

Worker Compensation Fraud Policy

It is TradesExchange's policy to support workers' compensation laws and systems as governed by the Tennessee Workers' Compensation Law (T.C.A. § 50-6-101 et seq.). We are absolute proponents of Workers' Compensation for the legitimately injured employee and will work to help any TradesExchange employee injured on the job to receive appropriate medical treatment and return to work as quickly as possible. It is also TradesExchange's policy to prosecute to the fullest extent of the law any individual who is found to be committing workers' compensation fraud or collaborating with individuals attempting to defraud the workers' compensation system. Workers' compensation fraud can be punishable by heavy fines and even jail time under Tennessee law.

TradesExchange provides all employees who experience an on-the-job injury or illness with workers' compensation insurance coverage. This insurance applies to all TradesExchange employees regardless of whether they are full-time, part-time, or temporary. Workers' compensation coverage provides an employee injured on the job with payment of related medical expenses and partial salary continuation (as mandated by Tennessee state law). TradesExchange has a preferred provider network to furnish medical treatment for work-related injuries. TradesExchange has a mandatory Return to Work program for employees who have been released to work by their medical provider to light or restricted duty. Temporary work assignments may be offered when available and tailored to the individual physical capabilities of each injured employee until they are medically stable or have reached Maximum Medical Improvement (MMI).

Safety/Injuries: I agree to immediately report to TradesExchange and my Worksite Employer any accidents or injuries I suffer while working or while on my Worksite Employer's premises. I further agree to follow all safety rules and regulations established by either TradesExchange or my Worksite Employer, including those enforced by TOSHA (Tennessee Occupational Safety and Health Administration), and realize that failure to do so may alter any workers' compensation benefits provided to me. To the extent permitted by Tennessee law, I hereby waive and forever release any rights I might have to make claims or bring suits against any client or customer of TradesExchange for damages based upon injuries covered under Workers' Compensation statutes.

PPE: You are to wear safety equipment if the assignment requires it. If injury occurs and you were not wearing your safety equipment, your workers' compensation claim may be affected.

Drug and Alcohol: I specifically agree to post-accident drug/alcohol testing after every work injury regardless of whether I am able to give consent at that time. This document is my authority to post-accident drug/alcohol testing in all instances. Under the Tennessee Drug-Free Workplace Program, a positive test result following a workplace injury creates a rebuttable presumption that drugs or alcohol were the proximate cause of the injury. Workers' compensation benefits may be denied unless this presumption is overcome by clear and convincing evidence. A positive test result for marijuana will be treated the same as any other positive test result, regardless of any medical marijuana prescription, as marijuana remains a controlled substance under federal law.

Horseplay: Horseplay is prohibited in the workplace. Workers' compensation benefits may be denied for injuries that occur as a result of horseplay under Tennessee law.

Heights: Employee acknowledges and agrees that performing work above ground level is not permitted whatsoever (i.e., that requires employees to climb ladders, access heights above ground level, or utilizing lifts, etc.) without prior notice to and written consent from TradesExchange.

Crystalline Silica: OSHA prohibits any and all "Dry" sweeping of floors, drilling, chipping, grinding, crushing and cutting of stone, concrete, brick, mortar, etc. Wet-methods (use of water) or sweeping compounds is mandatory. Various tasks require the use of respiratory protection. Ask your supervisor or a TradesExchange representative if respiratory protection is needed for a specific task you are performing. The standard, nuisance-type dust mask does not constitute respiratory protection, and is not a sufficient means of respiratory protection against silica dust as outlined in OSHA standard CFR 1926.1153.

Workers Compensation Benefits: In order to receive workers' compensation benefits under Tennessee law, you need to know and follow the rules and obligations of the workers' compensation system. The rules include, but are not limited to:

- *Your injury must be proven to have been job related, occurring in the course of your work and because of it.*
- *You must IMMEDIATELY report any and all injuries that occur while you are at work to your TradesExchange representative.*
- *Workers' compensation claimants MUST submit to a post-accident drug screen as required by TradesExchange policy and Tennessee law.*
- *If you are receiving any type of disability compensation as a result of a workers' compensation claim, you must notify the insurer of any and all employment, social security, cash or unemployment compensation (including income-in-kind).*
- *If you do not report earned income while collecting disability benefits, your benefits could be discontinued.*
- *Any person knowingly providing false or misleading information in a claim for workers' compensation benefits will be immediately terminated and may be subject to criminal prosecution under Tennessee law.*
- *If you have questions about your benefits or the above rules, contact TradesExchange's Safety and Risk Management Team.*

EMPLOYEE CERTIFICATION

Employee Signature

Printed Name

Date