

## Time Frame

### Notice of Injury

If your employer does not receive actual notice of your injury within 90 days of your alleged injury, benefits will be denied.

### Two-Year Statute of Limitations

You must file your case within two years from the date of your alleged injury, or benefits will be denied.

### Three-Year Statute of Limitations

If the employer pays weekly compensation benefits to an employee, the case must be filed within three years from the date of the last payment of weekly compensation benefits, or additional benefits will be denied.

## Medical Information

Anyone filing a workers' compensation claim agrees to release all medical information pertinent to the claim and waives any privilege for the release of such information.

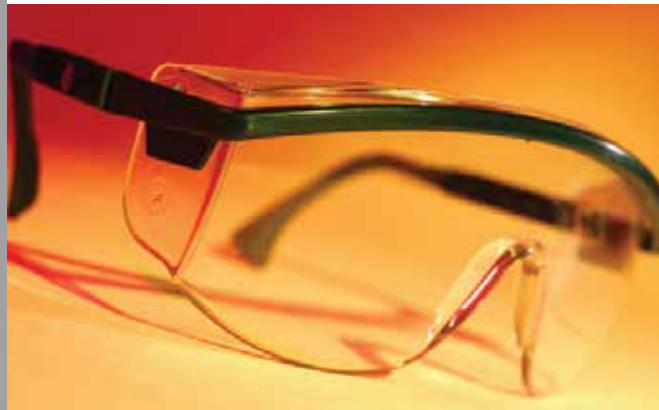
### Choosing Medical Care

The employer has the right to choose your medical practitioner, but must provide care that reasonably suits the injury. If you're dissatisfied, you can request alternate care from your employer and file a petition if denied.

If an employer-retained physician gives you a permanent impairment rating you feel is too low, you can be examined by a doctor of your choice at your employer's expense.

### How Do I Handle a Dispute?

If your employer is denying your claim, contact the workers' compensation attorneys of Hupy and Abraham, S.C., P.C.



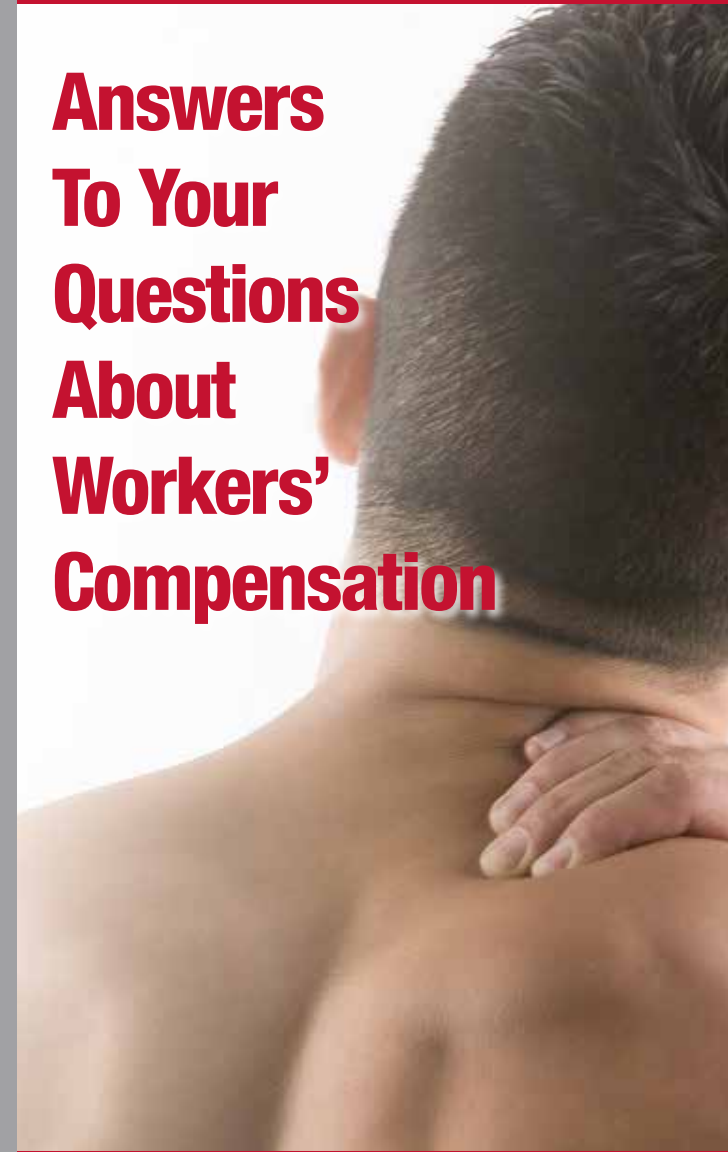
*Information from this brochure is derived from Iowa Code chapter 85-87A and Iowa Administrative Code chapter 876.*

**Hupy and Abraham** S.C., P.C.  
Iowa workers' compensation attorneys

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# Answers To Your Questions About Workers' Compensation



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## Types of Benefits

### What Is Workers' Compensation?

Iowa law requires most employers to provide wage loss and medical benefits to employees injured while working.

Any health condition beyond normal wear-and-tear caused by work activities may be covered. Diseases and hearing loss caused by work activities may also be covered.

Pre-existing conditions are not covered unless aggravated.

### Who Is Eligible for Benefits?

Employees injured while working in Iowa may be eligible. Employees hired in Iowa who are injured outside the state may also be eligible.

Iowa law excludes certain types of employees. For example, independent contractors and limited liability company members are not covered by the workers' compensation law.



### Medical Benefits

Your employer must pay for all reasonable services and supplies to treat your injury. This includes travel expenses and, under certain circumstances, lost wages.

### Disability Benefits

The injured employee's weekly benefit rate is based on 80% of the employee's weekly spendable earnings. "Spendable earnings" is defined as the amount remaining after payroll taxes are deducted.



## Types of Disability Benefits

### Temporary Total Disability

Your injuries force you to miss work for more than three calendar days.

### Temporary Partial Disability

Your injuries force you to temporarily work a lesser paying job.

### Healing Period

Paid during the period of recuperation from an injury which produces a permanent impairment.

### Permanent Partial Disability

When a job-related injury results in a permanent disability.

### Scheduled Member Disability

You've sustained permanent (partial or total) injury to your arms, fingers, toes, hands, feet, legs, eyes, ears, hearing or head.

### Permanent Total Disability

When a job-related injury leaves an employee incapable of returning to gainful employment.