

Table of Contents

Part I: All About Workers' Compensation

1	Introduction to Workers' Compensation	
	A. What Is Workers' Compensation?	1/2
	B. What an Injured Worker Is Entitled To	1/3
	C. Where to Get Additional Information and Help	1/5
	D. How to Use This Book	1/5
	E. What This Book Does Not Cover	1/6
2	Overview of a Workers' Compensation Claim	
	Step 1. Notify Your Employer of the Injury	2/2
	Step 2. Get Medical Treatment If Needed	2/2
	Step 3. Paying for Medical Treatment If Employer Refuses Authorization	2/3
	Step 4. What to Tell the Doctor	2/3
	Step 5. The Doctor Decides If You Need Time Off	2/3
	Step 6. Complete Workers' Compensation Claim Form and Application for Adjudication of Claim Form	2/4
	Step 7. Secure Control of Your Medical Care	2/4
	Step 8. Receive Temporary Disability Benefits If You're Eligible	2/4
	Step 9. Handling a Denial of Your Claim or Benefits	2/5
	Step 10. Taking Problems to the Appeals Board	2/5
	Step 11. After You Are Determined to Be Permanent and Stationary (P&S)	2/6
	Step 12. If You Recover Completely and Return to Work	2/6
	Step 13. If You Are Entitled to Vocational Rehabilitation Benefits	2/6
	Step 14. If You Are Permanently Disabled—Negotiate a Final Settlement	2/7

Step 15. Go to Trial If There Is No Settlement.....	2/7
Step 16. Judgment Is Paid or the Matter Is Appealed	2/7

3 Is Your Injury Covered by Workers' Compensation?

A. Is Your Job Covered by Workers' Compensation?	3/2
B. Do You Have a Compensable Injury?.....	3/5
C. Injuries Not Covered by Workers' Compensation	3/9

4 Cumulative Trauma Disorders

A. What Is a CTD?	4/3
B. Becoming Aware of Your Injury	4/5
C. Diagnosis and Treatment	4/7
D. Recovery and Permanent Injuries	4/10
E. Returning to the Workforce	4/11
F. Further Medical Treatment	4/14

Part II: Protecting Your Rights

5 What to Do If You're Injured

A. Request Medical Treatment	5/2
B. Report the Injury Within 30 Days	5/3
C. File Your Workers' Compensation Claim	5/4
D. The Insurance Company's Answer	5/15
E. Take Steps to Protect Your Rights	5/15

6 Keep Good Records to Protect Your Claim

A. Set Up a Good Recordkeeping System	6/2
B. Read and Understand What You Receive in the Mail	6/2
C. Gather Important Records Pertaining to Your Claim	6/2
D. Request Copies of Documents and Evidence	6/7
E. Keep Your Address Current	6/7

7 The Insurance Company's Role

A. Self-Insured Employers	7/2
B. The Insurance Company's Responsibilities	7/3
C. Your Responsibilities As an Injured Worker	7/3
D. Who's Who in the Insurance Company	7/3
E. How to Deal With the Insurance Company	7/5
F. Tactics Insurance Companies Use to Deny or Minimize Claims	7/8
G. Settling Your Case	7/10

8 Dealing With Your Employer

A. Self-Insured Employers	8/2
B. The Employer/Insurance Company Relationship	8/2
C. The Employer's Responsibilities	8/4
D. If You're Out of Work Due to the Injury	8/5
E. Bankruptcy or Other Employer Financial Problems	8/7

9 Taking Charge of Your Medical Case

A. Important Role of the Treating Doctor	9/2
B. Choose Your Treating Doctor (Get Medical Control in Your Case)	9/6
C. Changing Treating Doctors	9/10
D. Be Sure You Receive Excellent Medical Care	9/14
E. When Your Condition Becomes Permanent and Stationary (P&S)	9/17

10 Medical-Legal Evaluations

A. Rules for Medical-Legal Evaluations	10/2
B. Compensability of Injury (Labor Code § 4060)	10/4
C. Nature and Extent of Permanent Disability or Need for Future Medical Treatment (Labor Code § 4061)	10/6
D. Other Issues to Be Resolved by Medical-Legal Evaluations (Labor Code § 4062)	10/9
E. Picking a Qualified Medical Examiner (QME)	10/10

Part III: Workers' Compensation Benefits

11	Payment of Medical Benefits	
	A. Payment for Current Medical Treatment and Evaluations	11/2
	B. Future Medical Care Costs	11/4
12	Temporary Disability Benefits	
	A. Types of Temporary Disability	12/2
	B. Amount of Temporary Disability Payments	12/3
	C. How Payments Are Made	12/5
13	Permanent Disability (and Life Pension)	
	A. How Permanent Disability Payments Compensate You	13/2
	B. Kinds of Permanent Disability Awards	13/3
	C. Establishing Your Permanent Disability Status	13/3
	D. How Permanent Disability Benefits Are Paid	13/5
	E. Amount of Permanent Partial Disability Benefits	13/6
	F. Life Pension Benefits	13/8
	G. Permanent Total Disability Benefits	13/9
14	Vocational Rehabilitational Benefits	
	A. What Is Vocational Rehabilitation?	14/2
	B. Six Steps in a Vocational Rehabilitation Plan	14/4
	C. Eligibility for Vocational Rehabilitation (QIW Status)	14/6
	D. How to Start Vocational Rehabilitation	14/9
	E. Delays and Failure to Provide Rehabilitation Services	14/10
	F. Preparing a Vocational Rehabilitation Plan	14/11
	G. Completing a Vocational Rehabilitation Plan	14/16
	H. Where to Get Help With Vocational Rehabilitation	14/16

15	Death Benefits	
	A. Who May Receive Death Benefits	15/2
	B. Death Benefit Amount	15/3
	C. Additional Payments for Dependent Minor Children	15/4
	D. Burial Expense for Deceased Worker	15/5
	E. Unpaid Temporary or Permanent Disability Payments	15/5
	F. How Death Benefits Are Distributed	15/6

16	Extraordinary Workers' Compensation Benefits and Remedies	
	A. Subsequent Injuries Fund Benefits	16/2
	B. The Uninsured Employers' Fund	16/3
	C. Discrimination Benefits (Labor Code § 132(a))	16/3
	D. Employer's Serious and Willful Misconduct	16/4

17	Benefits and Remedies Outside the Workers' Compensation System	
	A. State Disability (SDI)	17/2
	B. Social Security Benefits	17/3
	C. Claims or Lawsuits for Personal Injuries	17/4
	D. Claims or Lawsuits Based on Discrimination	17/5

Part IV: Settling Your Case

18	Rating Your Permanent Disability	
	A. Overview of the Rating Process	18/3
	B. What Is Involved in the Rating Process?	18/5
	C. Step-by-Step Example of How to Rate a Disability	18/6
	D. Other Considerations in Rating a Permanent Disability	18/22
	E. How to Use the Old Rating Manual for Injuries That Occurred Before 4/1/97	18/23

19	Figure Out a Starting Settlement Amount	
	A. What You May Receive in a Settlement	19/2
	B. Two Kinds of Settlements	19/2
	C. Determine the Value of Your Claim Using the Settlement Worksheet	19/5
	D. What to Do Next	19/14

20	Negotiating a Settlement	
	A. Deciding Whether to Negotiate Your Own Settlement	20/2
	B. The Concept of Compromising	20/3
	C. How to Negotiate a Settlement	20/3
	D. Review and Sign Settlement Documents	20/8
	E. Attend an Adequacy Hearing	20/23

Part V: The Workers' Compensation Appeals Board

21	Preparing Your Case	
	A. Identify Possible Issues in Dispute	21/2
	B. How to Prove (or Disprove) Disputed Issues	21/5
	C. Depositions	21/7
	D. Subpoenaing Witnesses and Documents	21/12
	E. Preparing for a Pre-Trial Hearing	21/15
	F. Preparing for a Trial	21/17

22	Arranging for a Hearing or Trial	
	A. Kinds of Hearings	22/2
	B. Trial on Preliminary Issues (Case Not Ready to Settle)	22/4
	C. Trial on Entire Case (the Case-in-Chief)	22/6
	D. Complete Documents to Set Your Case for Hearing	22/7
	E. Copy, Serve and File Documents	22/11
	F. Receiving Notice of a Hearing	22/13

23	How to File and Serve Documents	
	A. What Is Service of Documents?	23/2
	B. How to Serve Documents by Mail	23/3
	C. How to Serve Documents Personally	23/4
	D. How to Serve Documents by Fax	23/4
	E. How to File Documents With the Workers' Compensation Appeals Board	23/6

24	Going to a Hearing or Trial	
	A. Finding Your Way Around the Appeals Board	24/2
	B. Pre-Trial Conference (Mandatory Settlement Conference)	24/4
	C. Trial	24/15
	D. Findings and Award	24/21

25	Appealing a Workers' Compensation Decision	
	A. The Three-Step Appeal Process	25/2
	B. Petition for Reconsideration	25/2
	C. Writ of Review With the Appellate Court	25/4
	D. Writ of Appeal to the California Supreme Court	25/5

Part VI: Beyond This Book

26	Lawyers and Other Sources of Assistance	
	A. Information and Assistance Officers	26/2
	B. Hiring a Lawyer	26/2

27	Legal Research	
	A. Find a Law Library	27/2
	B. The Basics of Legal Research	27/2

28 Case Law Review

CHAPTER 3—IS YOUR INJURY COVERED BY WORKERS' COMPENSATION?	28/3
CHAPTER 5—WHAT TO DO IF YOU'RE INJURED	28/4
CHAPTER 9—TAKING CHARGE OF YOUR MEDICAL CASE	28/5
CHAPTER 10—MEDICAL-LEGAL EVALUATIONS	28/6
CHAPTER 11—PAYMENT OF MEDICAL BENEFITS	28/7
CHAPTER 12—TEMPORARY DISABILITY BENEFITS	28/8
CHAPTER 13—PERMANENT DISABILITY (AND LIFE PENSION)	28/9
CHAPTER 14—VOCATIONAL REHABILITATION BENEFITS	28/12
CHAPTER 15—DEATH BENEFITS	28/13
CHAPTER 16—EXTRAORDINARY WORKERS' COMPENSATION BENEFITS AND REMEDIES	28/14
CHAPTER 18—RATING YOUR PERMANENT DISABILITY	28/15
CHAPTER 19—FIGURE OUT A STARTING SETTLEMENT AMOUNT	28/16
CHAPTER 20—NEGOTIATING A SETTLEMENT	28/18
CHAPTER 21—PREPARING YOUR CASE	28/19
CHAPTER 22—ARRANGING FOR A HEARING OR TRIAL	28/20
CHAPTER 24—GOING TO A HEARING OR TRIAL	28/20

Appendices

A1 Summary of Important Workers' Compensation Laws for
Injuries Between 1/1/90 and 12/31/93

A2 Temporary Disability Benefits Compensation Chart

A3 Permanent Disability Indemnity Chart

A4 Maximum Life Pension Weekly Payments for Injuries
Between 7/1/96 and 12/31/02

A5 Workers' Compensation Forms

A6 Workers' Compensation—District Offices
