

# Workers Compensation and Other Disability Benefits—In a Nutshell

## Other GE Disability Benefits

### Short Term Disability (STD)

- Will pay if delayed/denied by Workers' Comp. Reimbursed if you win Comp. benefits.
- **Call 1-800-392-0789**, GE disability center, once you expect to be absent from work for 7 days. Will reduce benefit, if call is not made. Penalty eliminated eff. 1/1/20.
- Pays 60% of weekly pay, up to a max of \$900, increases to \$950 eff. 1/1/20.
- Pays a minimum of \$375, increases to \$400, eff. 1/1/20.
- Disability defined as unable to perform regular duties of your job. Must be under a doctor's care.
- Pays from day one if you are admitted to the hospital/have a surgical procedure.
- STD is taxed.

### Long Term Disability Income (LTDI)

- Pays 50% of monthly pay after 26 weeks disability.
- Guaranteed minimum of \$350. Increase to \$400 for Option 1, eff. 1/1/20.
- Call 1-800-392-0789.
- LTDI is not taxed.
- Must be enrolled



## Worker's Comp Weekly Benefits

### Total temporary disability

- Pays 60% of your AWW, "average weekly wage," (including OT) up to 3 years.
- Max benefit as of 10/19 is \$1431.66, set every October by State. Minimum Benefit: \$286.33.
- Pays after 5 calendar days of disability, retroactive to the first day if disability lasts 21 days.

### Partial disability

- Pays 60% of difference between AWW at time of injury and post-injury wage up to five years in most cases.
- Cannot exceed 75% of the amount you would receive if totally disabled.
- Includes "make-up pay" for not being able to work OT if supported by medical restriction.

### Permanent total disability

- Pays 66.6% of AWW up to max weekly benefit for life.
- Difficult to win.

### Other Benefits Under Workers' Comp.

- Medical/prescription bills including travel expenses such as auto mileage and taxi fares.
- Permanent loss of function.
- Scar-based disfigurement of hands, face, neck.
- Non-scar based disfigurement.

## Workers' Compensation Deadlines for Benefits

Time/Event	→	Action
Day of Injury	→	Go to Medical Center and file "First Report of Injury/Illness"
<p><b>If you are unable to work for 5 or more calendar days*</b></p> <p>(Note: The 5 days do not need to be consecutive, nor do you need to be scheduled for work.)</p>	→	<p><b>GE Must notify the DIA and insurer Sedgwick on "First Report" form.</b></p>
<p><b>Then, within 7 calendar days</b></p> <p>(not including Sunday/holidays)</p>	→	<p><b>Insurer must either send a check or send a denial letter.</b></p> <p>(If it misses that deadline, it owes worker a \$200 penalty and loses "pay-without-prejudice privileges.")</p>
<p><b>Within 14 calendar days of Receipt of "First Report:"</b></p>	→	<p><b>Double Check the payment.</b></p> <p>(The average weekly wage calculated by taking earnings, including OT, during previous 52 weeks divided by 52. Benefits are 60% of AWW.)</p>
<p><b>If Accepted,</b></p>	→	<p><b>File form 110 with Division of Industrial Accidents or contact an attorney to file on your behalf.</b></p> <p>(DIA holds conciliation, conference, and hearing in front of DIA judge to resolve.)</p>
<p><b>If Denied,</b></p>	→	



### Useful Contact Information:

Local 201, IUE-CWA 781-598-2760

GE Medical Center 781-594-2218

GE Guard Shack 781-594-2591

If urgent: 911 on GE Phones

Sedgwick Claims  
Management Services, Inc

P.O. Box 15065  
Albany, NY 12212

1-800-434-8331

Utilization Review 1-866-286-0281  
(Sedgwick)

GE Disability Center 1-800-392-0789  
(STD, LTDI)

Division of Industrial Accidents (DIA)

Boston 617-727-4900

1-800-323-3249

TDD 1-800-224-6196

Lawrence 978-683-6420

On Line: Info2@dia.state.ma.us

# Injured On The Job:

## A First Aid Kit for GE Union Members



October 2019

### Note:

Amounts and terms of benefits are subject to change as a result of collective bargaining or state laws.

## Things To Do If You're Injured On The Job

### In the Shop:

- **Notify your Steward and /or Safety Committee representative.**  
(In these days of corporate micro-management of injuries you'll probably need witness and counsel.)
- **Be an advocate for yourself. Note any witnesses. Keep a diary and copies of all relevant paperwork.**  
(For example, as you go through the steps below, ask for a copy of your "first report of injury/illness" and of any accident investigations. **Make sure they are accurate.**)

### At the GE Medical Center or Guard Shack (Bldg. 89) if Medical Center is closed:

- **Report your injury/illness to your supervisor and medical department.**  
(File a "first report of injury/illness at the Medical Center or with the guards in Bldg. 89. *Do this immediately or as soon after the injury or onset of pain or illness as possible*, preferably within the shift. GE often tries to use "late reporting" as "proof" that the injury/illness is not work-related. If you are late reporting, report anyway. When the intake nurse asks whether you want to open a Workers' Compensation claim say "yes".)
- **Obtain first aid or other medical attention.**

### At Your Doctor's:

- **See a doctor or medical practitioner of your choice.**  
(Choice of "treatment" is your right.)
- **Tell your doctor (medical practitioner) that this is a work-related injury.**  
(Again: be your own advocate. Most doctors are not trained in occupational medicine. Be specific about how your work caused the injury/illnesses.)
- **Ask your doctor to send bills to Sedgwick Claims Management.**
- **Ask your doctor for a letter if you need work restrictions or to stay out of work.**  
(Make sure the doctor knows what hazards you face so he/she can be specific. GE may question his/her judgment. The doctor should neither over-restrict nor under-restrict you.)

### If You are Home Re-covering:

- **If you are unable to work for five or more days, call Medical Center to make sure GE notifies the Division of Industrial Accidents and Sedgwick.**
- **See inside for information on Workers' Comp and other disability benefits.**
- **If your case is denied, call the union hall and/or an attorney.**  
(Some attorneys advocate that you call as soon as you are injured so that you know the process and your rights up-front. If you don't have an attorney of choice, the union maintains a list of reputable attorneys.)

