



February 16, 2016

Labor and Public Employees Committee, Tuesday, February 16, 2016  
H.B. No. 5075 (RAISED) AN ACT CONCERNING WORKERS' COMPENSATION

Senator Gomes, Representative Tercyak and members of the Committee, I am Susan Matlos, Senior Vice President in charge of corporate insurance activities at People's United Bank, in Bridgeport. People's United Bank has 2,600 employees in the State of Connecticut and we appreciate this opportunity to comment on House Bill, 5075, An Act Concerning Worker's Compensation.

As a major Connecticut employer, we recognize our responsibility to provide fair and equitable compensation to our employees whenever they suffer an injury at work. Just as important, we also provide medical coverage for employees' *non-work* related medical conditions. We urge the Committee to vote in favor of H.B 5075, which provides for a study of our workers compensation system. Our current system results in inequitable treatment and needlessly increases costs of employers, by compensating *non-work related* injuries and conditions under workers compensation, rather than under the general medical coverage provided to employees.

To give just one example, an employee with a congenital back problem injures his back at work and after treatment is entitled to receive a permanent disability benefit. In that instance, the fair and equitable remedy would be to allow full treatment for the overall medical condition, but to only allow the same benefit of permanent injury under workers' compensation that is attributable to the work-related portion of the injury. Under the current system, the workers' compensation system provides permanent injury benefits that include both the pre-existing and the work-related injury. This seems to us to be an unfair and inequitable result, and one that needlessly increases costs to employers.

We urge the Committee to vote in favor of H.B. 5075; a study of our workers compensation system may result in future legislation that will protect employees while eliminating inequities. Thank you for your consideration of our comments.

A handwritten signature in cursive script that reads "Susan Matlos".

Susan Matlos  
Senior Vice President