

Understanding Workers' Comp Benefits

BY OLIVIA DEVONMILLE, ESQUIRE

When you are injured on the job, Florida law provides for both lost wages and medical benefits. Whether you are eligible for a particular benefit will depend on a variety of factors. This column is intended to give a general overview of some of the available benefits.



MEDICAL CARE: The Workers' Compensation law requires the employer and their insurance carrier to provide medical care, so long as the need for the care is caused by the accident, is reasonable and medically necessary. The law also requires that the Major Contributing Cause of the need for the treatment be the industrial accident.

TEMPORARY LOST WAGES: The law provides for the payment of lost wages if your authorized treating doctor says that you cannot work because of the injuries from the accident. The law also provides for the payment of lost wages if you have work restrictions which prevent you from going back to work, provided you have not reached your point of maximum recovery known as Maximum Medical Improvement.

PERMANENT IMPAIRMENT BENEFITS: If your doctor decides that you have a Permanent Impairment Rating because of your injury, you will be entitled to Impairment Benefits. The number of weeks of benefits that you receive will be determined by the rating your doctor gives you.

PERMANENT TOTAL DISABILITY BENEFITS: If your injury is severe and you cannot find work within a fifty-mile radius of your home, you may be entitled to ongoing benefits in this category.

PAIN AND SUFFERING: Workers' Compensation does *not* include payment for pain and suffering. This is the trade-off for a no-fault system which allows you to receive medical and lost wage benefits, even if your negligence caused or contributed to the occurrence of the accident.

In my next column, I will provide more information about the receipt of medical care under the Workers' Compensation law. If you would like to discuss your Workers' Compensation case with me, please call my office to schedule a free consultation.

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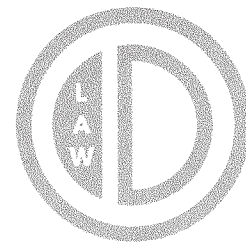


*Olivia represents workers
who are injured on the job.*

She brings her unique

**PERSPECTIVE AND
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