11.2 WORKERS COMPENSATION AND INJURY

Workers' compensation is the system used to cover the cost for injuries occurring while on duty. Employees are covered under the State of Michigan Workers Compensation laws. LADD pays for Workers compensation insurance for all employees.

Worker's Compensation is provided at no cost to employees. It is to be used to cover injuries or illnesses sustained in the course of your job. Employees are to report injuries to their employer immediately and may seek treatment that is reasonable and necessary per the Michigan law.

If, according to the doctor, an employee can return to work during that same shift, LADD expects each employee to return to work as soon as possible. If, according to the doctor, the employee cannot return to work, they will suffer no loss in pay for the balance of that shift. The employee is required to document their hours of missed work and provide to the Human Resource Department.

1. State law determines payment for medical expenses and time lost at work. Workers compensation provides death benefits for dependents (if any) in the event of a work-related death. Employees must report work injuries right away to their supervisor and follow the LADD Accident/Injury Policy. No matter how minor an on-the-job injury may appear, it is important that it be reported immediately. Management is to promptly inform the Human Resources Department of the injury or illness so that a First Report of Injury can be submitted to the Workers Compensation Company and the State of Michigan.
2. The Human Resources Department will help the employee arrange for appropriate medical treatment.
3. Employees will be brought back to work as soon as medically able. It is the policy of LADD to support the practice of bringing injured employees back to work, as soon as they are medically able to a position within the company compatible with any physical restrictions they may have.
4. Fraud is not tolerated. Workers' compensation fraud is punishable under state law as a theft crime. The Workers compensation benefit program is designed to help employees who are injured on the job and is not to be misused. Our organization and our insurer have a "zero tolerance" policy for fraud. Offenders will be prosecuted. If you think you see fraud happening, tell a supervisor or manager right away your tip will be investigated and kept strictly confidential.

Neither, the employer nor the insurance carrier will be liable for the payment of workers' compensation benefits for injuries that occur during an employee's voluntary participation in any off-duty recreational, social or athletic activity arranged by the employer.

Click Here to View the Accident Injury Policy

Click Here to View the Accident Injury Report Form

Click Here to View the List of Approved Clinics

Click Here to View the Accident-Injury Occupational Occurrence Report