

## What if my claim is denied?

If your claim is denied and you disagree with the decision, you have the right to request a hearing in writing with State of N.H. Dept. of Labor at 95 Pleasant St. Concord, N.H. 03301.

This must be done within 18 months of the date on the denial. The State of N.H. Dept. of Labor website provides information about workers' compensation, including the relevant statutes and regulations.

[nh.gov/labor/workers-comp](https://nh.gov/labor/workers-comp)



**NHADA Workers'  
Compensation Trust**  
507 South St.  
Bow, N.H. 03304



INJURED EMPLOYEE'S GUIDE TO

# Workers' Compensation



## Insurance Carrier Information

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Your employer is a member of the New Hampshire Automobile Dealers Association (NHADA) Workers' Compensation Trust. A claim has been filed with us on your behalf.

## Payment or Denial of Claims

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Upon receipt of the First Report of Injury, NHADA will assign your claim to an adjuster. NHADA then has 21 days to conduct its investigation and make a decision to either pay or deny the claim. An adjuster may schedule a time to meet with you to get details regarding the injury and treatment and explain the workers' compensation process. They will also be able to answer any questions that you may have. You will be notified, in writing, if your claim is denied.

## Medical Provider Selection

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Your employer is enrolled in a state approved managed care program. This requires treatment with medical providers affiliated with the managed care network.

Please call NHADA Nurse Case Manager, **Marta Silakka** at **800-852-3372** to assist you with choosing a medical provider from within the network. Marta is also available to assist you with questions you may have regarding your medical treatment.

## Medical Benefits

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Reasonable, necessary, causally related, in-network medical expenses will be paid. These expenses may include, but are not limited to, office visits, diagnostic studies, physical and/or occupational therapy, prescription reimbursement and mileage reimbursement for medical appointments. We are required to pay or deny all medical bills within 30 days of receipt. You will be notified in writing, if medical bills are denied. If you receive bills at home, please fax them to (603) 224-8126. In order to receive reimbursement for prescriptions, please forward the receipt that contains the price and the name of the prescription.

## Weekly Disability Compensation Benefits

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Temporary total disability (TTD) benefits are calculated at 60% of the injured employee's average weekly wage. If you are totally disabled for 14 days or more, we are required to obtain a 52-week wage schedule from your employer, to calculate your average weekly wage. If you are totally disabled for less than 14 days, we are allowed to use your rate of hire (# of hours worked x hourly rate of pay).

If you return to work in a medically documented temporary alternate duty (TAD) capacity and you are unable to earn your pre-injury wages, you may be entitled to temporary partial disability (TPD) payments.

TPD benefits are paid at 60% of the difference between what you earn while working with restrictions and your average pre-injury weekly wage. There is a 3-day waiting period for disability benefits. The first 3 days of medically documented disability are not compensated unless you are disabled by an authorized medical provider for 14 days or more. The 3-day waiting period is waived if you return to work with documented restrictions within 5 days of your injury.

If you are receiving disability payments for 6 weeks or more, you may elect to have the payment directly deposited into your bank account.

## What Types of Injuries are Covered by Workers' Compensation?

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In order for an injury to be covered under workers' compensation, the injury must arise out of **and** in the course of the employment. In order for an injury to be considered to arise out of the employment it must result from a risk or hazard created by the employment. In order for an injury to be considered in the course of the employment it must have occurred within the boundaries of time and space created by the terms of the employment.