



# CHARLES D. HANKEY LAW OFFICE P.C.

WITH 80 YEARS OF COMBINED EXPERIENCE, BOTH IN AND OUT OF THE COURTROOM, THE LEGAL PROFESSIONALS OF THE CHARLES D. HANKEY LAW OFFICE CAN RESOLVE CASES INVOLVING:

- DISABILITY CLAIMS (SSD/SSI)
- LONG TERM DISABILITY
- SHORT TERM DISABILITY
- WORKER'S COMPENSATION
- EMPLOYMENT LAW
- WORKPLACE DISCRIMINATION
- WAGE & HOUR ISSUES
- INSURANCE LAW
- PERSONAL INJURY
- CAR ACCIDENTS
- TRUCK ACCIDENTS
- MOTORCYCLE ACCIDENTS
- BICYCLE ACCIDENTS
- RAILROAD CROSSING/ TRAIN ACCIDENTS
- AIRPLANE ACCIDENTS
- HIGHWAY DEFECTS
- WORKERS' COMPENSATION
- PREMISES LIABILITY
- PRODUCT LIABILITY
- BRAIN/HEAD INJURIES
- SPINAL INJURIES
- DOG BITES/ANIMAL ATTACKS
- CHILD INJURIES
- CONSTRUCTION ACCIDENTS
- BURN INJURIES
- DROWNING

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Experience. Compassion. Justice.

# Legal Insider



## EMPLOYEE SPOTLIGHT: Jared

Meet Jared! Jared is one of our new employees at The Hankey Law Office. Jared considers himself a nerd. He gets geeky about anything involving super heroes, science fiction or math. He enjoys spending his free time playing guitar, reading or playing a board game with friends. He likes sunsets and long walks on the beach. Kumbaya Jared!

## FROM THE DESK OF CHARLES D. HANKEY

### Worker's Compensation: Understand Your Rights if Injured



An accident at work can leave you with not only painful injuries, but also the added stress of being unable to work and earn enough income to pay for bills and everyday expenses. Worker's compensation is an accident insurance program paid for by employers that is meant to protect employees from financial ruin if they get injured at work.



Most businesses are required by law to provide it and you are covered from the first day you are on the job. If you are injured while working in Indiana, you may be entitled to several different types of worker's compensation benefits: 1) Wage replacement benefits; 2) Medical care; and 3) Money if the medical care cannot return you to your pre-injury health status.

Indiana's wage replacement (sometimes called temporary total disability) is limited to \$650 per week. Those payments stop once you return to work. Or, if your treating doctor says your impairment or limitation is not likely to improve, you will start getting permanent disability benefits.

The Workers' Compensation Act allows the employer or their insurance company to direct the medical care. They may request that you submit to an examination by a qualified physician, chosen and paid for by the employer. Failure to appear for the exam can result in the suspension of workers compensation benefits.

You may use your own doctor for a second opinion provided you

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## IS DISTRACTED DRIVING PUTTING YOUR FAMILY AT RISK?

A 2014 report issued by the Center of Disease Control on distracted drivers reported that more than 9 people are killed yearly and more than 1,153 people are injured in crashes daily due to distracted driving. Distracted driving is any activity that can take a person's attention away from driving.

Distracted driving activities include things like using a cell phone, texting, and eating. Using in-vehicle technologies, such as a navigation system, can also be sources of distraction. While any of these distractions can endanger the driver and others, texting while driving is especially dangerous. Teenage and young adult drivers are most at risk.



These drivers make up the highest percentage of fatalities and injuries in accidents involving a distracted driver. In the state of Indiana, it is against the law for any driver under the age of 18 to use a cell phone. All drivers, regardless of age, are banned from text messaging while driving.

With all the new technology we have in our cars, it's easy to get distracted. It only takes a few moments of our eyes off the road for tragedy to happen. According to the website, distraction.gov, it takes approximately five seconds for someone to send a text.

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The contents of this newsletter do not constitute legal advice. Every case is different and must be judged on its own merits. Past results afford no guarantee of future results.

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## Workers Comp... (continued from page 1)

pay the cost and obtain an order from a Worker's Compensation Board Judge. You may also get an independent exam at no charge when the insurer's doctor determines you have reached maximum medical improvement from your injury.

If the injury were severe enough that you lose the use of a body part, you are also entitled to a one-time settlement. The amount of compensation that can be expected varies by injury and, surprisingly, by state. Some recent reporting by the news organization ProPublica uncovered big differences by state. There's a link to their chart of benefits by state at the end of this article.

Seemingly random, fixed dollar figures for a piece of your body and endless bureaucracy can seem pretty impersonal when you've just been through a life-altering accident. If you need an ally in your corner, we're here to help.

We often help clients overcome problems collecting because their employer claims the injury was not work related or their insurance company arbitrarily denies the claim. We can also help you appeal or seek an adjusted claim if you later find your injuries are worse than initially thought. If you expect to be unable to work for more than 12 months, our office might also be able to help you receive Social Security disability insurance benefits (SSDI).

Your employer may not fire you just for being injured. But, this is an "at-will" state so they can say it is for something else. If you think you've been unfairly fired because you filed a worker's compensation claim, you should seek legal counsel.

Remember, if you're ever injured at work, report it to your supervisor, in writing, as soon as possible. Failure to do so within 30 days after the date of the accident may cause you to lose your right to workers' compensation benefits. Keep detailed records. And, if you need legal help, please contact us.

### Key Links

[Worker's Compensation Board of Indiana  
www.in.gov/wcb/index.htm](http://www.in.gov/wcb/index.htm)

[ProPublica News \("How much is a limb worth?"\)  
http://bit.ly/1zPhI7W](http://bit.ly/1zPhI7W)

## From the Desk of CAROLYN ECK, CASE ADMINISTRATOR



When you are a client of Hankey Law Office you are assigned a Case Administrator. It is very important to update your administrator with any new information. We need to know any new doctors, hospitals, or clinics that you have been to.

If you have a change in medication, we need to know what the medication is and the dosage. Also, if you have any new diagnosis, be sure and relay this information to your representative. We use this information in building a strong case for you.



## SEVERE SPRING WEATHER SAFETY TIPS



Spring has sprung. In the Midwest, that means many severe weather alerts. Since technology is now so advanced, we have an increased awareness of what type of weather is coming our way. This may make it seem as though we are constantly under some sort of weather alert or advisory. It's important that we don't get complacent and ignore these warnings, though. A beautiful day can turn into horrific weather in no time.

First, be aware of what type of weather advisory is being issued. If it's a "tornado watch," that means conditions are favorable for a tornado. When a "watch" is in progress, it's important to be aware of any weather changes. If it's a "tornado warning" that means that a tornado has been spotted in the area.

If we are under a "warning," take shelter immediately. Indoors, go to the lowest level of the building. If there is no basement, go into a closet or bathroom with no windows. You can also put a blanket or mattress over your body to help protect you.

If you are in a vehicle, pull over and find shelter or lie flat in a low lying ditch. If you live in a mobile home park, go to the shelter provided in your complex. Take action immediately, don't assume it will pass you by. Tornadoes can change paths quickly and frequently. It's always better to be safe than sorry.

Flooding is another issue that happens frequently in warmer weather. Quick moving storms can drop a heavy amount of rain in a short time. You can help prevent flooding in your area by ensuring all storm drains are clear of any debris such as leaves or grass. If you don't see any debris covering the opening and the water is still standing after a storm, call your local city utility or government office that handles the sewers.

If you are out driving and see a water covered road, don't presume you can get through. Your car could easily get swept away or stuck in as little as a foot of water. Spend the extra time to turn around and drive another direction. It can make a difference in being a few minutes late to an appointment or not showing up at all.

The Hankey Law Office wants all of our clients and friends of the office to be safe throughout the year. Please, always use caution when dealing with any severe weather issues.

## Distracted... (continued from page 1)

At 55 mph you would have traveled the length of a football field in that time. The scenarios of what could occur in that time are numerous and frightening.

We've come to an age in our world where we are impatient if it takes more than two minutes to microwave a meal. We all need to slow down and take our time.

It is not necessary to text a friend to say you will be a few minutes late or text your husband to ask a question when you could just wait and handle these things after your car ride. There is absolutely nothing worth the risk of harming yourself or an innocent bystander.

If you are a loved one has been hurt by a distracted driver, you may be entitled to compensation. Please contact our office for a free consultation.

## NEW CASE ADMINISTRATOR ASSIGNMENTS

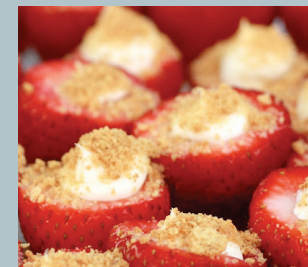
At the Hankey Law Office, we are continually working to provide our clients with superior service. We recently added some new case administrators to our team so our clients get exceptional and prompt service. Next time you call into our office you may have a new person assisting you. We truly appreciate our clients and will do all we can to help you obtain the benefits you deserve.

## RECIPE: Strawberry Cheesecake Bites

This recipe is delicious and you only need a few ingredients. Hollowing out strawberries may seem a little difficult but, you will get the hang of it in no time!

### Ingredients:

1 8 oz. package Light Cream Cheese, room temperature  
½ cup Powdered Sugar  
½ tsp. Vanilla  
Graham Cracker Crumbs  
2 pints Fresh Strawberries



### Instructions:

Wash strawberries and pat them dry. Use a sharp paring knife to hollow out the middle of the strawberry. It may be easiest to lay the strawberry on its side (use a cutting board or plate). Angle your knife in and turn the strawberry.

Next, mix the cream cheese (softened), powdered sugar and vanilla until it is smooth. For the next step, you need either a pastry bag or a large baggie. Fill the bag with the mixture. If using a baggie, snip the tip of one corner. Then, squeeze all the deliciousness into the strawberry! Chill.

Just before serving, roll the top of the strawberry into graham cracker crumbs. Some other yummy toppings would be mini chocolate chips or chopped nuts.

## CLIP & SAVE: Helpful Contacts

### Charles D. Hankey Law Office P.C.

Lockerbie Square, 434 East New York Street, Indianapolis, IN 46202  
Office: 317-634-8565 | Toll Free: 800-520-3633 | Fax: 317-634-9818  
[www.hankeylaw.com](http://www.hankeylaw.com)

### Contact us if:

- You moved to a new address or changed your phone number
- You received a denial letter
- You went to see a new doctor
- You have been admitted to the hospital
- Your doctor has diagnosed you with a new medical condition
- You had a new test/MRI/X-ray

### Additional Resources

Information Referral Network – 317-926-HELP

Crisis Line – 317-251-7575

Center Township Trustees (can assist with rent, utilities, takes applications for Food Stamps, TANF, and Medicaid)

863 Massachusetts Avenue – 317-633-3610

**Healthy Indiana Plan:** low cost insurance for Indiana Families – 877-438-4479 | [www.hip.in.gov](http://www.hip.in.gov)

**RX for Indiana:** assistance with prescription drug cost – 877-793-0765 | [www.rxforIndiana.org](http://www.rxforIndiana.org)

**Advantage Program:** health care program for uninsured, low-income Marion County residents – 317-221-2000 | [www.hhcorp.org/adv.htm](http://www.hhcorp.org/adv.htm)

**Div. of Disability & Rehabilitative Services (DDRS)** – 800-545-7763  
[www.in.gov/fssa/ddrs/4938.htm](http://www.in.gov/fssa/ddrs/4938.htm)

**Damien Center:** help for those afflicted by HIV/AIDS – 317-632-0123 | 800-213-1163 | [www.damien.org](http://www.damien.org)

**Indiana Free Clinic Information:** low cost or free health care for low-income or uninsured – [www.freeclinicdirectory.org/indiana\\_care.html](http://www.freeclinicdirectory.org/indiana_care.html)

### Housing Help:

Indianapolis Resource Center for Independent Living – 317-926-1660

Colonial Park (chronic homeless program) – 317-353-6784

Indianapolis Public Housing Agency (section 8) – 317-261-7200

Barton Center (sleeping rooms - \$278, 2 bedrooms \$500-613) – 317-423-2575

You can apply for Social Security disability benefits by calling

1-800-772-1213, online at [www.ssa.gov](http://www.ssa.gov), or in person at your local office

### Indianapolis Area Local Social Security Office Addresses\*:

**West Side:** 6745 Network Place – 866-218-2309

**Downtown:** 575 N. Pennsylvania, Suite 685 – 866-931-7057

**East Side:** 5515 N. Post Rd. – 866-220-7899

\*If you live outside of the Indianapolis area, please ask a Case Administrator for the address and phone number to your local social security office.

*The spring came suddenly  
bursting upon the world  
as a child bursts into a room  
with a laugh and a shout  
and hands full of flowers.*

– Henry Wadsworth Longfellow