



In a continuing effort to improve benefits for its members, UUP has entered into an agreement with a statewide law firm that concentrates on Workers' Compensation and Social Security Disability and focuses its efforts on union members and their families. It doesn't cost anything unless you win a monetary award; fees are set by Workers' Compensation and Social Security judges, respectively.

The firm — Fine, Olin & Anderman, LLP (FOA) — has offices throughout New York State, with more than 70 attorneys and support staff. FOA attorneys ensure that they will provide representation for every legitimate claim without regard to whether a fee will be payable.

This relationship will benefit you in many ways. FOA will assist in completing all the paperwork necessary to file a Workers' Compensation claim, guide it through the complicated process, monitor it to ensure that medical providers are filing the correct forms, and represent you at every hearing.

Benefits to you include partial recoupment of used sick leave that will preserve sick-leave credit for retirement health insurance premiums. In addition, medical care for the injuries that are the subject of the established Workers' Compensation claim can be made available for life.

It is important for you to know that reporting your accident/injury to your SUNY campus does not, by itself, establish your claim. It is merely a first step.



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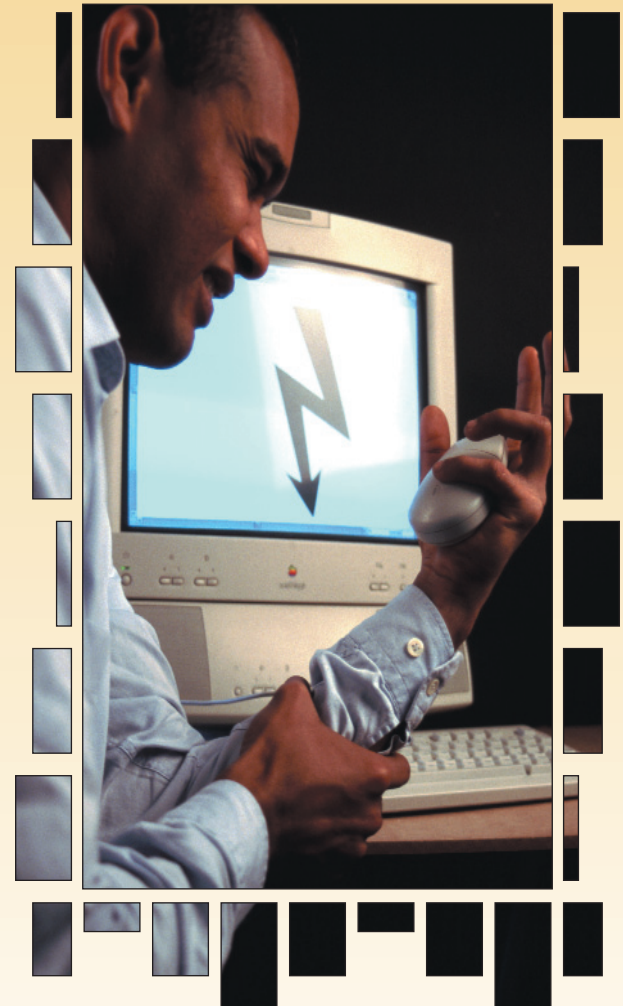
Legal Representation for Workers' Compensation
and Social Security Disability

(866) FOA-4-UUP

www.foalaw.com

* Offices Throughout New York State *

Workers' Compensation



**A United University Professions
Fine, Olin & Anderman, LLP
Member Benefit Program**

Workers' Compensation & Social Security Disability



WORKERS' COMPENSATION

- If eligible, you are entitled to a minimum of 18 years of medical coverage for the work-related injury, even if you get a new job, retire or leave the state.
- Your health insurance will not pay for medical injuries that happen at work.
- You do NOT have to lose time from work to be eligible for Workers' Compensation benefits.
- Notifying your employer does NOT automatically start a Workers' Compensation claim.

What is Workers' Compensation?

New York State Workers' Compensation is a statutory benefit, paid solely by your employer, either through an insurance carrier or through the employer's own self-insurance.

This benefit entitles you to:

- Full coverage of all related medical care and hospital treatment for all job-related illnesses or injuries;
- partial wage replacement for temporary or permanent loss of earnings;
- compensation in the form of cash payments, for loss or partial loss of use of fingers, hands, arms, toes, feet, legs, vision, hearing or facial scarring;
- a variety of death and survivor benefits.

If your claim is established, you are entitled to medical benefits and possible cash compensation for a job-related injury or illness **even if there is no lost time from work.**

What must I do to obtain Workers' Compensation coverage?

1. **Get emergency medical treatment**, if needed.
2. **Notify your employer** about the accident. You should do so as soon as practical, but you have up to 30 days.
3. **Place yourself under the care of a physician** who treats Workers' Compensation patients. No claim can be established without medical documentation that the injury was caused by your work.
4. **Call 1-866-FOA-4-UUP.** Fine, Olin & Anderman, LLP, will help you fill out the necessary paperwork (C-3 form) to file your claim with the NYS Workers' Compensation Board, represent you at hearings and answer your questions. You have up to two years following the date of injury to file a claim.

SOCIAL SECURITY DISABILITY

- If you are not yet eligible for Old Age & Survivor's Benefits, but you are unable to continue working for ANY medical reason, you should file for Social Security Disability Benefits.

Who is eligible for Social Security Disability?

Every disability from which you suffer, not just work-related injuries and illnesses, is considered by the Social Security Administration when determining your eligibility for benefits.

There are requirements, however:

- If over age 30, you must have worked five out of the last 10 years preceding the onset of disability;
- you must be unable to do ANY substantial, gainful work due to physical or mental impairments that have lasted, or are expected to last, at least one year;
- you should file an application with the Social Security Administration (SSA) when you have been out of work for six months — ***you do not need an attorney to file the initial application;***
- you must have been subject to FICA deduction. "Off the books" jobs and some federal government workers are not eligible.

If your application is **denied**, request a hearing from SSA (**1-800-772-1213**) within 60 days from the date of denial and call **1-866-FOA-4-UUP** for representation.

NEVER HESITATE TO CALL!

*An "Attorney of the Day"
is available to answer your
Workers' Compensation and
Social Security Disability questions.*

1-866-FOA-4-UUP