

**Kev Qhia Txog Nyiaj Raug Mob Ntawm
Haujlwm Rau Cov Neeg Ua Ntaub Ntawv Tshiab**



**Luam tawm los ntawm:
Employee Compensation and Benefit Services
University of Wisconsin Madison
21 N Park Street, Suite 5101
Madison, WI 53715**

Workers Compensation

(Nyiab Raug Mob Ntawm Haujlwm)

Kev tswj hwm hauv paus (Administration)

Xeev Wisconsin nws them nws qhov Nyiab Raug Mob Ntawm Haujlwm, thwm tau tias nws tsis them lwm tus los khiav qhov haujlwm them Nyiab Raug Mob xws li cov tuam txhab muaj tswv. Qhov Department of Administration (DOA) muaj lub luag haujlwm los tswj hwm rau qhov Nyiab Raug Mob Ntawm Haujlwm no rau cov neeg ua haujlwm rau hauv xeev. DOA tau muab qhov kev leg ntaub ntawv rau University of Wisconsin System Administration, qhov chaw ua num Risk Management thiab Safety uas nws ho tau muab qhov haujlwm no rau UW Madison. Qhov chaw ua num Department of Workforce Development yog qhov saib tag nrho qhov Nyiab Raug Mob Ntawm Haujlwm rau cov tuam txhab muaj tswv thiab pejxeem tug nyob hauv xeev.

Hauv Paus (Background)

Nyab Raug Mob Ntawm Haujlwm yog ib qho kev pab them nyab thaum koj raug mob hauv haujlwm muaj raws xeev Wisconsin cov cai sau tseg. Thaum raug mob ntawd yuav tsum muaj kev sib ze xws li tus ua haujlwm-chaw ua haujlwm. Kev tus ua haujlwm-chaw ua haujlwm muaj yog koj ua haujlwm rau ib qho chaw ua haujlwm. Ua ntej koj yuav tau txais nyab them, yuav tsum yog koj raug mob ua qhov haujlwm ntawd.

Ntsiab Lus thiab Lus Txhais (Terminology and Definitions)

Muaj lus txawv uas siv nyob hauv kev Nyab Raug Mob Ntawm Haujlwm. Nws tseem ceeb heev koj yuav tsum paub cov lus no.

Raug mob (Injury): Raug mob yuav tsum yog qho tam sim los loj, koj xav tias yuav tsis muaj thiab tsis pom.

Mob los ntawm txoj haujlwm (Occupational Illness): Qho no hais txog xiam hlwb los lub cev ua mob vim txoj haujlwm muaj yam ua rau koj mob tabsis tsis yog raug mob tam sim.

Ua tsis tau num(Disability): Tsis tau nyab them nqi zog los tsawg vim raug mob, uas muaj nyob hauv section 102.01(2)(c) ntawm xeev Wisconsin cov cai sau tseg xws li “ua puas kev xav los mob rau lub cev los ntawm kev raug mob los kab mob.”

Ua tsis tau num li lawm me ntsis(Temporary total Disability): Yog koj ua tsis tau haujlwm li lawm, yuav them qhov nyab ua tsis tau num li lawm rau koj. Qhov yuav them ntev li cas los ntawm koj tus kws kho mob cov ntaub ntawv.

Ua tsis tau haujlwm npaum li qub me ntsis(Temporary partial Disability): Yog koj rov mus ua tsis tau haujlwm puv hnuv li qub, yuav them qhov nyiaj ua tau haujlwm tsawg me ntsis rau koj. Qhov yuav them ntev li cas los ntawm koj tus kws khob mob cov ntaub ntawv.

Sijhawm kho kom zoo (Healing period): Sijhawm kho kom zoo yog lub sijhawm koj siv nyob kom qhov mob zoo thiab yuav tsum mus ntsib kws kho mob li teem. Lub caij no koj tus kws kho mob tau hais tias koj ua tsis tau haujlwm yog ib ntus xwb.

Sijhawm nyob kom zoo tag(End of Healing): Txog sijhawm nyob kom zoo tag, koj tus kws kho mob yuav hais tias koj ua tau haujlwm lawm los yeej ua tsis tau dabtsi ntxiv li lawm.

Ua tsis tau haujlwm li lawm(Permanent disability): Thaum sijhawm nyob kom zoo tag, tej zaum koj yuav ua tsis tau haujlwm ntxiv li lawm los ntawm qhov raug mob. Qhov ua tsis tau haujlwm ntxiv li lawm yuav tsum yog koj tus kws kho mob los Worker's Compensation Division of the Department of Workforce Development. Yog koj tus kws kho mob ntsuam xyuas tias koj ua tsis tau haujlwm ntxiv li lawm, tej zaum koj yuav tau nyiaj ntau zog ntxiv.

Sijhawm tos (Waiting period): Nws muaj peb hnuv tos uas yuav tsis them nyiaj rau koj. Tabsis yog qhov uas koj ua tsis tau haujlwm ntawv tshaj xya(7) hnuv tom qab koj mus nyob lawm, peb(3) hnuv ntawv yuav muab tshem tawm.

Kev them koj tseem tau (Earned Fringe Benefits): Kev them rau hnuv siv mus so yog ib qho kev them koj tseem tau, thiab tej zaum koj tseem yuav tau txais cov hnuv muab siv so(vacation) thaum koj tau txais cov nyiaj ua tsis tau haujlwm.

Yog koj siv kev them rau mus so vim mob ua tsis tau haujlwm thiab ho tau txais nyiaj ua tsis tau haujlwm thaum koj tseem tos luag txiav txim saib koj ua puas tau haujlwm, thaum koj tau txais cov nyiaj ua tsis tau haujlwm mentsis, qhov chaw ua haujlwm yuav ntxiv koj cov sijhawm siv mus so vim mob rov qab. Koj yuav tsis tau nyiaj them sijhawm siv mus so vim mob rau tib lub sijhawm uas them nyiaj raug mob rau koj.

Cov Neeg Koom Tes Ua Ntaub Ntawv(Parties Involved in Claim Process)

Muaj peb tug neeg tseem ceeb koom tes ua ntaub ntawv Nyiaj Raug Mob Ntawm Haujlwm:

- Koj, tus neeg ua haujlwm raug mob
- Tus saib koj
- Koj tus tuav ntaub ntawv ntawm Nyiaj Raug Mob Ntawm Haujlwm

Cov luag haujlwm ntawm txhua tus neeg koom tes muaj raws li nram no.

Tus neeg ua haujlwm raug mob cov luag haujlwm (Injured Worker's Responsibilities)

- Qhia qhov raug mob rau koj tus saib sai li sai tau; yog tsis qhia ua ntej 2 xyos koj yuav tsis tau txais Nyiaj Raug Mob Ntawm Haujlwm
- Sau npe rau daim ntawv tso cai mus muab tau ntaub ntawv tim kws kho mob rau tus nais
- Yuav tsum muaj ntaub ntawv ntawm kws kho mob qhia tias qhov raug mob/mob los ntawm txoj haujlwm.
- Qhia tus saib koj txog kev muaj pauv xws li mus phais, rov qab tuaj ua haujlwm....
- Qhia tus tuav ntaub ntawv ntawm qhov Nyiaj Raug Mob Ntawm Haujlwm txog kev xa mus ntsib kws kho mob thiab ntsuam xyuas...
- Yuav tsum mus ntsib kws kho mob li teem
- Leg tej ntaub ntawv tus tuav ntaub ntawv ntawm Nyiaj Raug Mob Ntawm Haujlwm xa rov qab thiaj ua tiav sai
- Ua raws li ntaub ntawv kws kho mob hais
- Ua raws li kev yuav ua kom tuaj ua haujlwm tau los lwm yam kom ua
- Qhia tus said koj txog tej yam haujlwm yuav muaj xwm txheej rau koj

Tus saib koj cov luag haujlwm (Supervisor's responsibilities)

- Qhia koj txog kev xyuam xim ua haujlwm
- Qhia tswv yim rau koj txog yuav ua li cas yog raug mob
- Nrog koj tham txog ua li cas ho raug mob
- Qhia qhov chaw xyuas kev xyuam xim yog muaj tej yam tsis raws cai los yuav muaj xwm txheej tau.
- Xa koj daim ntawv raug mob mus qhia rau tus tuam ntaub ntawv ntawm Nyiaj Raug Mob Ntawm Haujlwm
- Pauv haujlwm sib rau koj ua
- Tiv tauj koj

Tus tuav ntaub ntawv rau Nyiaj Raug Mob Ntawm Haujlwm cov luag haujlwm (Worker's Compensation Claims Examiner Responsibilities)

- Mus muab thiab saib qhov chaw ua haujlwm daim ntawv hais txog qhov raug mob, tus ua haujlwm daim ntawv qhia raug mob thiab tus saib daim ntawv qhia raug mob.
- Nrog koj tham txog tej yam yuav yuav kom ua ntaub ntawv tiav
- Xa ntawv lees teb tias tau txais ntaub ntawv rau koj thiab qhov chaw tuav koj cov ntaub ntawv
- Qhia koj txog kev pab muaj nyob hauv Nyiaj Raug Mob Ntawm Haujlwm thiab koj cov luag haujlwm
- Hu nrog koj tham txog cov ntaub ntawv thiab sau tseg ua pov thawj
- Muab daim ntawv tso cai ntawm koj mus nqa ntaub ntawv ntawm kws kho mob txog koj qhov raug mob.
- Hu rau koj tus kws kho mob txog koj qhov raug mob
- Nrhiav kev ntsuam xyuas los taug qab yog yuav tsum tau muaj
- Yuav tsum qhia koj thiab tus saib koj saib ntaub ntawv ua li cas lawm
- Nrhiav ib tug tuaj pab koj xyaum ua haujlwm dua, yog yuav tsum muaj, thiab qhia koj
- Ntsuam xyuas saib puas yuav ib tug kws kho mob txawv ntsuam xyuas koj
- Qhia koj txog hnuv, sijhawm thiab tus ntsuam xyuas koj yuav mus ntsib ntawd

Tus tuav ntaub ntawv rau Nyiaj Raug Mob Ntawm Haujlwm yuav tsis pub koj cov ntaub ntawv rau twg pom.

KEV PAB HAUV NYIAJ RAUG MOB NTAWM HAUJLWM **(Worker's Compensation Benefits)**

Kev Pab Them Mus Kho Mob(Medical Benefits): Koj muaj cai tau txais kev them mus ntsib kws kho mob, phais, zuaj, nyuab siab, ko taw, kaus hniav thiab mus ntawm tsev kho mob, “tej zaum yog ib qho ua kom qhov mob zoo thiab txhob mob heev.”

Yog lub koj kom hnov lus thiab tsom iav qhov muag puas los tawm ntawm qhov ua koj raug mob los yeej yuav them.

Tag nrho cov kev them thiab kev them mus ntsib kws kho mob yuav them raws li koj tus kws kho mob muaj ntaub ntawv. Yog koj tus kws kho mob tsis xa ntawv sai thiab tas li rau koj qhov chaw ua haujlwm, tej zaum kev them yuav raug ncu.

Nyiaj Them Nqi Zog(Wage Benefits): Nyiaj them nqi zog yuav npau 2 feem 3 ntawm koj qhov nyiaj ua haujlwm thiab yuav tsis txiav se. Nyiaj them nqi zog yuav them txog thaum koj qhov mob tsuas zoo tau kawg li ntawd lawm xwb. Qhov ntau tshaj koj tau ib zwjthaj(vasthiv) nyob rau xyoo 2005 yog \$711.00. Qhov nyiaj no yuav nce txhua xyoo, thiab qhov nqi nce zaum kawg no yuav muaj nyob hauv <http://www.dwd.state.wi.us/dwd/publications/wc/WKC-9572-P.pdf>

Nyiaj Them Mus Kawm Haujlwm(Vacational Retraining Benefits): Yog koj tus kws kho mob hais tias koj ua tsis tau haujlwm thiab yuav ua tsis tau koj txoj haujlwm qub, tej zaum koj yuav tau txais kev pab mus kawm haujlwm tshiab. Yog koj kawm tej yam muaj kev pab los kawm ua haujlwm, tej zaum koj yuav tau txais nyiaj ua tsis tau haujlwm tsawg kawg yog 80 zwjthaj thiab nqi roj, nqi xauj tsev nyob kawm ntawv thiab nqi noj haus.

Mus Ntsib Tus Kws Kho Mob Chaw Them Nyiaj Raug Mob Xaiv(Independent Medical Evaluation): Tej zaum koj yuav tau mus ntsib ib tug kws ntsuam xyuas mob tus neeg tuav ntaub ntawv ntawm chaw them nyiaj raug mob xaiv. Koj yuav tau txais ib daim ntawv qhia hnuv, sijhawm, chaw nyob thiab npe tus kws ntsuam xyuas mob. Yuav tsis pub koj mus ntsib tus kws ntsuam xyuas mob no deb tshaj 100 *miles* yog tias Department of Workforce Development tsis xav tias tseem ceeb los qhov chaw koj mus ntsib kws ntsuam xyuas mob yeej nyob deb tshaj 100 *miles*. Koj yuav tau txais kev pab them nqi roj thiab nyiaj them nqi zog xiam rau lub caij koj mus lawm no. Yuav muab ib daim ntawv txog kev ntsuam xyuas ho zoo li cas rau koj.

Nqi Roj(Mileage): Koj yuav tau txais kev pab them nqi roj mus ntsib kws ntsuam xyuas mob. Yuav them raws tus nqi Department of Workforce Development muaj tseg.

Rov Mus Ua Haujlwm(Return to Work): Tej zaum koj tseem yuav tau txais nyiaj raug mob ua tsis tau haujlwm los nyiaj raug mob ua tsis tau huajlwm puv hnuv ntxiv yog kws ntsuam xyuas mob hais tias koj ua tau haujlwm lawm tabsis yuav ua tsis tau tej yam li qub.

Yog university muab tsis tau haujlwm raws li kws ntsuam xyuas mob hais rau koj, koj yuav tau txais nyiaj raug mob txog thaum koj zoo los txog thaum nrhiav tau haujlwm li hais rau koj ua. Yog nrhiav tau haujlwm li hais rau koj ua, tabsis koj xwb tim tsis mus ua koj yuav tsis tau

txais nyiaj raug mob ntxiv lawm.

CAI TSIS PUB DHAU SIJHAWM(Statute of Limitations)

Raws tus cai, koj qhov ntaub ntawv nyiaj raug mob no yuav qhib cia 12 xyoos, txij hnuv raug mob los hnuv them daim nyiaj kawg rau koj, saib qhov twg yog qhov tom qab, uas muaj nqi rau koj them. Xav kom koj khaws daim ntawv them daim nyiaj kawg rau koj cia 12 xyoos.

Tsis Muab Nyiaj Raug Mob-Cai Tus Neeg Raug Mob Muaj

(Claim Denial-Injured Worker’s Right)

Yog tsis muab nyiaj raug mob rau koj, yuav qhia rau koj tias koj muaj cai hais li cas.

Nyiaj Raug Mob Yuav Ua Puas Lwm Yam Kev Pab

(Worker’s Compensation’s Impact on Other Employee Benefits)

Nyiaj raug mob yuav ua puas lwm yam kev pab uas koj nyob rau. Thov hu rau tus ua haujlwm rau kev pab nyob hauv Employee Compensation and Benefit Services txog koj cov kev pab.

Kev Puas rau Kev Muab Them Mus So(Impact on Leave Benefits)

Nyob rau lub sijhawm koj ua cov ntaub ntawv nyiaj raug mob, koj yuav txiav txim siab yuav siv cov sijhawm twg, los yuav tsis siv li. Yog koj tsis siv cov sijhawm mus so thaum tseem ntsuam xyuas koj qhov teeb meem, koj yuav tsis tau nyiaj them qhov twg los li. Ntxiv, yuav tsis muaj nyiaj txiav mus them koj qhov pajkasphais(*insurance*).

Yog koj siv cov sijhawm muab muaj mob mus so thaum tseem ntsuam xyuas koj qhov teebmeem, thiab tom qab ntawm ho muab nyiaj raug mob rau koj, yuav them nyiaj tshaj rau koj. Thaum kaw koj cov ntaub ntawv lawm, tej zaum yuav tau txiav koj cov nyiaj yav tom ntej thiab ntxiv koj cov sijhawm mob siv uas koj siv rov qab mentsis. Qhov no muaj tib yam yog koj siv sijhawm mob siv mus so thiab ho tau txais nyiaj raug mob me ntsis.

Piav txwv laij ntxiv sijhawm mob muab siv lawm rov qab:

1. Sijhawm tau txais nyiaj raug mob	10 hli tim 12, 2005 txog 10 hli tim 28
2. Rov qab mus ua haujlwm	10 hli tim 29, 2005
3. Nyiaj them rau sijhawm mob siv mus so lub caij no (104 teev, ib teev \$10.50)	\$1,092.00
4. Nyiaj raug mob them	\$ 729.00
5. Tag nrho kab 3 + kab 4	\$1,821.00
6. Rho tawm qhov nyiaj yog ua taus haujlwm puv hnuv (104 teev, ib teeb \$10.50), tag nrho sijhawm mob siv mus so, sijhawm so tsis tau nyiaj, thiab sijhawm tau nyiaj them nqi zog.	\$1,092.00
7. Nyiaj them tshaj ntawm Nyiaj Raug Mob (kab 5 rho tawm kab 6)	\$ 729.00
8. Nyiaj them ib teev rau tus neeg ua haujlwm	\$ 10.50
9. Sijhawm mob siv mus so tau ntxiv rov qab (kab 7 faib rau kab 8)	69.4 teev

Pajkaspais Kuaj Mob-thaum tseem ntsuam xyuas koj qhov raug mob:

(State Group Health Insurance—While your claim is being investigated)

1. Yog koj siv sijhawm mob siv mus so los lwm yam thiab tau txais nyiaj them nqi zog, koj yuav tau txais qhov nyiaj University pab them pajkaspais tag nrho li qub.
2. Yog koj siv sijhawm mus so tsis them nyiaj thiab tsis tau nyiaj them nqi zog, koj yuav tau them tus neeg ua haujlwm qhov nqi txiav them thawj 3 lub hlis thiab chaw ua haujlwm yuav them nws qhov. Tom qab 3 lub hlis, koj yuav tau them tag nrho ob qho thiaj yuav muaj pajkaspais rau koj.
3. Koj cia tau koj qhov pajkaspais tag thaum qhov chaw ua haujlwm tsis pab them nws qhov lawm thiab mam xa dua ntaub ntawv tshiab rov qab nkag tsis pub dhau 30 hnub thaum koj rov tuaj ua haujlwm.

Pajkaspais Kuaj Mob—tom qab muab nyiaj raug mob rau koj lawm

University yuav them nws qhov nqi them yuav pajkaspais ntxiv thaum koj tau txais cov nyiaj raug mob ua tsis tau haujlwm li los ua tsis tau haujlwm zoo li qub me ntsis. Tiamsis, koj yuav tau them qhov txiav koj tug mus them ntawd.

Pajkaspais rau txoj sia rau tus kheej thiab tsev neeg: Tej zaum koj yuav tsis tau them qhov nyiaj txiav mus them nyob ntawm saib koj qhov raug mob zoo li cas thiab loj npaum li cas. Qhov chaw ua haujlwm rau kev them nqi zog yuav ua ntaub ntawv xav mus thov kom tshem qhov nqi ntawd tawm. Koj yuav tsum tau them kom txog thaum qhia tias koj tsis tau them lawm.

Pajkaspais kom tau nyiaj noj yog ua tsis tau haujlwm lawm(Income Continuation Insurance): Koj mus thov tau cov nyiaj ua tsis tau haujlwm no thaum koj tau txais cov Nyiaj Raug Mob Ntawm Haujlwm. Cov kev pab no nkag ua ke, yog li cov nyiaj ua tsis tau haujlwm koj tau txais yuav luv cov Nyiaj Raug Mob Ntawm Haujlwm.

Ob qho nyiaj ua ke yuav npaum 75 feem puas ntawm koj cov nyiaj ua haujlwm, ntau tshaj txog \$4,000 txhua li. Yog koj yuav qhov nyiaj ua tsis tau haujlwm ntxiv ib cag, koj yuav tau nyiaj ntau tshaj txhua li.

Ua ntej koj yuav tau nyiaj ua tsis tau haujlwm, koj yuav tsum ua tsis tau yam haujlwm koj ua qub li lawm. Hu Atena (formerly Broadspire) rau 1-800-960-0052 ua ntaub ntawv.

Wisconsin Nyiaj Laus: Thaum koj tau txais Nyiaj Raug Mob Ntawm Haujlwm ua tsis tau haujlwm me ntsis, koj yuav tau txais kev tso nyiaj thiab sijhawm ua haujlwm nyob rau koj qhov Wisconsin Kev Pab rau Nyiaj Laus uas yog koj tug.

Tej zaum koj yuav thov tau nyiaj hauv Wisconsin Keb Pab rau Nyiaj Laus yog tias koj ua tsis tau haujlwm li lawm. Yog txog hnub nyoog noj nyiaj laus, koj yuav thov tau cov nyiaj laus uas muab rau koj txhua hli. Txhua yam kev pab tau los ntawm Wisconsin Kev Pab rau Nyiaj Laus yuav luv cov nyiaj ua tsis taus haujlwm.