

# Legal Insider



FROM THE DESK OF CHARLES D. HANKEY

## STRESS HAPPENS: APRIL IS STRESS AWARENESS MONTH



The events in our daily lives can be overwhelming at times, causing us to worry and stress. Bad days can come and go, but when a person holds on to that stress over a period of weeks or even months, it can negatively affect both their mental and physical health.

Take time  
to unwind...  
It's healthy to relax, renew,  
and rejuvenate.

Prolonged stress can cause health problems, such as headaches, gastrointestinal issues, anxiety, and depression. It can also lead to illnesses including asthma, diabetes, and heart disease. Listen to what your body is telling you. If you begin to notice more severe signs of stress, see a doctor.

Sometimes a person may turn to abuse of prescription drugs or alcohol or other harmful activities as a way to self-medicate, which only makes the situation worse. Instead, it is wise to focus on more positive, simple ways to combat stress. You could:

- Take a walk
- Meditate
- Drink a warm beverage
- Read a book
- Spend time with a loved one
- Start a journal
- Listen to music
- Enjoy a hobby

Stress may be unavoidable, but it is also manageable. Remember that your mental health is just as important as your physical health, so make sure you are giving it the same consideration.

## MAKING THE MOST OF YOUR WORKER'S COMPENSATION CLAIM



By Attorney Stacy Crider

Getting hurt is always scary, but when it happens on the job, it can also be confusing. There are a couple of very important issues in Worker's Compensation cases that I find people are confused by or just don't know when I first meet with them. Not knowing what to do to protect your Worker's Compensation claim can lead to delays and even denial of benefits that you are owed. Two big issues are your duty to report the injury and compliance with medical care.

When you are injured on the job, it is imperative that you immediately inform your supervisor. Failure to report is a defense that can keep you from getting benefits. Also, if the injury is not immediately reported, the defense can allege that the injury happened somewhere other than work. The more time passes, the harder it is to show that the injury occurred while at work.

Upon being notified of a workplace injury, your boss should either make an incident report, send you to see a doctor, or both. If you need immediate care, your employer will tell you where to go to get checked out. They have a right to choose where you receive care for this injury, since they will be paying the bill. If you seek care on your own, it is possible that you will be stuck with the bill. When you see their doctor, you should explain exactly what happened in the workplace that caused the injury. If you do not feel like you need immediate care, you need to request that the accident be recorded in a written report.

(...continued on page 2)

## NEED HELP WITH A SHORT-TERM OR LONG-TERM DISABILITY CLAIM?

By Malinda Fahey, Litigation Paralegal

Our office has years of experience and expertise assisting clients with their short-term and long-term disability claims. These types of disability claims are covered by insurance policies through companies such as CIGNA, Prudential and Unum. These policies may be held privately or through an employer.

To apply for short-term or long-term disability benefits, a person must become disabled while they are still employed and covered by their policy. If those initial requirements are met, the individual must reach out to their HR department for a claim form to complete. A person is still able to claim on their policy following a termination so long as he/she became disabled prior to the termination and are within the deadlines for applying.



If you or someone you know has applied for their short term or long term disability benefits and has been denied, please contact our office for assistance and ask about a free consultation.

## SOCIAL SECURITY TIP

FROM THE DESK OF REGINA EDDINGTON



### Keeping in Touch

Clients often ask what they can do to help us with their claim. One of the best things is to make sure that you keep in touch with our office. Any changes in regards to medical treatment or contact information is imperative and, in most cases, time sensitive to your claim. Not only will we be able to update our files, but we will notify Social Security on your behalf.

Make sure to call us for any of the following scenarios:

- When your address or phone number changes.
- When you get a new doctor: Provide us with the doctor's name, address and phone number, and what treatment you are receiving.
- When you get a new medication: We need to know what it is, the dosage, who prescribed it, and if there are any side effects.
- If/When you go back to work.

As always, if you have any questions or concerns, do not hesitate to contact us. We are here to help!

**"TOUGH TIMES NEVER LAST,  
BUT TOUGH PEOPLE DO."**

— Robert H. Schuller

## ...Worker's Compensation (continued from page 1)

It would be wise to also request a copy for your own records. I can't tell you how many people have come to me months after a workplace accident who said that they told their employer about the injury and an incident report was not written and then the supervisor denies ever having been told about the injury. Even if you don't think the injury is severe at the time it happens, request an incident report be filled out just in case it gets worse with time.

If you are injured on the job and the injury is found to be compensable (or covered) under Worker's Compensation, the care that you receive for that injury will be provided by your employer's Worker's Compensation insurance. The catch is they get to dictate where you go and who provides that care. In most cases, their insurance adjuster will contact you and tell you where and when your appointments are.

If you do not feel like the doctor they sent you to is doing a good job or you have a specific doctor that you would like to see, it will be up to the adjuster as to if they will approve any changes to your care based on your complaints or requests. You are always able to get care on your own and pay out of pocket but, understand that once you do that, you could be the one to be ultimately responsible for any costs associated with that unapproved care. If you ever miss an appointment or do not comply with their doctor's course of treatment, they could terminate your care based on your failure to comply with the treatment. This can result in a complete bar of medical care under worker's compensation.

A workplace injury is not as simple as just getting your injury treated. In addition to the medical concerns, there are also legal procedures and ramifications that you must consider and take care to follow in order to protect your case. Seeking the counsel and advice of a knowledgeable worker's compensation attorney should be one of your first steps upon being injured at work. Please contact us to inquire about a free consultation if you or someone you know has been injured on the job.

## RECIPE: FRO YO BITES

Here's a quick and easy recipe for that perfect bite-sized snack!

### Ingredients:

Ingredients:

- 1/2 cup granola
- 2 tablespoons raw sugar
- 1 cup plain or vanilla Greek yogurt
- 3 tablespoons honey
- 1 1/2 cups fresh chopped fresh fruit (berries are a good choice!)
- 6-cup muffin tin and liners

### Directions:

Line a 6-cup muffin tin with silicone or parchment cupcake liners. In a small bowl, stir together granola, sugar, and honey. Spoon a small amount into the bottom of each lined cup.

Spoon 2 tablespoons of yogurt into each muffin cup, covering the crust. Top with fresh chopped berries. Freeze until firm, about 6 hours. To serve, remove from silicone wrapper and enjoy!



## HITTING THE ROAD: GETTING A RIDE TO YOUR DOCTOR APPOINTMENTS

By Regina Eddington

Receiving consistent medical treatment is vital for your case and we want to make sure you are able to get the treatment you need. If you are having issues making it to your doctor's appointments due to lack of transportation, there are programs that can help!

For those of you insured through Anthem and are members of Hoosier Healthwise, the Healthy Indiana Plan (HIP), or Hoosier Care Connect, there is a service available that will get you to your health care appointments. This transportation service that is now offered covers travel to and from any provider for services covered by Anthem at no cost to you.



What types of appointments are covered?

- All health care and health education appointments covered by Anthem
- Redetermination appointments
- Women, Infants and Children (WIC) appointments
- Vision and dental appointments (if covered by your plan)

Please make sure to set up your ride at least 48 hours in advance. If you need special transportation arrangements made with a van that has a wheelchair lift, just ask! If you are going to bring a child with you to any appointments, be sure to have your own child safety seat.

To set up your ride, call LCP Transportation. They are available from 8 a.m. - 8 p.m. at 1-800-508-7230.

Hoosier Care Connect members can also get enhanced transportation service – including nonmedical trips, like to the pharmacy after the doctor's office and to health education classes.

Source: Anthem BlueCross/BlueShield

## CONGRATULATIONS MEGAN!

The Hankey Law Office would like to congratulate Megan Cain on passing the Indiana Bar Exam! We know how hard she has worked to achieve this accomplishment and we are extremely proud of her.



Ms. Cain earned her law degree from Indiana University's McKinney School of Law. She graduated cum laude in December 2015, was named to the "Order of the Barristers" in the 2014 Moot Court Competition, and served as the Executive Note Development Editor for the Indiana International & Comparative Law Review. She was selected for the Dean's Tutorial Society for her exceptional performance in both Civil Procedure and Criminal Law.

She will be representing clients for Social Security Disability and Personal Injury cases with our office. Again, a huge congrats to Megan on this milestone!

## 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, take 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.

## WE ♥ REFERRALS

Our business is growing because of referrals from clients and professionals like you. Thanks! We would love to assist others, so please don't hesitate to send friends and family our way for help with:

- Social Security Disability
- Long Term Disability
- Supplemental Security Income
- Workers' Compensation
- Personal Injury
- Employment Law



## 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

CHARLES D. HANKEY  
MELISSA A. DAVIDSON  
STACY J. CRIDER

SONDRA L. BURGER  
JAMES M. DuBACH  
ASHLEY D. MARKS  
KIRSTEN E. WOLD

EDITOR: REGINA EDDINGTON

434 EAST NEW YORK STREET  
INDIANAPOLIS, IN 46202

OFFICE: 317-634-8565  
TOLL FREE: 800-520-3633  
FAX: 317-634-9818  
WWW.HANKEYLAW.COM



### EMPLOYEE SPOTLIGHT: Chelsea

Meet Chelsea! She is one of our case administrators at the Hankey Law Office. Chelsea is originally from Michigan, but has been living in Indianapolis for the last few years. She graduated from IU Bloomington with a Psychology degree and recently completed a Paralegal Certificate program through IUPUI. In her spare time, Chelsea enjoys taking walks on the canal, spending quality time with her cat, Poppy, and watching IU sporting events (Go Hoosiers!).

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

pg. 1	Stress Awareness Month
pg. 1	From the Desk of Charles D. Hankey
pg. 1	Your Worker's Compensation Claim
pg. 2	Help for Short- or Long-Term Disability Claims
pg. 2	Social Security Tips from Regina Eddington
pg. 2	Recipe: FroYo Bites
pg. 2	Getting a Ride to Your Doctor's Appointments
pg. 3	Clip & Save: Helpful Contacts
pg. 3	Employee Spotlight: Chelsea
pg. 4	

### In This Issue:



CHARLES D. HANKEY LAW OFFICE P.C.  
434 E. NEW YORK STREET  
INDIANAPOLIS, INDIANA 46202  
Toll Free: 800-520-3633 | Phone: 317-634-8565 | Fax: 317-634-9818  
WWW.HANKEYLAW.COM