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ATTENTION “ESSENTIAL” WORKERS

WORKERS’ COMPENSATION COVERAGE MAY BE AVAILABLE FOR COVID-19 CORONAVIRUS

You may be covered by workers’ compensation if you are exposed to COVID-19 while working and become ill.

Workers’ Compensation provides coverage for both “accidents” and “occupational diseases.” An “accident” is an injury or illness that was caused by a specific workplace exposure or event. An “occupational disease” is an injury or illness that comes from the type of work you do.

If you are diagnosed with COVID-19 coronavirus and you believe it was due to either a specific exposure at work or because the nature of your job exposes you to people who are infected with the virus, you should file a claim for workers’ compensation benefits.

If your claim is for a specific exposure, then it is important that you document all of the details: who you were exposed to, where the exposure took place, what symptoms they had or why you believe that were contagious, when it happened, how long the exposure was, etc. You can use our “exposure form” to keep track of that information.

If you can’t trace your illness to a specific exposure, but you routinely deal with the public in your job, then it is important for you to document how many and how long: how many hours a day you work, how many days per week, how many people you come into contact with, how many of those people are showing symptoms, how many of those people are not wearing masks, how long this has been going on. It’s also important for you to record if your job has been deemed “essential,” and to try to eliminate any other sources of infection – for example, if you don’t go anywhere except work and home (and nobody in your household was ill before you were).

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White Plains, NY 10601
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Why file for workers' compensation benefits?

Workers' compensation provides important protection for lost wages and medical treatment. If you are totally disabled, the weekly benefit rate is two-thirds of your weekly salary up to a maximum benefit rate of \$934.11 per week. If you become permanently disabled, then benefits may be payable to you for a long period of time. The law also provides death benefits for spouses and children.

Workers' compensation also covers all medical expenses related to the on-the-job injury. There are no deductibles or co-pays, and even out-of-pocket expenses like travel to and from the doctor are reimbursable.

Most important, once your workers' compensation case is established it can be reopened for monetary benefits for 18 years from the date of the accident and for medical treatment for life. In situations like COVID-19, where the future consequences are unknown and uncertain, this protection is especially important.

How to file for workers' compensation.

To file a claim for COVID-19 exposure or illness, follow all of the steps that you would for any workers' compensation case:

1. Notify the employer as soon as possible;
2. File a C-3 form with the Workers' Compensation Board;
3. See a doctor and get a medical report that says your illness was probably due to a work-related exposure;
4. Get legal representation.

Our office is prepared to assist and represent you throughout the process, and to identify other benefits you may be eligible for including Social Security Disability benefits and more.

Please feel free to call any of our offices or email us at info@GreyAndGrey.com to discuss your individual case.