care coverage and wage replacement while you recover. You can receive both types of benefits if you are out on a workers' comp claim.



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learn more.

Accident Insurance

Accident insurance can't prevent accidents from happening, but it can help protect you from the financial impact that may follow. When you, your spouse/domestic partner, or child has a covered accident, like a fall from a bicycle that requires medical attention, you can receive cash benefits to help cover the unexpected costs. While health plans may cover direct costs associated with an accident, you can use accident benefits to help cover related expenses like lost income, child care, deductibles, and co-pays.



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Assault, Trauma & Captivity Coverage (ATAC)

All active, dues-paying PEF members are automatically covered under this benefit at no-cost provided they are employed in an eligible PEF position at the time of the incident, and the incident occurs while in pursuit of your job duties. The cash benefit ranges from \$500 for cuts, scrapes, strains, and more, up to \$5,000 for rape or injury by means of a deadly weapon. It also provides a cash benefit for captivity for eight or more hours.



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Trauma Counseling

Some workers' compensation claims may be due to a trauma that occurred at work. No-cost trauma counseling is available for up to one year following your incident and provides up to 21 sessions of counseling with a licensed Master's level or higher skilled therapist by video, phone, or text. Trauma counseling covers work incidents such as bullied, harassed, threatened, traumatized by witnessing a violent incident and more. It also provides counseling for non-work-related incidents.



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