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## Medical Expenses and Workers' Compensation

Have you been injured at work? Or has your work resulted in an illness that requires medical care? If yes, you can file for workers' compensation. Workers' compensation is a benefit through which your employer will cover your medical expenses for work-related injuries or illnesses.

What does the workers' compensation cover?

As workers' compensation is a state requirement, its coverage and guidelines vary from state to state. However, in almost all cases, it covers:

- Medical expenses incurred to treat your work-related injury or sickness, including emergency medical care, hospitalization, doctor's visits, surgery, physical therapy, chiropractic, acupuncture treatments, etc.
- It also covers lost wages if you need to take time off from work to recover.
- Sometimes, workers' compensation also has provisions to cover disability caused by the nature of your work.
- In case of the death of an employee, it covers death benefits for the family members and funeral expenses.
- It also covers future medical costs likely to be incurred for ongoing treatment.

Getting medical assistance for your work-related injury is essential, especially if you want your workers' compensation claim approved. Make sure to report your injury to your employer and seek professional medical aid immediately.

Do you need to figure out who decides which doctor you go to for treatment?

- In most states, workers can "predesignate" their medical care provider. That means you select your doctor even before the injury occurs by filling out a Division of Workers' Compensation (DWC) form.
- If you have yet to choose your doctor beforehand, you will have to go to the doctor selected by your employer or one on their insurance panel.
- If your employer did not provide you with a workers' compensation claim form after your injury or did not inform you about redesignating your doctor, then you can choose your own doctor and get the treatment you require to address your injury or illness.

If you or a loved one has been denied workers' compensation, you can always appeal the decision. Being injured at work is never ideal, but having a skilled worker's compensation attorney by your side can help simplify the often-complicated claim process.

Please contact us for expert legal support if you need help with your Workers' Compensation claim or believe your employer has violated any California Workers' Compensation laws.

The Kenton Koszdin Law Office team in Van Nuys has decades of experience navigating the complex California workers' compensation system and federal Social Security disability system. Our attorneys aim to help injured workers avoid becoming victims of companies and their insurance providers. Get started on your claim today!

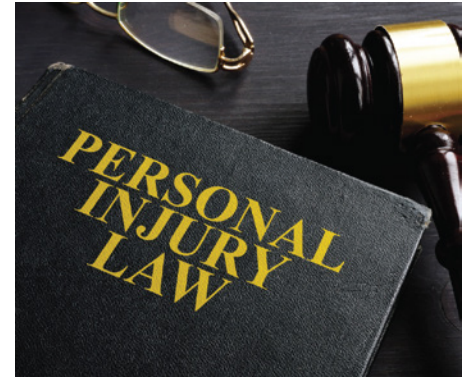


# From My Blog:

## Will My Personal Injury Settlement Affect My Social Security Disability Benefits

A significant personal injury settlement may have an immediate impact on SSI benefits, but in general, SSDI benefits are unaffected by big personal injury settlements. Benefits for SSDI and SSI are managed by Social Security Administration (SSA). However, the SSI benefits may be reduced or lost as a result of a settlement payment, as SSI payments are need-based. On the other hand, SSDI looks at a person's qualifying disability and previous work history; therefore, they may remain unchanged.

A successful personal injury case may result in a significant settlement payment. Nevertheless, people can still safeguard their SSI payments from a severe reduction or cancellation if they have a good grasp of earnings and spending options. Seeking professional guidance from an experienced Social Security disability lawyer can also be helpful.



[Click here to read more](#)

## California Winter Sports and Attractions

Are you planning a vacation in California? It is no surprise that the Golden State has a lot to offer regarding winter sports and outdoor fun activities. From magnificent downhill runs to cross-country skiing, ice skating, and more, you will have a fantastic time.

Here are some attractions that top our list:

- **Downhill skiing and snowboarding:** Many big and small resorts around Lake Tahoe offer a variety of downhill runs for skiing. Squaw Valley, the largest in the US, also known for hosting the Winter Olympics in 1960, provides a thrilling experience for skiing. Mammoth Mountain is another great attraction to admire the stunning views of the magnificent mountains, enjoy the outdoors, or go skiing. This place is packed with facilities like restaurants, resorts with spas, ski, and snowboarding training schools, high-speed lifts, and equipment available on a rental basis.
- **Cross-country skiing:** Beginner and intermediate skiers can enjoy beautiful scenic trails in the Sierra Nevada. Tahoe Donner, located north of Truckee, has numerous trails lined with welcoming huts in case you want to spend the night or just relax. Some of these trails are also dog friendly.
- **Snowshoeing:** Sequoia and Kings Canyon National Parks allow you to snowshoe around the Giant Forest with breathtaking views. You can even book tours for snowshoeing in advance.
- **Ice skating:** California cities become the hub of outdoor ice-skating rinks in the winter. Boasting views of the bay, Embarcadero Plaza in San Francisco attracts thousands of ice skaters every year. Curry Village is ideal for families looking to have fun gliding, sledding, and snow tubing. Enjoy a truly magical experience while night sledding at Magic Mountain.
- **Snow biking:** You might think bikers have a tough time not being able to ride their bicycles in the snow. Well, mountain bikers can have fun even in winter. Some resorts offer fat-tire bikes to rent so that bikers can ride in the snow.
- **Ice climbing:** Ever thought of climbing a frozen waterfall? The Eastern Sierra is the haven for all ice-climbing thrill-seekers. You should enroll yourself in ice-climbing lessons before heading out unprepared.

For all these activities and more, you can check out the schedule of the resort that you are staying at and choose the ones that interest you the most. Advanced bookings can save you from long waiting lines, and guided tours will enable you to have maximum fun while being fully equipped and safe.

If you are unsure about what activities are available near your area, contact your nearby resorts or check their websites for all upcoming adventures.

If you or a loved one has been denied Workers' Compensation or Social Security Disability (SSDI) benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800-438-7734** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, a Social Security attorney in Van Nuys, can help you navigate the application process for the best possible outcome for you and your family.





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## Recipe of the Month: Rhubarb Crumble



**Easy to prepare recipe for rhubarb lovers everywhere!**

### **Prepare Crumbles:**

Combine 1 cup flour, 1/3 cup oats, 3/4 cup sugar, and a pinch of salt in a bowl. Stir in 6 tablespoons of melted butter and 1/2 cup of chopped hazelnuts. Squeeze into large crumbles and place in the freezer.

### **Prepare Filling:**

Toss 2 pounds chopped rhubarb, 1/3 cup sugar, 1/4 cup flour, 1/2 teaspoon vanilla extract, 1/2 teaspoon orange zest, and 1/4 teaspoon salt in an 8-by-8-inch glass or ceramic baking dish. Scatter the crumble on top and bake in a preheated 375 degrees F oven until golden and bubbly, 45 minutes. Let cool for 15 minutes.

**Serve with whipped cream.**

*Recipe and photo courtesy of Foodnetwork.com*



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**Workers' Compensation for  
Uninsured Employers**



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## What's Happening In Van Nuys & Southern California

**Feb 2 – Mar 26**

Disney's The Lion King  
Pantages Theatre  
Hollywood

**Feb 12**

Monster Jam  
Angel Stadium

**Feb 14**

Stephanie Mills &  
Debarge  
Saban Theatre  
Beverly Hills

**Feb 17**

Symphonic Sinatra with  
Matt Dusk  
La Mirada Theatre for the  
Performing Arts

**Feb 25**

Neil Sedaka  
Saban Theatre  
Beverly Hills

**Feb 25 - 26**

Ana Gabriel  
KIA Forum

**Feb 28 – Mar 1**

Shen Yun  
Segerstrom Center for  
the Arts  
Costa Mesa

