

What is workers' compensation? Workers' compensation provides protection to injured workers and, in cases of death, their families from incurring all the costs resulting from injuries that occur as a result of the injured worker performing his or her job duties or something incidental to those job duties by compensating the injured worker for (1) lost time, (2) 100% of reasonable and necessary medical expenses and (3) the permanent disability resulting from the injury. Workers' compensation is not based on negligence. Therefore, who was at fault or whether the worker assumed the risk of injury through his or her actions is irrelevant in determining whether someone is entitled to receive benefits.

Why do teachers need to be informed about workers' compensation? Regardless of whether an injury is minor or major, not being informed about one's rights under the Illinois Workers' Compensation Act could be financially detrimental for the teacher and his or her family. Almost all health insurance policies specifically *exclude* coverage for medical treatment resulting from work injuries. Also, the Workers' Compensation Act limits the time injured workers have to report their claims to their employers and the number of medical providers injured workers may select without a referral.

How Cullen, Haskins, Nicholson & Menchetti, P.C. can help you if you are injured at work. Most people have never had a claim for workers' compensation benefits and those who have are not very familiar with the law. In fact, there are many lawyers who are not familiar with the technical aspects of workers compensation law, whereas all of the attorneys working for Cullen, Haskins, Nicholson & Menchetti, P.C. devote 100% of their practice to representing injured workers.

How much does Cullen, Haskins, Nicholson & Menchetti, P.C. charge to represent injured workers? We do not charge an hourly rate, require retainers or charge anything for a consultation, which can be in person or over the telephone. Instead, we charge our clients a 20% contingency fee on the *disputed* benefits we recover from the insurance carrier. We do not charge a fee on benefits the employer/insurance carrier voluntarily pays. Therefore, whether someone hires the firm the day of the accident or waits until significant issues arise and their benefits have been terminated does not matter in terms of the fee. In other words, hiring a lawyer sooner rather than later does not cost an injured worker anymore money. In fact, hiring a lawyer sooner might help the injured worker avoid possible pitfalls that lead to benefits being terminated or suspended.

Cullen, Haskins, Nicholson & Menchetti, P.C. Leading Lawyers in Workers' Compensation
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About Cullen, Haskins, Nicholson and Menchetti, P.C.

As an advocate for workers' compensation education, Cullen, Haskins, Nicholson & Menchetti P.C. lecture frequently on workers' compensation issues. At the request of the State Fed, our firm has served as technical advisor to the Illinois AFL- CIO. In this role we were involved in the day-to-day nuts and bolts negotiation and drafting of Public Act 94-277, which increased workers' compensation benefits for union members and pre- served freedom in choosing medical providers in 2005.

Call us today for a complimentary and confidential consultation. Get all your questions answered. 312-332-2545