

**Definition and Purpose:**

Workman's compensation, often called workers' comp, is a form of insurance that provides wage replacement and medical benefits to employees who sustain injuries or illnesses while performing their work duties. This policy aims to ensure that employees receive the necessary support and care after a work-related injury while maintaining compliance with legal requirements.

**Eligibility for Workman's Compensation:**

All Palmer's Home Care LLC employees who sustain an injury while performing their job duties are eligible to apply for workman's compensation benefits. These benefits are intended to cover medical treatment and lost wages for injuries or illnesses that directly result from employment.

**Non-Eligibility:**

Employees who sustain injuries while engaging in non-work-related activities or performing duties outside their work scope are not eligible for workman's compensation. Injuries or illnesses outside the work environment or during non-work hours are not covered.

### Injury Reporting Process

**Immediate Reporting of Injury:**

If an injury occurs while performing work duties, the employee must immediately notify their supervisor or the HR department.

**Incident Report Form:**

Within 24 hours of the injury, the employee must complete an *Incident Report Form*. This form should clearly explain:

- What happened
- How the injury took place
- The time, location, and other relevant details of the incident

**Workman's Compensation Form:**

The employee must complete a *Workman's Compensation Form along with the Incident Report Form*. This form gathers all the necessary information to process the claim with our workman's compensation vendor.

**Document Submission Deadline:**

Both the *Incident Report Form* and the *Workman's Compensation Form* must be submitted to Human Resources and the Office Manager within 24 hours of the injury. Failure to complete and submit these documents within the specified time frame may:

- Result in disciplinary action, and/or
- Lead to the denial of the workman's compensation claim by our vendor

### **Supporting Documentation:**

If there are any photos or other supporting documentation related to the accident, the employee is encouraged to include these with the submitted forms.

### **Serious or Life-Threatening Injuries:**

If an employee sustains severe or life-threatening injuries, they should seek immediate medical attention through our worker's compensation vendor. However, all necessary paperwork, including the *Incident Report Form* and *Workman's Compensation Form*, must be completed and submitted within 24 hours of the incident.

### **Definition of Serious Injury:**

A **severe injury** is defined as any injury that poses an immediate risk to an employee's life or long-term health. This includes, but is not limited to:

- Severe trauma (e.g., broken bones, deep cuts, extensive burns)
- Loss of consciousness or severe head trauma (e.g., concussions)
- Significant blood loss
- Permanent disability or disfigurement
- Injuries requiring immediate surgery or hospitalization.
- Spinal injuries resulting in paralysis.

### **Seeking Treatment:**

Once Palmer's Home Care LLC has submitted and reviewed the necessary paperwork, the injured employee will become eligible to seek medical treatment. Please note:

- Our workman's compensation vendor must approve any treatment before being administered.
- Employees should contact Human Resources if they need further information about approved medical providers or additional steps in the treatment process.

### **Return-to-Work Policy:**

Employees who receive treatment for a work-related injury must provide *medical clearance* from their healthcare provider before returning to work. This documentation must verify that the employee can return to their regular duties or specify any work restrictions that need to be accommodated.

- In cases where an employee cannot return to their complete duties immediately, *modified work* or *light duty* may be offered, depending on the nature of the injury and medical recommendations.
- The availability of modified work assignments will be reviewed on a case-by-case basis, and employees should notify Human Resources about any restrictions provided by their healthcare provider.

### **Light Duty/Modified Work Assignments:**

If an employee cannot perform their regular duties due to injury, Palmer's Home Care LLC may provide *light duty* or *modified work* assignments as a temporary arrangement. These assignments will be based on the employee's medical limitations and business needs. Light duty tasks may involve reduced physical activity or other adjustments, and such arrangements are typically temporary, lasting until the employee is medically cleared for their complete duties, and do not create an undue hardship on our company.

### **Fraud Prevention:**

Employees are expected to provide truthful and accurate information throughout the workman's compensation process. Any attempt to file a fraudulent claim or provide false details about an injury may result in disciplinary action, including termination of employment. Palmer's Home Care LLC takes fraudulent claims seriously and will report such actions to the appropriate authorities.

**Disciplinary Actions for Non-Compliance:**

Failure to comply with the injury reporting process, including the 24-hour submission deadline for required forms, may result in disciplinary action. This could include suspension, reprimand, or other corrective measures. In addition, non-compliance may delay or deny the employee's workman's compensation claim.

**Confidentiality and Privacy:**

All personal and medical information related to an employee's workman's compensation claim will be treated as confidential. Information will only be shared with those who need to know to process claims, provide medical care, or fulfill legal obligations. Palmers Home Care LLC is committed to protecting the privacy of its employees throughout the workman's compensation process.

**Workplace Safety Emphasis:**

Palmer's Home Care LLC encourages all employees to prioritize safety and follow all workplace safety guidelines to prevent injuries. This includes:

- Using all provided safety equipment appropriately
- Reporting any unsafe conditions immediately to a supervisor
- Attending mandatory safety training and refresher courses as required by the company