

Pennsylvania Workers' Comp Benefits Guide

Know your rights after a workplace injury

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Free Guide — Updated 2026

1. What to Do After a Workplace Injury

- Report the injury to your employer immediately — do not delay
- Seek medical treatment — your employer may direct you to their panel doctor for the first 90 days
- Document everything: photos of the scene, witness names, incident reports
- Keep copies of all medical records and bills
- Do not sign anything from your employer's insurance without consulting an attorney

2. Critical PA Reporting Deadlines

Missing these deadlines can seriously reduce or eliminate your workers' comp benefits:

Report to Employer Within 21 Days

If you report your injury within 21 days of the date of injury, your wage benefits begin from the date of injury.

Report to Employer Within 120 Days

If you report between 21 and 120 days, you are still eligible for workers' comp but wage benefits only begin from the date of report — not the date of injury.

After 120 Days

You may lose your right to benefits entirely. There are limited exceptions — consult an attorney immediately.

File a Claim Petition Within 3 Years

You have 3 years from the date of injury (or last comp payment) to file a formal workers' comp claim petition in PA.

3. What Benefits You're Entitled To

Wage Replacement

Approximately 66.67% of your pre-injury average weekly wage (AWW), subject to state maximums.

Medical Benefits

All reasonable and necessary medical treatment related to your work injury — with no out-of-pocket cost to you.

Specific Loss Benefits

Additional benefits for permanent loss of use of a body part (hand, foot, eye, hearing, etc.).

Death Benefits

If a work injury results in death, surviving dependents may receive wage benefits and funeral expenses.

4. The 90-Day Panel Doctor Rule

In Pennsylvania, if your employer has a posted list of approved medical providers (panel doctors), you must treat with one of those providers for the first 90 days of treatment.

- The list must be posted in a prominent location and you must sign acknowledging it
- After 90 days, you can treat with any licensed provider
- If no list was posted, you can choose your own doctor from day one

Tip: Even while treating with a panel doctor, you have the right to consult your own physician for a second opinion.

5. Third-Party Claims

Workers' comp may not be your only option. If a third party (not your employer) caused your injury, you may have a separate personal injury claim in addition to workers' comp.

- Defective equipment or machinery manufacturer
- Negligent driver in a work-related vehicle accident
- Property owner where the injury occurred

A third-party claim can provide compensation for pain and suffering — which workers' comp does not cover.

6. How YourMedLegal Can Help

YourMedLegal connects injured workers with experienced workers' comp attorneys in PA, NJ, and DE — at no cost to you.

- Free attorney matching — no upfront cost
- Attorneys work on contingency — no fee unless you win
- We also connect you with doctors who treat work injuries

Visit yourmedlegal.com or call (641) 348-4545 to get your free case review today.