

# Out of Work Due to Injury? Here's How to Keep Your Income Protected

A step-by-step guide to your rights and benefits after a work injury.

A workplace injury is painful and scary. You're in pain, you're missing paychecks, and the bills keep coming. It's a lot to deal with at once. The good thing is that Pennsylvania's workers' comp system is designed to help. It can cover your medical care and part of your income while you recover.

Still, the process isn't always simple. It can get complicated fast, especially when you're trying to recover. **This guide shows you how to protect your income and your rights while you recover.**



## Step 1 — Report Your Injury Immediately

**Deadline:** You have 21 days to notify your employer in Pennsylvania. Tell your supervisor directly.

**CRITICAL:** Follow up in writing (email is best) and keep a copy. Write down the details of how, when, and where the injury happened. Store these notes safely.

**Why this matters:** *This officially starts the process. Delaying can risk your eligibility for workers' compensation benefits.*



## Step 2 — Seek Medical Treatment and Document Everything

**See a doctor immediately.** Use an employer-provided list if you have one, or your own doctor.

**Keep every piece of paper:** visit summaries, work restriction notes, and receipts. Follow all your doctor's instructions exactly. Attend all follow-up appointments.

**Warning:** *The insurance company may use gaps in your treatment to deny your claim, arguing your injury isn't serious.*



## Step 3 — File for Wage Loss Benefits

You can apply for wage loss benefits if you're unable to work due to injury. These payments cover part of your pay while you recover.

Keep your paystubs and record every day you miss work. That information helps make sure your payments are right.

**Why this matters:** *This documentation is proof of your lost wages due to injury and ensures your benefit calculation is accurate.*



## Step 4 — Know Your Job Rights

Your employer can't fire you or punish you for reporting your injury or filing a workers' comp claim.

They also can't push you to come back to work before your doctor says you're ready. If your boss threatens your job or makes things difficult because you filed a claim, that's against the law.

**Protect Yourself:** *If you face retaliation, contact a lawyer specializing in workers' compensation immediately.*



## Step 5 — Consider a Third-Party Injury Claim (If Negligence Was Involved)

Workers' comp does not cover "pain and suffering." If someone other than your employer (or a coworker) was at fault, you may have a separate claim for benefits while out of work.

Examples of a third-party claim:

- Injury caused by a defective piece of equipment.
- Negligence by a subcontractor on your job site.
- A car accident while on a work errand caused by another driver.

**Note:** *This is a separate lawsuit from your workers' comp claim and can provide additional job protection after injury.*



## Step 6 — Get a Legal Advocate Early

You do not need to wait for a problem. A lawyer can:

- Ensure all paperwork and deadlines are met correctly.
- Handle communication with the insurance company.
- Advise you on the full value of your claim, including potential third-party cases.
- Most workers' comp attorneys work on a contingency fee.

**What this means:** *You pay no upfront fees. Legal fees are only collected if you win your case.*

## Key Takeaway

Insurance companies will try to cut costs anywhere they can. Our role is to make sure that doesn't happen at your expense.

## Keep This Handy

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We help injured Pennsylvania workers secure the benefits they need and the compensation they deserve.

