



Minnesota Workers' Compensation Employee's rights and responsibilities

This notice is required by law to be posted in a conspicuous location wherever the employer is engaged in business.

If You Are Injured:

- o Report any injury to your supervisor as soon as possible, no matter how minor it may appear. You may lose the right to workers' compensation benefits if you do not timely report the injury to your employer. The time limit may be as short as 14 days, although under certain circumstances, it may be longer.
- o Provide your employer with as much information as possible about your injury so that a proper injury report can be filed.
- o Get any necessary medical treatment as soon as possible. If you are not covered by a certified managed care organization (CMCO), you may treat with a doctor of your choice. Your employer must notify you if you are covered by a CMCO.
- o Cooperate with all requests for information concerning your workers' compensation claim. Please note: the law provides that the workers' compensation insurer can obtain medical information specific to your work injury without your authorization, provided you are sent written notification of this request at the time the request is made.
- o Get written confirmation from your doctor on any authorization to be off work.

What does workers' compensation pay for?

- o Medical care for your work injury, as long as it is reasonable and necessary;
- o Wage-loss benefits for part of your lost income (there is a three-calendar-day waiting period before these benefits start);
- o Compensation for permanent damage to or loss of function of a body part;
- o Benefits to your spouse and/or dependents if you die as a result of a work injury;
- o Vocational rehabilitation services if you cannot return to your pre-injury job or to your pre-injury employer due to your work injury.

What the insurance company must do:

- o Investigate your claim promptly;
- o Within 14 days of when the claimed injury occurred or when your employer became aware of it, either begin payment of benefits due or file a denial of liability, explaining why benefits are being denied.

Insurer name:

Nutmeg Insurance Company

Phone number:

(800) 327-3636

If the insurer accepts your claim for wage-loss benefits and you have been disabled for more than three calendar-days:

- o The insurer will send you a copy of the Notice of Insurer's Primary Liability Determination form stating your claim is accepted.
- o The insurer must start paying wage-loss benefits within 14 days of the date your employer knows about your work injury and lost wages. The insurer must pay benefits on time. Wage-loss benefits are paid at the same intervals as your work paychecks.

If the insurer denies your claim for wage-loss benefits:

- o The insurer will send you a copy of the Notice of Insurer's Primary Liability Determination form stating it is denying primary liability for your claim. The form must clearly explain the facts and reasons why the insurer believes your injury or illness did not result from your work.
- o If you disagree with the denial, you should talk with the insurance claims adjuster who is handling your claim. Your employer's insurance company can answer most questions about your claim.
- o If you are not satisfied with the response you receive from the insurer and still disagree with the denial, you should contact the Department of Labor and Industry at one of the numbers listed below to discuss your options.

Fraud

Collecting workers' compensation benefits you are not entitled to is theft. Any theft of more than \$500 is a felony.

Any person who, with intent to defraud, receives workers' compensation benefits to which the person is not entitled by knowingly misrepresenting, misstating, or failing to disclose any material fact is guilty of theft and shall be sentenced pursuant to section 609.52, subdivision 3.

A suspected fraud can be reported by anyone. If you have reason to suspect someone is committing workers' compensation fraud, call 1-888-FRAUD MN (1-888-372-8366). All suspected violations will be investigated.

If you have questions or need more help, call the Minnesota Department of Labor and Industry:

Workers' Compensation Hotline

**1-800-DIAL-DLI
(1-800-342-5354)
8 a.m. to 4:30 p.m.,
Monday-Friday**

Department of Labor and Industry
Workers' Compensation Division
P O Box 64221
St. Paul, MN 55164-0221
Phone: (651) 284-5032
TDD: (651) 297-4198

Department of Labor and Industry
Workers' Compensation Division
5 .N. Third Ave. W., Suite 400
Duluth, MN 55802
Phone: (218) 733-7810
Toll-free: 1-800-365-4584

Your claim will be answered by experienced workers' compensation specialists who will provide **instant, accurate information and assistance**. Additional workers' compensation information is available on the department Web site at www.doli.state.mn.us.

This document can be made available in alternative formats, such as Braille or audio, by calling (651) 284-5042 or (651) 297-4198/TDD.