

HANDLING YOUR INJURY

- VERBALLY REPORT THE INJURY IMMEDIATELY. SEEK MEDICAL ATTENTION IF YOU FEEL NECESSARY. BY RULE YOU MUST COMPLETE THE INJURY REPORT BEFORE LEAVING THE PREMISES UNLESS YOU ARE UNABLE TO. IF YOU ARE IN PAIN AND HAVE BEEN GIVEN PAIN MEDICATION, INSIST ON DOING THE INJURY REPORT AFTER YOU HAVE A CLEAR HEAD.
- IF YOU ARE ASKED OR TOLD TO REMAIN AT THE SCENE OR GO TO AN OFFICE TO WAIT FOR ANOTHER OFFICER TO ARRIVE ASK THAT PERSON IF THEY UNDERSTAND THAT YOU HAVE REQUESTED EMERGENCY TREATMENT AND ANY DELAY COULD CAUSE YOU HARM.
- YOU ARE GOING TO BE ASKED A LOT OF PERSONAL AND MEDICAL HISTORY QUESTIONS INSIDE THE ER EXAMINING ROOM. DO NOT INVITE A COMPANY OFFICER TO BE IN THE ROOM, ASK THEM TO PLEASE LEAVE IF THEY DO COME IN.
- YOU MAY BE ASKED TO GIVE A WRITTEN STATEMENT IN ADDITION TO THE FORMAL INJURY REPORT. DON'T WORD THE STATEMENT ANY DIFFERENT FROM THE INJURY REPORT OR A CHARGE FOR "CONFLICTING STATEMENTS" WILL RESULT. DON'T FORGET TO REQUEST A COPY.
- ER DOCTORS MISS A LOT, YOU SHOULD FOLLOW UP WITH YOUR PRIMARY CARE PHYSICIAN OR SPECIALIST, BUT NOTIFY YOUR SUPERVISOR THAT YOU ARE GOING – REQUIRED BY RULE. EXPLAIN TO YOUR PCP OR SPECIALIST THAT YOU ARE NOT TO BE CONSIDERED A WORKERS COMPENSATION CASE. INSTEAD, YOU ARE COVERED BY THE FEDERAL EMPLOYERS LIABILITY ACT AND HAVE THE RIGHT TO AUTHORIZE EITHER THE INSURANCE COMPANY OR RAILROAD CLAIMS TO PAY INJURY-RELATED MEDICAL BILLS.
- A CLAIMS AGENT WILL CALL FOR AN APPOINTMENT WITH YOU FOR A RECORDED INTERVIEW – CALL YOUR LOCAL CHAIRMAN AND CONSIDER FREE CONFIDENTIAL COUNSEL TO PREPARE FOR THIS INTERVIEW OR CALL (800) 776-0098, STEEL & MOSS. AVOID ANY DISCUSSION/QUESTIONS AS TO WHAT YOU COULD HAVE DONE DIFFERENTLY OR MIGHT HAVE DONE TO PREVENT THE ACCIDENT. STATE JUST WHAT HAPPENED, WHAT CONDITION OR EQUIPMENT YOU THINK CAUSED IT AND WHAT YOU PUT ON THE INJURY REPORT SHOULD BE THE ONLY DISCUSSION. YOU SHOULD ALSO RECORD THE MEETING. DON'T PROLONG THIS WITH SMALL TALK THAT MIGHT LEAD TO UNNECESSARY REMARKS AND SPECULATION.
- MEDICAL RECORDS RELEASE REQUEST – AUTHORIZE IN WRITING ONLY THE RECORDS OF YOUR INJURY AND TREATMENT. REMIND YOUR DOCTOR'S OFFICE OF THIS LIMITED RELEASE.
- GET YOUR BENEFITS STARTED. CALL RRB AT (877) 772-5772 FOR SICKNESS BENEFITS APPLICATION OR GO ON LINE TO RRB.GOV.
- CALL SHORT TERM DISABILITY INSURANCE, IF ANY. RAILROAD MARKETING (NS) – (877) 646-9951. UTU ANTHEM (800) 232—0113. CORNERSTONE (CSX) (847) 387-3555.

- LAWYER – DON'T HIRE PREMATURELY. LET YOUR INJURY PLAY OUT TO DETERMINE THE EXTENT AND DETERMINE WHETHER OR NOT YOU WILL NEED A LAWYER. IF YOUR INJURY TURNS OUT MINOR, NO SURGERY AND BACK TO WORK IN LESS THAN FOUR MONTHS YOU MAY WANT TO HANDLE THE SETTLEMENT YOURSELF, WITH SOME NO-FEE ADVICE. RETAIN F.E.L.A. ATTORNEY AT THE ONSET ONLY IN THE EVENT OF SERIOUS INJURY SUCH AS HEAD/BRAIN INJURY, AMPUTATION OR DEATH. THE CLAIMS AGENT SHOULD PROVIDE YOU WITH PAYDAY ADVANCES AS LONG AS YOU HAVE NOT RETAINED A LAWYER. IF YOU DO HIRE A LAWYER, FILE A PROOF OF DISABILITY FORM WITH YOUR INSURANCE PROVIDER TO KEEP INSURANCE IN EFFECT.
- NURSE – ONCE YOU AGREE TO A NURSE ASSIGNED TO YOUR CASE, THE NURSE GETS CONTROL, THEY MAY INDICATE TO THE DOCTOR YOU ARE THE SAME AS A WORKERS COMP CASE, ALL BILLS MUST COME TO HER, SHE MUST APPROVE ALL TREATMENT AND IT'S NOT LONG UNTIL NO DOCTOR WILL SEE YOU EXCEPT WORKERS COMP DOCTORS. IF YOU AGREE TO A NURSE YOU SHOULD HAVE AN UNDERSTANDING IN ADVANCE TO PREVENT PROBLEMS; AN UNDERSTANDING THAT SHE WILL NOT INTERFERE WITH YOUR DOCTOR'S RECOMMENDATIONS OR TESTS HE MAY ORDER, REIMBURSEMENT FOR CO-PAYS AND BILLS PROMPTLY PAID. IT IS BEST TO DECLINE THESE "SERVICES".
- STUDY FELA BROCHURE FROM STEEL & MOSS LAW FIRM. (800) 776-0098
- STUDY THE FRSA WHISTLEBLOWER LAW AND "PROTECTED ACTIVITY" YOU CAME UNDER WHEN YOU HAD TO REPORT THE INJURY REPORT. BEWARE OF SURVEILLANCE.
- DISCUSS WITH DOCTOR THE TERMS OF RELEASE TO RETURN TO WORK WHEN THAT TIME COMES. DON'T GET A CONDITIONAL RELEASE THE RAILROAD WILL NOT ACCEPT AND GET ALL YOUR BENEFITS CANCELLED. MAKE IT CLEAR THAT YOU MUST HAVE A 100% COMPLETE RELEASE WITH NO RESTRICTIONS.

LOCAL CHAIRMEN CONTACTS FOR RESOLVING SPECIAL ISSUES:

1. RRB LABOR MEMBERS' OFFICE, STAFF – (312) 751-4905 FOR ANY ISSUES WITH RAILROAD RETIREMENT BENEFITS.
2. UNITED HEALTH CARE UNION OFFICER AND F.E.L.A. ATTORNEY SPECIAL LINE: (800) 896-0159 FOR ANY INSURANCE ELIGIBILITY AND OTHER UNRESOLVED INSURANCE ISSUES. NO MATTER WHO YOUR PROVIDER IS, UHC HANDLES ELIGIBILITY ISSUES.
3. UHC FOR UNRESOLVED INSURANCE ISSUES: ANGIE PULLEKINES – (724) 695-1070
4. AETNA INSURANCE – DAWN FAIRHURST – (703) 271-0630
5. BLUE CROSS/HIGHMARK/BLUE SHIELD – ASHLEY PATTERSON – (412) 544-0416
6. STEEL & MOSS LAW FIRM – (800) 776-0098 OR: **CALL PAUL: (423) 802-7351**

