



How to Minimize Life and Work Disruption Due to an Injury at work

Are you curious about what to do when you are injured at work? Here is our advice on how to handle that situation. Here is what to do if you want to feel better, get your daily life back to normal, and manage your benefits as smoothly as possible. We have watched thousands of people in situations like yours –and want you have the best possible experience and recovery.

OUR TOP 10 SUGGESTIONS

1. Ask questions until you understand.
2. Keep good records.
3. Ask your doctor what you can do – and when.
4. Stay active.
5. Suggest solutions.
6. Tell people if your problem is work-related.
7. Keep in touch with your workplace.
8. Keep your adjuster or case manager updated.
9. Take care of your mind as well as your body.
10. Be flexible.

1. Ask questions until you understand.

You deserve to know what is going on. Ask questions if the doctor says something you do not understand. Do your part to take care of yourself and get well by learning about your medical problem and the details about your treatment.

2. Keep good records.

Use a folder to keep all your papers in one place and organized.

3. Ask your doctor what you can do – and when.

Ask the doctor what you can do to help yourself get better. At every visit ask your doctor for your work restrictions that describes what you can safely do now – both at home and at work. Ask what specific activities or tasks you need to avoid, and which parts of your job are still OK. These things will change over time.

4. Stay active.

Solid medical research shows that recovery is often more rapid and complete when people keep their daily routine as normal as possible during their recuperation. Being active also tends to prevent, slow the progress of, or cure chronic conditions.

5. Suggest temporary or permanent solutions.

If you are temporarily unable to do some parts of your usual job, offer your employer some ideas for making short-term adjustments to it or finding something else you can do at work – as long as your doctor says the tasks are medically safe for you. If your doctor says you can't work, or your employer can't provide work within your capabilities, talk to your adjuster.

6. Tell people exactly what happened – and do it promptly.

Make sure to tell your doctor, employer, and the insurance company exactly what is causing your problem, or when and how you got hurt. What you say can change the decisions they make about your diagnosis or treatment, or can show them what needs to be done to protect you or your co-workers in the future. And, being clear about all the details will speed up their decisions about your benefits.

7. Keep in touch with your workplace.

If you are not working, call your supervisor and the person at your company who handles your benefits so they won't wonder what's happening with you. They also need to plan how to cover your work while you are gone. Keep your employer updated on your schedule for doctor visits and any changes in your work restrictions.

8. Keep the benefits people updated.

If you are wondering or uncertain about your benefits, start by asking your employer or the person handling your benefits. Doubt and delay can set in on their side, too, if they can't reach you or don't know what is happening. Keep them up to date about your medical appointments, changes in your work status, and any other events. (Use voicemail as needed.) They can often help you get the medical care you need and any other benefits you are due – and can help you get daily life back to normal.

9. Take care of your mind as well as your body.

If coping seems difficult or your recovery is slower than expected, remember that people's minds and bodies are connected. Your mental health affects your ability to bounce back. Think about what might be getting in the way. It might be concerns about the future, or family, money, or workplace issues, or your view of the situation. Try to keep medical issues separate from non-medical ones. You can ask for help from your doctor, employer, or the insurance company in dealing with whatever else is going on.

10. Be flexible.

Don't get discouraged, be patient and flexible. Keep in mind that the ability to function like you did before tends to return step by step. Most likely you can find a way to work around your difficulties for a while. Focus first on restoring your ability to function normally. Relief of symptoms often takes a while longer.

**For additional information, visit
www.beaconmutual.com**