

Happy Holidays!!!

November/December 2013

The law offices of
Robert T. Edens



In This Issue...

- ◆ Bob Releases 3rd Book.
- ◆ Workers' Compensation, Not Always From an Accident.
- ◆ Calculating The Average Weekly Wage.

Bob's Recent Settlements...

Workers' Comp Claim—\$250,000

Dog Bite Case—\$77,000



Myself ,and my staff,
want to wish everyone
a happy and safe
holiday season!!!

THE LEGAL SPOTLIGHT

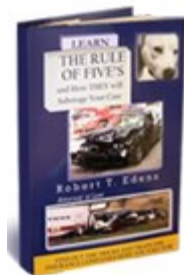
BOB EDENS RELEASES HIS 3rd BOOK

ATTORNEYS BOB EDENS LAYS OUT THE DETAILS OF
"THE WORKERS' COMPENSATION ACT" IN EASY TO
UNDERSTAND LANGUAGE

Bob's commitment to bringing legal protection to citizens of Lake & McHenry Counties continues with the release of...

"12 Things Every Injured Employee MUST Know About Workers' Compensation Claims."

This is Bob's 3rd book in a series of legal guides to educate employees and take away the fear of fighting to protect their rights.



Whereas his first book, **The Rule of 5's and How THEY will Sabotage Your Case**, addresses general personal injury cases, this book specifically focuses on employees and their rights when they get hurt on the job.

Discussed are important issues like ...

- ◆ What are PPD benefits?
- ◆ What is the Average Weekly Wage (AWW) and how to make sure it is properly calculated.
- ◆ Can I use my own doctor or do I have to see one my employer tells me to?

With his 20+ years experience representing injured workers, Bob has witnessed first hand the insurance companies trying to take advantage of the injured worker who may not know their rights under The Workers' Compensation Act. By offering this FREE book to injured workers in Lake and McHenry Counties, Bob hopes to provide a clearer understanding of the roles and responsibilities of both the employer and the employee.



So if you are out of work and the bills are piling up, or if you know someone who is please have the contact me for a no obligation, honest, consultation.

To receive a copy of this, or any of Bob's three books, for FREE call The Law Offices of Robert T. Edens, PC today at 847 -395-2200

You may also request them on our website at the address listed to the left.

What Workers' Compensation Benefits Are You Entitled To?

Generally speaking, under Illinois Law, if you are involved in a work-related accident, you are entitled to recover the following damages, even if you were at fault for the accident.

- ♦ **Temporary Total Disability (T.T.D.) Benefits:** You are entitled to recover 2/3rds of your average weekly wage during the entire time you are unable to work as a result of the work-related injury.
- ♦ **Medical Expenses:** You are entitled to recover your medical expenses that have been incurred and that are reasonably certain to be incurred in the future as a result of the injury. You are entitled to choose your own doctor and go to any specialist he refers you to. The insurance company is required to pay for the specialist's medical bills.

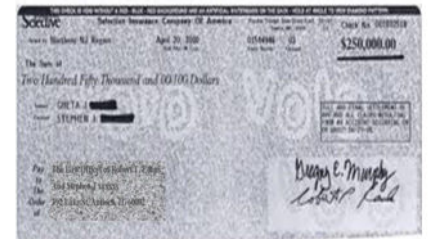


Permanent Partial Disability (P.P.D.) Benefits: The injured employee is entitled to a percentage of disability for each body part injured up to the scheduled maximum at a rate of 60% of the average weekly wage, up to a maximum rate.

It is important that you are aware of these benefits because it is not uncommon for the insurance company to offer you an amount less than you deserve. The insurance company is in the business of making money, lots of money. They do this by collecting premiums without paying out claims.

Vocational Rehabilitation Training If an injured worker is unable to perform the same duties that they were able to prior to the injury then the Act requires an employer to pay for vocational rehabilitation training. Additionally, during the time of re-training, the employer is required to pay "maintenance benefits" which are calculated at the same two thirds of the average weekly wage, essentially the same amount as the rate of the TTD benefits. Maintenance benefits are to be paid the entire time the injured worker is undergoing vocational rehabilitation.

SETTLEMENT: \$250,000.00



TESTIMONIAL

After getting injured at work and not being able to support my family, I was fortunate when someone recommended Attorney Bob Edens. After explaining my frustration, he told me that I would no longer have to talk to the adjuster because his office would take care of everything and they did! He gave me a copy of his new book and I was able to understand very clearly that I was just getting the run around from the insurance company when I thought they were sincerely trying to help me.

Donna F. Antioch, IL

CALCULATING THE AVERAGE WEEKLY WAGE (AWW)

Your Average Weekly Wage (AWW) is the single most important factor in valuing your workers' compensation case. It is the basis for all monetary calculations the Workers' Compensation board will make throughout your case.

Be warned, employers often incorrectly calculate the Average Weekly Wage (AWW) either accidentally, or in hopes that you will not know the proper way to calculate it. Making sure your AWW is calculated correctly from the outset can be the difference between hundreds, or even thousands of dollars in your pocket over the course of your action.

There are several different methods for calculating an AWW. The method you choose depends heavily on how long you held the job you were in at the time of the accident. If you held essentially the same job, 5 days per week, for a full year your AWW is calculated using the "260 multiplier." First, take your total wage for the year prior to the injury and divide that number by the actual number of days you worked to get your "daily wage." Then, take your daily wage and multiply it by 260 (which is the average number of days per year worked by a 5-day per week worker). Then, divide that amount by 52 to get your "Average Weekly Wage."

For instance, let's say you made \$40,000 in the year before your accident and you worked 248 days. Your average weekly wage calculation would look like this:

$$\begin{aligned} \$40,000 \div 248 &= \$161.29; \text{ then } \$161.29 \times 260 = \$41,935.48; \text{ then } \$41,935.48 \div 52 = \\ & \$806.45 \end{aligned}$$



However, if you only worked part of the year, or if your job changed substantially mid-way through the year, it is important to figure out what your actual average wage was in the job you held at the time you were injured. In order to do that your employer may be asked to provide the payroll information for a "similar worker" who has worked the whole year, so that the Workers' Compensation Board can see what your AWW would be if you had worked that position for a full year. In that situation the same calculation as above would be applied, but using the similar workers' wages instead of yours.

If you have a question about your AWW or your other workers' compensation benefits and rights please call me for a FREE, honest, no obligation case evaluation. There is never a fee until I win your case.

The call is free, the advice may be priceless.



CALL US NOW!
Your questions answered, Your Legal Options Explained!
(847) 395-2200 Toll Free (855) 760-6746



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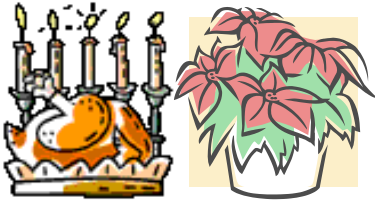
855-760-6746

We would like to thank those clients who have referred us cases. Our survival depends on your continued support.

All Others Claim to Be The Best

JUST Google "Robert Edens Attorney"

And Find Out Why *Others* DECLARE We're the Best



Have a Happy & Safe Holiday!

12 Things You **MUST** know About Your
Worker's Compensation Claim

Robert T. Edens
Attorney at Law

MOTORCYCLE ACCIDENT?

DOG BITE

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