Steer clear of common pitfalls after an injury

The mistakes that are made when first reporting an on-the-job injury are the source of many common pitfalls. Those pitfalls include the interruption of continuation of pay (COP), wage-loss compensation or medical benefits. Some initial mistakes can also leave a claim so flawed that they render subsequent efforts to revive it almost meaningless.

Many common pitfalls will be avoided if the following steps are taken:

- **Select a physician before an injury occurs.** An injured employee has the right to the initial choice of a treating physician (following any necessary emergency treatment) generally within 25 miles of his or her home or place of employment. The physician should be one you trust and can relate to, and one who does not mind the paperwork involved with an OWCP claim. Once a choice is made, the employee cannot change physicians without OWCP’s approval.

- **Verbally report the injury to your supervisor as promptly as possible—preferably within minutes or hours.** Make every effort to obtain and complete OWCP’s Form CA-1, Federal Employee’s Notice of Injury and Claim for Continuation of Pay/Compensation, on the day of injury or as soon as possible. Form CA-1 must be filed within 30 days to obtain COP.

- **Obtain medical treatment as soon as possible—preferably on the date of injury.** Reporting an injury and/or receiving treatment several days after the injury may cast an unnecessary shadow on your claim. Request that management issue OWCP’s Form CA-16, Authorization for Examination and/or Treatment, to your choice of physician. OWCP’s regulations specify that Form CA-16 shall be issued within four hours.

- **Present the physician with full information regarding the cause of injury and be sure to describe all parts of the body affected by the injury.** Be careful to ensure that the history and description of the injury furnished to the physician are identical to that reported to the Postal Service and OWCP (see following two items).

- **Be very specific and furnish all details regarding the cause of injury when completing Form CA-1.** An injury reported as “Fall on ice” is not as descriptive as “My right foot slipped out from under me while descending icy porch steps. This caused me to twist violently to the left and to fall down the remaining five steps. I landed on my back with my right arm under me.”

- **Be equally specific regarding the nature of injury.** The words “Back and hand injury” for the above cause of injury are not as helpful (or protective should subsequent problems arise) as “Contusion of left buttock and left shoulder; back strain; and abrasions and swelling, right hand and thumb.”

- **Provide the names of any witnesses.** Take steps to ensure that written statements are obtained from the witnesses describing what they saw, heard or know about the injury.

- **Select COP for traumatic injuries.** Exercise your right to receive COP when completing Form CA-1 as opposed to using sick or annual leave, except for the three-day waiting period. Contact an NALC representative immediately if there is any problem in obtaining COP—or in obtaining treatment from a physician of your choice.

- **Obtain a completed receipt for the Form CA-1.** There is a receipt for every Form CA-1, which the receiving Postal Service official must immediately complete and return to the employee. A similar receipt is on every Form CA-2, Federal Employee’s Notice of Occupational Disease and Claim for Compensation.

- **You are responsible for ensuring that the Postal Service and OWCP receive timely medical evidence from your physician in support of your claim—and you have certain obligations to inform your physician regarding your return to duty and the availability of alternative work and other forms of limited duty.”

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*Form CA-1 Notice: You have the right to request and complete a blank Form CA-1. You are not required to use a Form CA-1 that has been pre-populated by management.*