KNOW AND PROTECT YOUR RIGHTS!





If you get hurt on the job in Missouri, you have rights under the workers' compensation law. This guide will tell you about some steps you can take to protect and exercise your rights.

This guide focuses on workers' rights in Missouri. If you live in another state, please look for a guide on workers' compensation laws in your state.

What you won't find in this guide:

→ In-depth discussion of the Missouri workers' compensation law

→ Details about everything that might affect your workers' compensation benefits

→ Information on how to file a claim

→ Legal advice

If you have more specific questions, you can go to: https://labor.mo.gov/dwc.

You can also talk to a workers' compensation lawyer about your specific situation (See p. 14).

What you will find in this guide:

If you want to...

Page 4	Learn what you can do when you get hurt
Page 5	Learn about getting medical care
Page 6	Learn questions you can ask at AmCare
Page 7	Learn questions you can ask at Concentra
Page 8	Learn about workers' compensation
Page 10	Learn how to report your injury
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If you get hurt at work, here are some steps you can take right away if you're able to:

- → Take notes about what happened
- → Get the names of people around who witnessed what happened
- → Ask your employer where you should go to get medical care (See p. 5-7)
- → Report your injury in writing (See p. 10-11)





GETTING THE MEDICAL CARE YOU NEED

In Missouri, your employer gets to decide where to send you for medical care for a work injury. You can still choose to see your own medical provider at your own expense.

All medical providers have a responsibility to fully communicate with you about your injury and the recommended treatment.

If you feel like the medical care your employer is paying for isn't enough, or your employer isn't paying for any medical care at all, you may want to talk to a workers' compensation attorney (See p. 14).

There is financial risk in going to Urgent Care or the ER when Amazon says it's not necessary — you may end up having to pay for the treatment if your injury is not covered under workers' compensation. But there is also a medical risk in not getting the care that you need. You should make the decision that's best for you.



AT AMCARE

Here are some steps you can take if you end up at AmCare:

- → Most likely, AmCare will only be able to offer you first aid. Usually, AmCare staff are not licensed medical providers who can give you medical advice.
- → Ask for Amcare to write down your options to get medical treatment. If they say that you can't or don't need to go to urgent care or the ER, you can ask for that in writing, too.
- → Take detailed notes about who you talk to at AmCare and what they tell you. This can help if you decide to file a workers' compensation claim in the future.
- → Take care of yourself. If you feel that you need immediate medical care, you can go to an emergency room or the urgent care provider that AmCare tells you about (See p. 5).



AT CONCENTRA

Here are some steps you can take at Urgent Care:

- → Take detailed notes about who you talk to at the urgent care and what they tell you. Ask what specific work accommodations the healthcare provider recommends.
- → An accommodation means the employer reassigns you to work that you can do while injured.
- → Ask for a copy of the work accommodations in writing.
- → Bring that copy to your supervisor when you return to work.

YOU CAN ASK:

HOW MUCH TIME DO I NEED TO TAKE OFF WORK FOR MY INJURY?

WHAT ACTIVITIES ARE SAFE FOR ME TO DO AT WORK WITH MY INJURY?

WHAT ACTIVITIES AREN'T SAFE FOR ME TO DO AT WORK WITH MY INJURY? HOW LONG WILL I NEED TO FOLLOW THESE ACCOMMODATIONS?

CAN I GET A COPY OF MY ACCOMMODATIONS IN WRITING?





WHAT IS WORKERS' COMPENSATION?

The Missouri workers' compensation system allows most workers who are hurt at work to get medical care directed and paid for by their employer, as well as reimbursement for their lost time from work. Certain workers may also have access to permanent disability benefits if they experience ongoing problems following treatment.

Workers' compensation benefits are available for certain **accidental injuries** and **occupational diseases** that are work related.



EXERCISING YOUR WORKERS' COMPENSATION RIGHTS INCLUDES:



In certain situations, you may get additional benefits if you have a disability from your injury. A workers' compensation lawyer may be able to help you get these benefits.

REPORT YOUR INJURY IN WRITING IN 30 DAYS

To protect your workers' compensation rights, it's important to tell your employer in writing about your injury within 30 days from the day you were hurt at work, or 30 days from the day a doctor diagnosed you with an occupational disease.







KEEP A COPY OF YOUR REPORT FOR YOUR RECORDS.



YOU CAN GIVE
THE REPORT TO
YOUR IMMEDIATE
SUPERVISOR AND ANY
OTHER COMPANY
REPRESENTATIVE YOU
WANT TO INCLUDE.

Here's what's important to put in your report:

- ☑ WHEN YOU WERE INJURED (TIME & DATE)
- ☑ WHERE THE INJURY HAPPENED
- ☑ DESCRIBE THE NATURE OF YOUR INJURY
- ☑ YOUR NAME AND ADDRESS





WAYS TO PROTECT YOUR WORKERS' COMPENSATION RIGHTS

- ☑ Using your employer's safety devices and safety rules
- ☑ Complying with your employer's policy for alcohol & drug testing after injury
- ☑ Asking your employer where you should go to get medical care
- ☑ Taking detailed notes about each medical visit & who you've talked to
- ☑ Keeping track of time missed from work because of your injury
- ☑ Talking to a lawyer if you're not getting the medical care or benefits you need, or if you have additional questions

It's against the law for your employer to discriminate against you or discharge you because you exercised your workers' compensation rights.

If your employer unlawfully discharges or discriminates against you because you exercised your workers' compensation rights, alert your organizer or your attorney and take detailed notes of any discrimination you experience.



EXAMPLES OF EXERCISING YOUR WORKERS' COMPENSATION RIGHTS:

Filing a workers' compensation claim

Reporting your injury to your employer

Seeking medical treatment

IT IS ILLEGAL FOR YOUR EMPLOYER TO:

Fire you because you exercised your rights

Demote you because you exercised your rights

Suddenly begin to criticize your work after you exercise your rights



FINDING A LAWYER

- → The workers' compensation process is very complex. If you have questions or you aren't getting the medical care or benefits you need, having a lawyer can help.
- → You have **two years** from the date of injury or diagnosis to file a workers' compensation claim.
- → Usually, workers' compensation attorneys don't charge anything up front. Instead, they will make an agreement with you to take a percentage of your workers' compensation award or settlement. This is called a contingency fee.
- → An attorney can help you file a claim, negotiate your case, and represent you through the resolution of your claim.
- → If you want to find an attorney, you can ask your organizer for help. They can assist you in finding an attorney. They might also connect you to other injured workers so you can fight for a safer workplace.

YOUR RIGHT TO ORGANIZE

Workplace injuries should not be the norm. You have a right to join together with your coworkers to demand a safer workplace.

If you want to organize to win a safer workplace, contact the Missouri Workers Center.





Missouri Workers Center

is a nonprofit organization that organizes low-wage workers, Black, white and brown, urban and rural standing together across the state of Missouri to fight racism and win economic justice for all. www.moworkers.org

Heartland Center for Jobs & Freedom is a nonprofit organization in Kansas City, Missouri that creates opportunities for workers to learn and exercise their rights, realize their collective power, and develop the leadership skills necessary to advocate for a racially and economically just society. www.jobsandfreedom.org

Special thanks to: STL8 Organizing Committee Dean L. Christianson



SCAN TO JOIN THE FIGHT FOR A SAFER AMAZON