

To: Jeevacation[jeevacation@gmail.com]
From: Rich Kahn
Sent: Tue 11/23/2010 3:11:08 PM
Subject: RE:

I am sorry I did not get back to you sooner. I spoke with IGOR in our office on Thursday and he told me that he was feeling ok, trained you Thursday morning and would not need to miss any work. Regardless the rules for Workers Comp and Long Term Disability are as follows:

WORKERS COMP

- a) Occurs when employee gets injured during business hours and requires medical treatment and or lost wages as a result of the work related injury
- b) Must be reported within 10 days of accident
- c) Medical benefits which may include hospitalization, doctor services, physical therapy, chiropractic treatment, x-rays, lab tests and prescribed drugs.
- d) Compensation benefits are subject to statutory maximums, currently \$739.83 per week (Igor salary is 2,076.92 per week).
- e) Employee must file form C-2 (employers report of work related accident) and employer must file form C-3 (employees claim for compensation)

LONG TERM DISABILITY

- a) Occurs when employee gets injured during non business hours and requires medical treatment and or lost wages as a result of the injury
- b) Policy has a 90 day waiting period from the date employee is declared disable however claim should be submitted 60 days after injury has occurred
- c) Insurance carrier will request doctors records and review claim form
- d) Payment is 60% of monthly salary with a maximum benefit of \$7,500 per month (Igor monthly salary is 9,000)
- e) Claim payment is based on loss of income which is determined by percentage of incapability

Please advise

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-----Original Message-----

From: Jeevacation [mailto:jeevacation@gmail.com]
Sent: Monday, November 22, 2010 5:30 PM
To: Rich Kahn
Subject:

Igor comp

Sorry for all the typos .Sent from my iPhone