MARTIN & JONES

Attorneys at Law

Many workers across North Carolina work in highly dangerous environments. Industrial and construction workers, for example, are in constant danger of serious injury. One of the most serious injuries that workers can experience is the loss of a limb or other body part. If you need help getting your workers' compensation benefits following an amputation, a North Carolina amputation attorney can make sure you get the benefits you deserve.

## You Are Entitled to Both Medical and Lost Wage Benefits

As with any other workers' compensation claim, you are entitled to benefits that cover your medical expenses as well as your lost income. Generally speaking, you can expect workers' compensation to cover approximately two-thirds of your average weekly income.

However, workers' compensation should cover all of your medical benefits. In an amputation claim, these benefits can be substantial. Workers' compensation should provide coverage for all of the following:

- Initial attempts at surgery to save the limb or digit
- Subsequent surgeries to amputate the limb or digit
- Subsequent surgeries for the installation of hardware for a prosthetic device
- Fitting of the prosthetic device and follow-up treatment
- Physical therapy, occupational therapy, and psychological counseling

An experienced North Carolina amputation attorney can make sure that you receive all of the benefits you are entitled to.

## How the NCIC Views Amputations

Understanding how the Industrial Commission views amputations is helpful when wondering what you can expect when filing your workers' compensation claim. For example:

- An amputation of a finger closer to the base of the nail will be considered a loss of one-fourth of the finger;
- An amputation of a finger closer to the middle knuckle will be considered a loss of half of the finger;
- An amputation of the forearm where you retain the full natural function of the elbow will be considered an amputation of the hand, otherwise will be considered an amputation of the arm;
- An amputation of a leg where you retain the full natural function of the knee will be considered an amputation of the foot, otherwise will be considered an amputation of the leg.

These distinctions are important because they will determine the amount of benefits you receive. For example, you would receive wage replacement benefits for 200 weeks for the amputation of a hand versus 240 weeks for the loss of an arm. Other examples of how the type of amputation can affect your benefits:

- The loss of a thumb will entitle you to benefits for 75 weeks versus 45 weeks for the loss of an index finger.
- The loss of your big toe will entitle you to benefits for 35 weeks versus 10 weeks for other toes.

Unfortunately, it can be unclear in many amputation claims as to how your amputation should be rated. If you have suffered an amputation due to a work-related accident, a North Carolina amputation attorney can help you with your claim.

## Talk to a North Carolina Amputation Attorney at Martin & Jones Today

You only have one chance to get the benefits you need to rebuild your life following an amputation, so you need to make it count. We can help - **contact us** today at 800-662-1234 to schedule a free consultation to discuss your claim and start putting your accident behind you.

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