

TENNESSEE COURT OF WORKERS' COMPENSATION CLAIMS

Steele v. Dreamliner Luxury Coaches, LLC

Steele, 2026 TN WC 60 (Tennessee Court of Workers' Compensation Claims 2026) · No. 2025-60-5712 ·
Decided May 6, 2026

SUMMARY

The Tennessee Court of Workers’ Compensation Claims issued an expedited hearing order concerning Jeffrey Steele’s claim for medical and temporary disability benefits arising from a herniated lumbar disc allegedly caused or aggravated by a faulty bus-driver seat. The Court ordered payment of related medical expenses and temporary disability benefits from September 4, 2025, through February 12, 2026, but denied benefits for the period from July 17 through September 4, 2025, because the record lacked medical work restrictions during that period.

CASE DETAILS

COURT	Tennessee Court of Workers' Compensation Claims
WRITING FOR THE COURT	Allen Phillips
JURISDICTION	Tennessee Court of Workers’ Compensation Claims
DECIDED	May 6, 2026
DOCKET	2025-60-5712
DISPOSITION	other
PROCEDURAL POSTURE	Employee sought expedited workers' compensation benefits for a back injury, including medical benefits and temporary disability benefits. Following an expedited hearing, the Court of Workers' Compensation Claims awarded medical treatment and temporary disability benefits for part of the claimed period but denied temporary disability benefits for the period before the first medical work restriction.
STANDARD OF REVIEW	At an expedited hearing, the employee must prove that he is likely to prevail at trial on the request for additional temporary disability benefits.
PRECEDENTIAL VALUE	Published
PARTIES	Jeffrey Steele v. Dreamliner Luxury Coaches, LLC, Accident Fund Insurance Company of America

TOPICS

PRACTICE AREAS

QUESTIONS PRESENTED

1. Whether Steele was likely to prevail at trial on his claim for additional temporary disability benefits under Tennessee's expedited-hearing standard.
2. Whether Steele was entitled to temporary disability benefits for the period from July 17, 2025, through September 4, 2025, when no medical record restricted him from working.
3. Whether Dreamliner was required to provide or reimburse reasonable and necessary medical treatment causally related to Steele's back injury.

HOLDINGS

1. At an expedited hearing, an employee seeking additional temporary disability benefits must show that he is likely to prevail at trial by proving a compensable injury, a causal connection between the injury and inability to work, and the duration of disability.
2. Steele was not entitled, at that time, to temporary disability benefits for July 17 through September 4, 2025, because no medical record restricted him from work during that period and his own opinion about medical causation was insufficient without supporting expert medical proof.
3. Dreamliner was ordered to pay Steele temporary disability benefits from September 4, 2025, through February 12, 2026, at a weekly rate to be determined by a wage statement.
4. Dreamliner must continue to furnish reasonable and necessary medical treatment causally related to Steele's back injury, with Dr. Bice remaining the authorized physician.

KEY QUOTATIONS

"At this expedited hearing, Mr. Steele must prove that he is likely to prevail at trial on his request for additional temporary disability benefits." (2)

"However, an employee's opinion about the medical cause of his condition, without supporting expert medical proof, is insufficient to support an award of benefits." (2)

FACTUAL BACKGROUND

Jeffrey Steele, a tour bus driver, reported that his bus seat was extremely worn and faulty, but it was not replaced. After driving several thousand miles, he developed severe back and left-leg pain; imaging showed a herniated L5/S1 disc. A primary-care physician and orthopedic surgeon related the condition to the seat, and the surgeon later restricted Steele from work on September 4, 2025, released him to full duty effective February 12, 2026, and stated that primary causation related the disc herniation and symptoms to the faulty seat. Steele sought temporary disability benefits from July 17, 2025, through February 12, 2026, but the record contained no medical work restriction before September 4.

PROCEDURAL HISTORY

Steele claimed that a faulty bus driver's seat caused or aggravated a lumbar disc herniation and sought medical and temporary disability benefits. Dreamliner denied the claim in part but agreed during the hearing to review related medical bills and pay temporary disability benefits from September 4, 2025, through February 12, 2026. The court entered an expedited hearing order granting those benefits and denying benefits for July 17 through September 4, 2025, at that time.

DISPOSITION

other

CASES CITED

- Lee v. Allied Universal, 2026 TN Wrk. Comp. App. Bd. LEXIS 23, at *12–13 (Apr. 16, 2026)
- Kelly v. Kelly, 445 S.W.3d 685, 694–695 (Tenn. 2014)
- Anderson v. City of Knoxville Department of Recreation, 2026 TN Wrk. Comp. App. Bd. LEXIS 1, at *10 (Jan. 5, 2026)

OPINION

PER CURIAM.

FILED May 06, 2026 02:42 PM(CT) TENNESSEE COURT OF WORKERS' COMPENSATION CLAIMS TENNESSEE BUREAU OF WORKERS' COMPENSATION IN THE COURT OF WORKERS' COMPENSATION CLAIMS AT NASHVILLE JEFFREY STEELE, Docket No. 2025-60-5712 Employee, v. DREAMLINER LUXURY State File No. 50166-2025 COACHES, LLC, Employer, and ACCIDENT FUND INS. CO. OF Judge Allen Phillips AMERICA, Carrier.

EXPEDITED HEARING ORDER At an expedited hearing on April 30, 2026, Mr. Steele requested medical and temporary disability benefits for a back injury. Dreamliner agreed to pay the medical bills if they determined them related after review, and it agreed to pay some of the temporary benefits. Mr. Steele sought additional temporary benefits, but for the reasons below the Court declines to award those at this time.

History of Claim Mr. Steele was a tour bus driver. In June 2025, he inspected a bus, pre-tour, and noted an extremely worn and faulty driver's seat. He reported that to Dreamliner, but the seat was not replaced before the tour began. Over the next two weeks, he drove several thousand miles, and by July 17, his back and left-leg pain was so severe that he visited a local chiropractor at a stop in Indiana.

Spinal manipulation gave no relief, so he went to a hospital. There, both a CT scan and an MRI showed a herniated L5/S1 disc on the left, and the providers told Mr. Steele to follow up with his personal physician when he returned home. Mr. Steele reported to both the chiropractor and the

hospital that the 1 seat caused his problems. Mr. Steele was unable to continue the tour, so he returned home to Wisconsin where he sought treatment on his own.

Dreamliner denied Mr. Steele's claim on grounds that his injury did not primarily arise out of his employment. Mr. Steele continued care. The limited records in evidence include a letter from Dr. Kimberley Sabey, a primary-care physician.

In a "to whom it may concern" letter, she wrote: "In my opinion Mr. Steele's acute back injury was likely a result of or at least exacerbated by the broken bus driver's seat." On September 4, Mr. Steele saw orthopedic surgeon Dr. Miranda Bice, who said she was seeing him on Dr. Sabey's referral. Dr. Bice found mild gait instability and said it, and Mr. Steele's back and leg pain, were consistent with the herniated disc.

Mr. Steele's symptoms had "greatly improved" over the last month, and she hoped that physical therapy would make him symptom-free. She said Mr. Steele should remain off work and she would see him again in one month. Despite its earlier denial, Dreamliner gave Mr. Steele a panel of physicians that included Dr. Bice. Mr. Steele chose her for ongoing authorized treatment of his spinal pain.

The only other record from Dr. Bice is a report dated February 16, 2026, in which she wrote that Mr. Steele had no functional deficits and his pain had resolved. She said Mr. Steele wanted to return to work full duty and that his "end of healing" occurred on February 12. She told him to return as needed. Dr. Bice wrote that Mr. Steele had "been very transparent since [their] first meeting in that he is not wanting any kind of long-term restrictions[.]" Instead, he just wanted to "get back to his usual routine" and is "only hoping to obtain coverage for costs of medical care" and "missed wages." Dr. Bice also included this statement: "Primary causation relates his lumbar disc herniation and resulting symptoms" to the faulty seat.

Mr. Steele testified that he has not worked since July 17 and he wants temporary disability benefits from that date through February 12. He also offered some medical bills and said he kept a spreadsheet showing that he paid \$7,614.04 in out-of-pocket medical expenses. During cross-examination, Dreamliner's counsel agreed to review the bills and pay any that were related to treatment of the back injury.

Dreamliner also agreed to pay temporary disability from September 4, when Dr. Bice first saw Mr. Steele, through February 12, when she released him. A wage statement will be prepared to calculate the weekly rate. However, Dreamliner maintained it owed no benefits from July 17 through September 4 because no physician restricted Mr. Steele from work during that time.

Findings of Fact and Conclusions of Law At this expedited hearing, Mr. Steele must prove that he is likely to prevail at trial on his request for additional temporary disability benefits. Tenn. Code Ann. § 50-6-239(d)(1) (2025).

To recover those benefits, Mr. Steele must prove that he became disabled from working due to a compensable injury, prove a causal connection between the injury and his inability to work, and prove the duration of the period of disability. *Lee v. Allied Universal*, 2026 TN Wrk. Comp. App. Bd. LEXIS 23, at *12 (Apr. 16, 2026). If any of those elements are absent, then Mr. Steele cannot recover benefits.

Id. at *13. The Court finds Mr. Steele very credible. He was steady, self-assured and reasonable, just as Dr. Bice described him. See *Kelly v. Kelly*, 445 S.W.3d 685, 694- 695 (Tenn. 2014) (discussing indicia of witness credibility).

The Court believes him when he says he was unable to work from July 17 through September 4. However, an employee's opinion about the medical cause of his condition, without supporting expert medical proof, is insufficient to support an award of benefits. *Anderson v. City of Knoxville Dept. of Rec.*, 2026 TN Wrk. Comp. App. Bd. LEXIS 1, at *10 (Jan. 5, 2026).

No medical records contain a restriction from work until Dr. Bice's September 4 record. Thus, the Court holds Mr. Steele is not entitled to temporary disability benefits from July 17 through September 4, 2026, at this time. IT IS, THEREFORE, ORDERED as follows: 1. Dreamliner shall review Mr. Steele's medical bills and either pay or reimburse him for those related to treatment of his July 17, 2025 injury.

2. Dreamliner shall pay Mr. Steele temporary disability benefits from 3 September 4, 2025, through February 12, 2026, at a weekly rate to be determined by a wage statement. Mr. Steele's request for temporary disability benefits for the period of July 17, 2025, through September 4, 2025, is denied at this time. 3. Dreamliner shall continue to furnish Mr. Steele with reasonable and necessary medical treatment causally related to his back injury under Tennessee Code Annotated section 50-6-204(a)(1)(a) (2025).

Dr. Bice remains the authorized physician. 4. The parties shall advise the Court within 30 days of any dispute regarding the medical or temporary disability for prompt adjudication. If none arises, a Status Hearing is set for Monday, August 31, 2026, at 9:30 a.m. Central Time.

The parties must call 855-543-5038 to participate. 5. Unless appealed, compliance must occur within seven business days of entry of this order as required by Tennessee Code Annotated section 50-6- 239(d)(3). ENTERED May 6, 2026. _____ JUDGE ALLEN PHILLIPS Court of Workers' Compensation Claims APPENDIX Exhibits: 1. Medical record of Dr. Ian Boone, DC 2.

Medical records of Indiana University Hospital-Fishers 3. Medical records of Dr. Miranda Bice 4. Letter from Dr. Amanda Sabey 5. Medical bills and insurance payment records 6. Wage Statement (late filed) 7. Screenshot of Mr. Steele's report to Dreamliner regarding seat 4 CERTIFICATE OF SERVICE I certify that a copy of this order was sent as shown on May 6, 2026.

Name Mail Email Service sent to: Jeffrey Steele, X X Employee Gordon Aulgar, X
gordon.aulgur@afgroup.com Employer's Attorney christine.spear@afgroup.com

PENNY SHRUM, COURT CLERK
wc.courtclerk@tn.gov 5 Right to Appeal: If you disagree with the Court's Order, you may appeal
to the Workers' Compensation Appeals Board.

To do so, you must: 1. Complete the enclosed form entitled "Notice of Appeal" and file it with the Clerk of the Court of Workers' Compensation Claims before the expiration of the deadline. ³/₄ If the order being appealed is "expedited" (also called "interlocutory"), or if the order does not dispose of the case in its entirety, the notice of appeal must be filed within seven (7) business days of the date the order was filed. ³/₄ If the order being appealed is a "Compensation Order," or if it resolves all issues in the case, the notice of appeal must be filed within thirty (30) calendar days of the date the Compensation Order was filed.

When filing the Notice of Appeal, you must serve a copy on the opposing party (or attorney, if represented). 2. You must pay, via check, money order, or credit card, a \$75.00 filing fee within ten calendar days after filing the Notice of Appeal. Payments can be made in-person at any Bureau office or by U.S. mail, hand-delivery, or other delivery service.

In the alternative, you may file an Affidavit of Indigency (form available on the Bureau's website or any Bureau office) seeking a waiver of the filing fee. You must file the fully-completed Affidavit of Indigency within ten calendar days of filing the Notice of Appeal. Failure to timely pay the filing fee or file the Affidavit of Indigency will result in dismissal of your appeal.

3. You are responsible for ensuring a complete record is presented on appeal. If no court reporter was present at the hearing, you may request from the Court Clerk the audio recording of the hearing for a \$25.00 fee. If you choose to submit a transcript as part of your appeal, which the Appeals Board has emphasized is important for a meaningful review of the case, a licensed court reporter must prepare the transcript, and you must file it with the Court Clerk.

The Court Clerk will prepare the record for submission to the Appeals Board, and you will receive notice once it has been submitted. For deadlines related to the filing of transcripts, statements of the evidence, and briefs on appeal, see the applicable rules on the Bureau's website at <https://www.tn.gov/wcappealsboard>. (Click the "Read Rules" button.) 4.

After the Workers' Compensation Judge approves the record and the Court Clerk transmits it to the Appeals Board, a docketing notice will be sent to the parties. If neither party timely files an appeal with the Appeals Board, the Court Order becomes enforceable. See Tenn. Code Ann. § 50-6-239(d)(3) (expedited/interlocutory orders) and Tenn. Code Ann. § 50-6-239(c)(7) (compensation orders).

For self-represented litigants: Help from an Ombudsman is available at 800-332-2667.

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