

Employees -- Know Your Rights!

- **Remember - It is important to report your injury to your employer.**

- **Medical Care**

You are entitled to reasonable and necessary medical care for work-related injuries or diseases. Employers or their insurance carriers are required by law to provide these services. During the first 28 days of treatment, your employer has the right to choose the physician. After 28 days you are free to change physicians, but you must notify your employer of the change. If you receive treatment from a physician of your choice, you shall obtain and promptly furnish a report to your employer.

If your employer refuses to provide medical care, you should contact Michigan's Workers' Disability Compensation Agency at its toll-free telephone number: **1-888-396-5041**.

You should not receive a bill from a health care provider for treatment of a covered work-related injury or illness. If you do receive such a bill, you should contact your employer or the employer's insurance carrier.

- **Wage Loss Benefits**

You are entitled to weekly workers' compensation benefits if you suffer a wage loss for more than seven consecutive days. These benefits may be claimed as long as a disability and wage loss continue. Generally, the benefit rate is 80% of your after-tax average weekly wage, subject to a maximum rate.

- **Vocational Rehabilitation**

If you are unable to perform the work that you have done previously, you are entitled to vocational rehabilitation. The number one goal is your return to work with your employer. If you cannot do this or require assistance in finding a new job, vocational rehabilitation services can help.

To be completed by the employer

_____ Employer Name
_____ Employer Contact Person and Telephone Number
Markel Service, Incorporated is the servicing entity for Markel Insurance Company 888-500-3344
_____ Workers' Compensation Insurance Carrier Name

If you have questions, please call the
State of Michigan Workers' Disability Compensation Agency
Toll-free 1-888-396-5041

Additional information is on the agency's website at <http://michigan.gov/wdca>.

EMPLOYER: PLEASE POST THIS NOTICE FOR YOUR EMPLOYEES TO SEE!

Michigan Workers' Disability Compensation Rights & Responsibilities

Each party involved in the workers' compensation system has rights and responsibilities that help ensure the successful application of the law, and ultimately a safe return to work for the employee.

EMPLOYEES

- **Report all injuries to your supervisor immediately!**
- Most workers are covered under workers' compensation from the start of employment.
- Benefits include reasonable & necessary medical care, wage loss benefits, and vocational rehabilitation services.
- A compensable injury is one that has arisen "out of and in the course of employment." In other words, work must cause the disability.
- Workers' compensation is the "exclusive remedy" for work injuries, meaning that in most cases you cannot sue for other damages.
- There is a 7-day waiting period for wage loss benefit payments. If the disability lasts beyond one week, the worker is entitled to benefits as of the eighth day after the injury. If a disability continues for two weeks or longer, then the worker is entitled to be paid compensation for the first week of disability from the date of disablement. Paid medical leave may apply during the 7-day waiting period.
- There is no waiting period for medical benefits; coverage begins at the time of the injury.
- In most cases, wage loss benefits are calculated by taking the average of the highest 39 weeks of the last 52 weeks of gross wages prior to injury. Generally, you should receive 80% of the after-tax value of this average.
- Your first check is due and payable on the 14th day of disability. However, a benefit check is not considered "late" until 30 days after the due date.
- Weekly benefits continue so long as you are disabled, which could be for the rest of your life. However, benefits can be reduced by up to 50% after age 65 at 5% per year up to age 75, or upon receipt of social security retirement benefits.
- If you are only partially disabled, you do have a duty to seek reasonably available work, taking into consideration those limitations (restrictions) from the work-related personal injury or disease.
- If you have **more than one job** covered under the Worker's Disability Compensation Act, you get credit for all wages earned in those jobs.
- **Medical Benefits:** You are entitled to all reasonable and necessary medical care including surgical, hospital, and dental services, as well as crutches, hearing apparatus, chiropractic treatment, and nursing care. These services are provided indefinitely as long as there is a need related to the injury.
- **Choosing A Doctor:** During the first 28 days of treatment, the employer has the right to choose the doctor. After that, you are free to change doctors providing that you notify the employer and insurance company, preferably in writing. You do not need authorization from the insurance company or the employer to be medically treated, as long as the treatment is reasonable and necessary, and your claim is not in dispute.
- **Maintaining Contact:** It is extremely important that you maintain regular contact with your employer throughout the treatment and recovery period so that they are aware of your progress. Provide your employer with updated work status reports and discuss early return to work options.
- **Vocational Rehabilitation:** If you have a work-related injury or illness which prevents you from being able to perform work for which you have previous training or experience, you are entitled to vocational rehabilitation benefits. Vocational rehabilitation can include a variety of professional services designed to help injured workers re-enter the workforce. These services may include job placement assistance, retraining support, or guidance in starting your own business. Vocational rehabilitation services are paid for by the employer/insurance carrier, so in most cases you must have an open workers' compensation claim to receive rehabilitation benefits.
- You may also be eligible for Family Medical Leave Act (FMLA) benefits. If you have questions, you should contact the U.S. Department of Labor.

EMPLOYERS

- **Stay in touch with your employees while they are off work!** Look for appropriate light-duty work options and accommodations when possible.
- All public and most private employers in Michigan are covered by workers' compensation. Every employer subject to the Act must provide proof of insurance or be approved for self-insurance to ensure benefits can be paid to its workers should they become injured.
- Eligible employees are covered under workers' compensation from the date of employment.
- There are severe penalties if an employer fails to provide workers' compensation coverage.

EMPLOYER REPORTING

- **All claims must be reported to your insurance carrier.**
- **Form WC-100:** must be filed with the Workers' Disability Compensation Agency (WDCA) and your insurance carrier immediately upon the disability exceeding 7 consecutive days, death or specific loss. A copy of this form must also be given to the employee.
- You must ensure that reasonable and necessary medical treatment is provided promptly.
- You will need to provide a wage history report to the insurance carrier in order to calculate the correct benefit amount.
- **Minors:** The Act provides that an illegally employed minor is entitled to double compensation if injured.

INSURANCE COMPANIES

- **Prompt and regular payment of benefits is required by law.**
- Form WC-701: Must be filed with the WDCA when wage loss benefits begin, change or stop.
- Form WC-110: Must be filed with the WDCA 3 months post-injury, and every 4 months after, to report on vocational rehabilitation activity.
- Form WC-107: Must be filed with the WDCA if a claim is disputed.
- Medical services rendered are subject to the State of Michigan Health Care Services Rules and Fee Schedule.
- Injured workers are not to be "balance billed" for charges over and above the fee schedule.
- Benefits are not to be stopped for non-cooperation with vocational rehabilitation; a hearing must be requested prior to stoppage.

**For more information contact: State of Michigan Workers' Disability Compensation Agency
Toll free: 1-888-396-5041, or visit our website at www.michigan.gov/wdca**

ADDITIONAL INFORMATION

■ Wage Earning Capacity

Section 301 defines “wage earning capacity” as the wages the employee earns or is capable of earning at a job reasonably available to that employee, whether or not wages are actually earned.

■ Lump Sum Advance and Redemption Settlement

In certain cases, you may be allowed to draw all or part of your compensation in one lump sum through an advance payment of future benefits, or through a redemption (settlement) of your entire claim. An advance payment is a pre-payment of all or part of the present value of your employer’s established and undisputed liability for compensation. A redemption is a complete and final settlement of your claim through the payment of a one-time lump sum payment.

■ Retired Persons

Retirees are presumed not to have a loss of wage-earning capacity unless there is evidence to the contrary.

■ Unemployment Compensation

No person may receive full workers’ compensation benefits and unemployment insurance benefits for the same period of time from the same employer.

■ Returning To Work

The law does not require the employer to offer a job. However, many employers try to make restricted work available for their injured employees whenever they are cleared to return to some form of work.

■ Can I File My Own Claim

Yes. Form WC-117, "Employee's Report of Claim" can be found on the Agency's website. Or you can contact the agency via phone and request the form be mailed to you. The agency will process the form upon receipt and notify the employer and their insurance company that a claim has been filed.

■ How Long Do I Have To File A Claim

You should always report any accident at work, however minor, to your employer immediately. The statute states that you should provide notice of injury to the employer within 90 days of the injury. However, you have up to two years from the date of injury, or the date the disability manifests itself, to file a workers’ compensation claim. You cannot receive past due benefits for more than two years back from the date you file an application for hearing.

YOUR RESPONSIBILITIES

You must:

- ✓ Promptly report your injury to your employer.
- ✓ Notify your employer or their insurance carrier of any wages earned during the benefit period. Michigan law does not permit the payment of weekly workers’ compensation benefits to persons who are employed and receiving wages equal to or greater than wages earned on the date of injury except for specific loss or permanent and total disability.
- ✓ Seek jobs reasonably available to you and that are within your post-injury abilities, especially if your employer is unable to accommodate your restrictions.
- ✓ Submit to reasonable periodic medical examination if required by your employer or their insurance carrier.
- ✓ Cooperate with reasonable rehabilitation efforts directed toward assisting you in returning to appropriate competitive employment.
- ✓ Accept a valid offer of employment from your previous employer or another employer if it is within your physical restrictions.

Department of Labor and Economic Opportunity
Workers’ Disability Compensation Agency
P.O. Box 30016
Lansing, MI 48909

www.michigan.gov/wdca

Toll Free (888) 396-5041

Authority: PA 317 of 1969, as amended.

A Summary of Your Rights and Responsibilities Under Michigan Workers’ Compensation

LEO is an equal opportunity employer/program.

Workers' Compensation is an employee benefit established in 1912 by the Michigan Legislature. It is administered by the Michigan Department of Labor and Economic Opportunity, Workers' Disability Compensation Agency and covers most employees.

Compensation is provided for disability or death as a result of a work-related injury or disease, without regard to who may be at fault. Benefits are paid by employers (either directly or through their insurance carriers) and should not be confused with unemployment compensation, hospital, health, or accident insurance.

If you don't know whether your employer has workers' compensation insurance, simply ask them. You can also find out by calling our agency at the toll-free number listed on the back cover of this pamphlet, or by checking our website at www.michigan.gov/wdca.

The right to recovery of benefits as provided in the Workers' Disability Compensation Act is your exclusive remedy against your employer for work-related injuries or diseases. You do not have the right to sue your employer for benefits not provided for in the Act.

This pamphlet only summarizes your rights and responsibilities under the Workers' Disability Compensation Act. For additional information and clarification specific to your claim, you can contact the Workers' Disability Compensation Agency, or you may discuss your case with your employer and/or their insurance carrier, or your attorney if you have one.

YOUR RIGHTS

■ Medical Care

You are entitled to reasonable and necessary medical care for work-related injuries or diseases. This includes medical, surgical, hospital services and medicines. Under certain conditions, attendant care, dental care, crutches and such artificial appliances as limbs, eyes, teeth, eyeglasses and hearing aids may also be covered.

Employers or their insurance carriers are required by law to provide these services. During the first 28 days of treatment, your employer has the right to choose the physician. After 28 days you are free to change physicians, but you must notify your employer of the intent to change and the doctor's name. Your employer has a right to dispute your choice of physician.

If your employer refuses to provide medical care, you should contact our agency at the toll-free number on the back of this pamphlet.

You should not receive a bill from a health care provider for treatment or co-pay of a covered work-related injury or illness. If you do receive such a bill, you should contact your employer or their insurance carrier.

■ Wage Loss Benefits

Michigan is a "wage loss compensation" state. If your injury "arises out of and in the course of employment" while working for an employer subject to the Workers' Disability Compensation Act, you are entitled to weekly compensation benefits. For most dates of injury, the benefit rate is 80% of your after-tax average weekly wage, subject to a maximum rate. These benefits may be claimed as long as a disability and wage loss continue.

No compensation is paid for an injury which does not last for at least one week (7 days). If the disability lasts beyond one week, the worker is entitled to benefits as of the eighth day after the injury. If a disability continues for two weeks or longer, then the worker is entitled to compensation for the first week of disability.

In order to receive wage loss benefits, you must establish a disability and a limitation of wage-earning capacity. Many times this limitation is very apparent, such as being off work completely due to surgery. However, if you are only partially disabled and retain some level of wage-earning capacity, you do have a duty to seek reasonably available work, taking into consideration those limitations (restrictions) from the work-related personal injury or disease. You may also need to demonstrate or show that you've made a "good-faith" attempt to seek and obtain post-injury employment.

If you return to work at a job that pays less than you were earning at the time of injury because you are still medically restricted, you could be entitled to partial compensation benefits.

If you suffer a "specific loss" such as the loss of an eye, finger, arm or other body member, you are entitled to a specific amount for a prescribed number of weeks.

■ Prompt Payment

Prompt payment of benefits is required by law. The first payment is due on the 14th day after your employer has notice or knowledge of a disability or death, and all compensation accrued should be paid weekly. However, a benefit check is not considered late until 30 days after the due date.

■ Coordination of Benefits

If you are eligible for, or are receiving, old-age social security benefits, pension or retirement benefits, or other benefits paid for by your employer, there will be a reduction or coordination of benefits.

■ More Than One Employer

For benefit calculation purposes, if you work for more than one employer, you get credit for all wages earned in all jobs covered under the Workers' Disability Compensation Act.

■ Vocational Rehabilitation

Section 319 of the Act provides that a worker has a right to vocational rehabilitation benefits when he or she is unable to perform work for which they have previous training or experience. Vocational rehabilitation can include a variety of professional services designed to help injured workers re-enter the workforce. These services may include job placement assistance, retraining support, or guidance in starting your own business. Vocational rehabilitation services are paid for by the employer/insurance carrier, so in most cases you must have an open workers' compensation claim to receive rehabilitation benefits.

■ Vocational Rehabilitation Hearings

If you and your employer or their insurance carrier cannot agree upon a rehabilitation program, you have the right to a vocational rehabilitation hearing before the agency.

■ Hearings/Mediation

If you disagree with any claim decision by your employer or their carrier, you may file an application for hearing, Form WC-104A. The application form can be obtained by calling our toll-free number, or by downloading from the Agency's website.

Your case will be scheduled for mediation if:

- Your employer does not have insurance coverage.
- Your claim is for vocational rehabilitation services only.
- Your claim is for medical benefits only.
- You are not represented by an attorney.
- Our agency determines that the dispute may be resolved by mediation.

If your claim is not resolved by mediation, or does not meet the above criteria, your case will be transferred to a magistrate's docket.

INFORMACIÓN ADICIONAL

■ Capacidad de percepción de salario

La Sección 301 define la "capacidad de percepción de salario" como el salario que el empleado percibe o es capaz de percibir en un empleo que empleado está razonablemente en posibilidades de ejercer, independientemente de que efectivamente se perciban salarios.

■ Anticipo de pago global y liquidación de redención

En ciertos casos, se le permitirá retirar la totalidad o parte de su compensación en un único pago global mediante un pago por adelantado de beneficios futuros o mediante una liquidación del total de su reclamación t. Un pago adelantado es un prepago de la totalidad o parte del valor presente del pasivo establecido e indisputado por concepto de compensación que debe pagar su empleador. Una redención es un pago completo y definitivo de su reclamación mediante el pago de una suma global única.

■ Personas jubiladas

Se asume que los jubilados no tienen una pérdida de capacidad de percibir salarios salvo que haya evidencia de lo contrario.

■ Compensación de desempleo

Ninguna persona podrá recibir beneficios de compensación **completos** de los trabajadores y beneficios de seguro de desempleo para el mismo período de tiempo de parte del mismo empleador.

■ Retorno a labores

La ley no obliga al empleador a ofrecer un empleo. No obstante, muchos empleadores procuran ofrecer a sus empleados lesionados trabajo con restricciones toda vez que estén autorizados para volver a ejercer algún tipo de trabajo.

■ ¿Puedo interponer mi propia reclamación?

Sí. Podrá encontrar en el sitio web de la agencia el formulario WC-117 «Informe de reclamación del empleado». O puede comunicarse con la agencia por teléfono y pedir que se le envíe el formulario por correo. La agencia procesará el formulario al recibirlo y dará aviso al empleador y a su aseguradora que se ha interpuesto una reclamación.

■ ¿Cuánto tiempo tengo para interponer una reclamación?

Siempre debe dar aviso de cualquier accidente en el trabajo, sin importar su magnitud a su empleador inmediatamente. El estatuto establece que usted debe dar aviso de la lesión al empleador en un plazo de 90 días de haber ocurrido la lesión. No obstante, usted tiene un plazo de hasta dos años a partir de la fecha de la lesión, o la fecha en que se manifieste la incapacidad, para presentar una reclamación de compensación de trabajadores. No puede recibir beneficios con atraso de más de dos años antes la fecha en que presentó una solicitud para una audiencia.

SUS RESPONSABILIDADES

Usted debe:

- ✓ Dar aviso inmediato de su lesión a su empleador.
- ✓ Dar aviso a su empleador o la aseguradora de su empleador sobre cualquier salario percibido durante el periodo de beneficios. La Ley de Michigan no permite el pago de beneficios semanales de compensación para los trabajadores a personas que estén empleadas y que estén percibiendo salarios iguales o mayores a los salarios percibidos a la fecha de ocurrencia de la lesión, salvo en casos de una pérdida específica o discapacidad permanente y total.
- ✓ Buscar empleos que usted esté en posibilidades razonables de ejercer y que estén dentro de sus habilidades después de las lesiones, especialmente si su empleador no puede adaptar sus restricciones.
- ✓ Hacerse revisiones médicas de frecuencia razonable si así lo requiere su empleador o su aseguradora.
- ✓ Cooperar con los esfuerzos razonables de rehabilitación que se le instruyeron para ayudarle a regresar a un empleo competitivo adecuado.
- ✓ Aceptar una oferta válida de empleo de su empleador anterior u otro empleador si se encuentra dentro de sus capacidades físicas.

Departamento de Licenciamiento y Asuntos Regulatorios
Agencia de Compensación de los Trabajadores
P.O. Box 30016
Lansing, MI 48909

www.michigan.gov/wca

Línea sin costo: (888) 396-5041

Legislación: PA 317 de 1969, con sus modificaciones.

Cantidad total impresa: 20.000
Costo total: \$1.075,82
Costo por unidad: \$0.0538

Un resumen de sus Derechos y Responsabilidades Establecidos por La Ley Compensación de los Trabajadores de Michigan



LARA es un empleador/programa que ofrece igualdad de oportunidades.

La compensación de los trabajadores es un beneficio del empleado establecido en 1912 por la legislatura de Michigan. Es administrado por el Departamento de Licenciamiento y Asuntos Regulatorios - Agencia de Compensación del Trabajador y cubre a la mayoría de los empleados.

Se provee compensación por discapacidad o fallecimiento como resultado de una lesión o enfermedad relacionada con el empleo sin consideración de quién pudiera ser el responsable. Los beneficios son pagados por los empleadores (ya sea de forma directa o mediante sus aseguradoras) y no se deben confundir con las compensaciones de desempleo, o el seguro hospitalario, seguro de salud o de accidentes.

Si no sabe si su empleador tiene seguro de compensación de los trabajadores, simplemente pregúntele. También puede averiguarlo llamando a nuestra agencia a la línea sin costo listada al reverso de este folleto o consultando nuestro sitio web en www.michigan.gov/wca.

El derecho a recuperar beneficios conforme a lo dispuesto en la Ley de Compensación de Discapacidad de los Trabajadores es su recurso exclusivo para encarar a su empleador en casos de lesiones o enfermedades relacionadas con el empleo. Usted no tiene el derecho de demandar a su empleador por beneficios que no estén estipulados en la ley.

Este folleto solo resume sus derechos y responsabilidades estipulados en la Ley de Compensación de Discapacidad del Trabajador. Para obtener información adicional y aclaraciones específicas sobre su reclamo, comuníquese con la Agencia de Compensación de los Trabajadores o puede tratar su caso con su empleador y/o su aseguradora o con su abogado si tiene uno.

SUS DERECHOS

■ Atención médica

Usted tiene el derecho de recibir atención médica razonable y necesaria para atender lesiones y enfermedades relacionadas con el trabajo. Esto incluye servicios médicos, quirúrgicos, hospitalarios y medicamentos. Bajo ciertas condiciones, se cubre también la atención dental, muletas y dispositivos artificiales para sustituir extremidades, ojos, dientes, anteojos y dispositivos auxiliares para el oído.

A los empleadores o sus aseguradores se les exige por ley brindar estos servicios. Durante los primeros 28 días del tratamiento, su empleador tiene el derecho de elegir el médico. Transcurridos 28 días, usted tiene la libertad de cambiar de médico, pero debe dar aviso a su empleador de su intención de hacer el cambio y el nombre del médico. Su empleador tiene el derecho de disputar la elección de su médico.

Si su empleador se niega a proporcionarle atención médica, debe comunicarse con nuestra agencia por medio de línea sin costo que figura al reverso de este folleto.

No se le podrán cobrar cargos de parte de un proveedor de atención médica por concepto del tratamiento o un copago por una lesión o enfermedad laboral. Si se le hacen tales cargos, comuníquese con su empleador o su aseguradora.

■ Beneficios de pérdida de salario

Michigan es un estado de que provee el beneficio de «compensación de salarios» en materia laboral. Si su lesión ocurrió durante el desahogo de sus obligaciones laborales y durante el transcurso del empleo con su empleador sujeto a la Ley de Compensación por Discapacidad de los Trabajadores, tiene derecho a beneficios de compensación semanal. Con respecto a las tasas más habituales por lesión, la tasa de beneficio es del 80% de su salario semanal promedio después de impuestos sujeto a una tasa máxima. Se podrán reclamar los beneficios toda vez que la discapacidad y la pérdida de salario perduren.

No se paga compensación por una lesión que no dure por lo menos una semana (7 días). Si la incapacidad dura por más de una semana, el trabajador será entonces acreedor a beneficios a partir del octavo día después de la lesión. Si la discapacidad continúa por dos semanas o más, entonces el trabajador tiene derecho a una compensación por la primera semana de incapacidad.

Para recibir beneficios de pérdida de salario, usted debe establecer una discapacidad y una limitación de la capacidad de ganancia de salario. En muchas ocasiones esta limitación es bastante notable, lo que puede ocasionar la necesidad de ausentarse por causa de la cirugía. No obstante, si sólo tiene una discapacidad parcial y conserva algún nivel de capacidad de percepción salarial, usted tiene la obligación de buscar un trabajo que esté razonablemente en posibilidades de ejercer teniendo en cuenta las limitaciones (restricciones) de la lesión o la enfermedad laboral. Es probable tenga que demostrar que ha procurado hacer un intento de "buena fe" de buscar y obtener empleo posterior a la lesión.

En el supuesto de que regrese a trabajar a un empleo que pague menos de lo que usted percibía al tiempo de la ocurrencia de la lesión por motivos de que tiene restricciones médicas, usted tiene el derecho de percibir beneficios de compensación parciales.

Si usted sufre una «pérdida específica» como por ejemplo, la pérdida del ojo, un dedo, un brazo u otra extremidad, tendrá derecho a una cantidad específica por un número de semanas prescritas.

■ Pago puntual

El pago puntual de los beneficios es una exigencia de ley. El primer pago vence el catorceavo día que cuenta desde la fecha en que su empleador recibió aviso o tuvo conocimiento de una discapacidad o fallecimiento, y toda la compensación acumulada se pagará sema-

nalmente. Sin embargo, un cheque de beneficios no se considerará vencido sino hasta 30 días después de la fecha de vencimiento.

■ Coordinación de beneficios

Si usted es elegible, o está percibiendo beneficios de seguridad social por edad avanzada, beneficios de pensión o jubilación, u otros beneficios pagados por su empleador, habrá una reducción o coordinación de sus beneficios.

■ Más de un empleador

Para efectos de calcular los beneficios, si usted trabaja para más de un empleador, se le acreditarán todos los salarios obtenidos en todos empleados cubiertos bajo la Ley de Compensación de Discapacidad del Trabajador.

■ Rehabilitación vocacional

La sección 319 de la ley establece que el trabajador tiene derecho a recibir beneficios de rehabilitación vocacional en caso de que no pueda desempeñar un trabajo para el cual tenga capacitación o experiencia previa. La rehabilitación vocacional puede incluir una gama de servicios profesionales orientados a ayudar a los trabajadores que han sufrido lesiones a reincorporarse a la fuerza laboral. Estos servicios pueden incluir asistencia de colocación laboral, capacitación de nueva cuenta, u orientación para iniciar su propio negocio. Los servicios de rehabilitación vocacional los paga el empleador o la aseguradora según sea el caso, por lo que en la mayoría de los casos usted debe haber interpuesto una solicitud de compensación de trabajadores para recibir beneficios de rehabilitación.

■ Audiencias de rehabilitación vocacional

Si usted y su empleador o la aseguradora del empleador no pueden llegar a un acuerdo en cuanto a un programa de rehabilitación, usted tiene el derecho a una audiencia de rehabilitación vocacional ante la agencia.

■ Audiencias/mediación

Si usted no está de acuerdo con alguna decisión de su empleador o su aseguradora con respecto a su reclamación, podrá presentar una solicitud para una audiencia en el formulario WC-104A. Puede obtener el formulario llamando a nuestro número sin costo o descargándolo del sitio web de la agencia.

Su caso se programará para recibir mediación si:

- Su empleador no tiene cobertura de seguro.
- Su reclamación es por servicios de rehabilitación vocacional únicamente.
- Su reclamación es por beneficios médicos únicamente.
- No cuenta con la representación de un abogado.
- Nuestra agencia determina que la disputa se puede resolver con mediación.

Si su reclamación no se resuelve por mediación, o si no cumple los criterios anteriores, su caso se transferirá al expediente de un magistrado para su atención.