



Claims Reporting

Policy and Procedures

Florida

Email all completed forms **WITHIN 4 HOURS** of notification of an injury to:

Claim@continuumhr.com

OSHA – NEW REPORTING REQUIREMENTS

A new regulation expands the list of severe work-related injuries and illnesses that all covered employers must report to OSHA. The revised rule retains the current requirement to report all fatalities within 8 hours and adds the requirement to report all inpatient hospitalizations, amputations and loss of an eye within 24 hours to OSHA.

The new requirements took effect on January 1, 2015. Establishments located in states under Federal OSHA jurisdiction must begin to comply with the new requirements immediately. Establishments located in states that operate their own safety and health programs should check with their state plan for the implementation date of the new requirements.

The final rule will allow OSHA to focus its efforts more effectively to prevent fatalities and severe work-related injuries and illnesses. The final rule will also improve access by employers, employees, researchers and the public to information about workplace safety and health and increase their ability to identify and abate serious hazards.

Changes to reporting requirements: What needs to be reported to OSHA?

OSHA's updated recordkeeping rule expands the list of severe injuries and illnesses that employers must report to OSHA.

*As of January 1, 2015, all employers must report:

- All work-related fatalities within 8 hours.
- All work-related inpatient hospitalizations, all amputations and all losses of an eye within 24 hours.

You can report to OSHA by:

- Calling OSHA's free and confidential number at 1-800-321-OSHA (6742)
- Calling your closest OSHA Area Office during normal business hours
- Using the new online form that will soon be available found at http://www.osha.gov/report_online
(Please note, the last part of the web address should be typed as "report_online")

Information Required When Filing a Report

- Establishment name
- Location of the incident
- Time of the incident
- Type of reportable event
- Number of employees injured / deceased
- Names of injured / deceased
- Your contact person and phone number
- Description of incident

Only fatalities occurring within 30 days of the work-related incident must be reported to OSHA. Further, for an inpatient hospitalization, amputation or loss of an eye, these incidents must be reported to OSHA only if they occur within 24 hours of the work-related incident.

Because of the time restraints, **YOU**, the on-site employer should notify OSHA of all reportable events using one of the methods described above. If however, you notify CHR in time and with **ALL** of the required information, we would be happy to assist you by notifying OSHA on your behalf. When calling CHR for assistance in this matter, please be clear in stating that you wish CHR to contact OSHA to report the accident.

Should you have any questions, please feel free to contact Eliese @239-592-9700 or Eliese@ContinuumHR.com.



Claims Reporting Forms and Procedures

All forms and medical paperwork are to be emailed to the Claims Center at Claim@continuumhr.com

<p><u>First Report of Injury (FROI)</u></p>	<p>Complete this form IMMEDIATELY. Do not wait until other forms are completed. Submit to the Continuum HR Claims Center via email or fax within 4 hours of the accident. A sample form has been included as a reference. If an employee requires medical treatment, <u>YOU are required</u> to contact the clinic and arrange the first visit.</p>
<p>AR-1 Employee Injury/Illness Accident Report</p>	<p>Form needs to be completed by the injured worker ASAP following an accident and basic first aid or medical treatment.</p>
<p>AR-2 Supervisor's Accident Investigation Report</p>	<p>Form needs to be completed every time an employee is involved in a work related injury or accident. This form is also to be used for "Report Only" incidents that do not require medical attention. Form should be completed and submitted with the FROI within 4 hours of the accident. This form will assist the supervisor with conducting a thorough investigation</p>
<p>AR-3 Witness Statement Form</p>	<p>Form needs to be completed whenever there is a witness to an accident. Have all witnesses complete this form immediately following the incident, while facts are clear. Once completed, the form should be signed and returned to the Claims Center via email or fax.</p>
<p><u>Chain of Custody</u> Drug Test Form</p>	<p><u>Post Accident drug tests are mandatory and must be performed within 24 hours of the incident.</u> Send or escort the employee to the nearest Labcorp facility with the Labcorp Chain of Custody form. Labcorp locations can be found at https://www.labcorp.com/wps/portal/findalab CHR can schedule this appointment for you. Please call 239-415-1110 for assistance.</p>
<p>AR-4 Consent for Release of Medical Information</p>	<p>Form needs to be completed and sent to CHR if/when the employee seeks medical treatment. This completed form proves our ability (CHR / the carrier) to request and receive medical documents relating to the claim directly from the treating facility.</p>
<p>AR-5 Medical Authorization for Initial Treatment</p>	<p>Form should be sent with the injured employee to the medical provider. Fill in the employee's name and Social Security Number before employee seeks treatment.</p>
<p>AR-6 Refusal of Medical Treatment</p>	<p>If an employee reports an incident but <u>refuses medical treatment</u>, have them complete this form immediately. This is not a waiver for all medical treatment. The employee may choose at a later date to seek medical treatment if necessary, however, they <u>MUST follow the state mandated guidelines</u> for Workers Compensation injuries. They cannot go to their personal physician or an ER without prior authorization from the Claims Center. A post accident drug screen may/may not be required when an employee signs this form. Please call CHR for guidance.</p>
<p><u>Medical Treatment and Paperwork</u></p>	<p>After any and all medical treatment(s), employees are required to supply the employer with all paperwork provided by the treating physician(s). This paperwork must be faxed immediately to the claims center. The injured employee must <u>keep to all appointments</u>... even if they are feeling better.</p>



Workers Compensation FAQ

Should I send my injured employee to the Emergency Room? Only use ER's for sever/traumatic injury cases, if it is after normal business hours and clinics are closed, OR, if a walk in clinic is not located within a reasonable distance of the employee. Treatment is typically slower in an ER and can **cost as much as 5 times more** than a clinic for most common workplace injuries.

Should someone go to the clinic with my injured employee the first time? If at all possible you should send a company representative to the clinic with the employee. This shows the employee that you care and ensures that you are aware of any developments or complications with the treatment.

When an employee is injured, should I call the clinic? YES! Contact the nearest clinic and let them know you have an employee on the way, the nature of the injury, and that it is a work comp claim. **This is a requirement in some states and is always a good practice.** Ensure that the clinic has the "Medical Authorization For Initial Treatment" (AR-5) form.

Why do I have to forward the medical paperwork? Doesn't it come to your and the carrier anyway? Eventually the paperwork may find its way to us and the carrier, however, it may be days or weeks after the treatment. By not forwarding your copies of the paperwork, you could possibly delay necessary treatments, specialist referrals, diagnostics, and increase the overall cost of the claim.

What is "Light Duty"? Light duty refers to tasks the employee has been medically approved to perform while they heal from their injury. Often times the treating physician does not allow the injured employee to perform his/her regular duties based on the physical demands of their original position. The doctor then states on a form what physical activities are allowed during the employees' recovery. The restriction may change after additional medical treatments so always refer to the most recent medical paperwork returned with the employee.

If I have an employee that is taken out of work by the treating doctor, what should I do. Notify us immediately and forward all medical paperwork. Sometimes doctors will make a determination without all the facts about the employees' work responsibilities. We will work with you, the carrier, and the medical provider to ensure that the employee returns to work as quickly as possible.

The employee went to the doctor. They claim to be fine but didn't bring back any paperwork. What should I do? If the employee receives treatment from a medical facility and he/she returns to work "full-duty" with no restrictions, a release from the treating physician must be obtained before the employee may begin work. Call the clinic and have them email/fax the paperwork or send the employee back to obtain the release. You cannot allow them to work without a written release from the treating facility.

Can the employee go anywhere they want for treatment, like to their personal doctor? Absolutely NOT. The employee must go to an approved facility and all visits after the initial care MUST be authorized by the carrier.

How many witnesses need to fill out the Witness Statement Form? If possible, have ALL of the witnesses fill out the form. Often times you will get different accounts that can help in the investigation. Also, should the employee get a lawyer, witness statements help in the defense of the lawsuit.

How do I report a claim that happens after normal business hours? You can call the CHR corporate headquarters like you would call during regular business hours and leave a message. You can send an email or fax. If you need to speak with someone immediately, you may contact Phil Herron on his cell at 678-988-8544. If he does not answer please leave a message and he will get back to you ASAP. The office phone number is 239-415-1110 and the fax number is 239-592-9800.

If an employee is involved in auto accident while working, do I need to report it to workers' compensation? If so why? If an employee is injured while performing a job function for the company (even if that function involves driving or riding in a vehicle), it is a workers' compensation claim. The work comp carrier can then try to recoup some of the costs of the claim from the responsible parties auto carrier.

What information is helpful during an investigation of an injury? Pictures, documentation, and witness statements. Take pictures of the equipment and area the employee was working in when the injury happened? Use an item to show scale if possible. Have a person stand in the picture to point out the specific area, part, or location where or how the injury occurred. Document everything; claims forms, name and type of equipment involved (model and SN if applicable), and witness statements.

When an employee has filed a claim and has returned to work on light duty, can they come and go as they please? No. The light duty restrictions will detail if a reduction of hours is necessary for the proper healing of the injury. Other than for medical treatments and/or evaluations, the employee should be expected to maintain a normal work schedule.

Can I fire an employee that has filed a claim? NO! There are very few circumstances that allow for terminating an injured employee without severe penalties to you and your business. In addition, you/we lose complete control of making sure the injured employee follows the medical orders, goes to appointments and treatments, and inevitably the cost of the claim soars. **CALL US** and we will discuss the situation and assist you with getting the immediate problem corrected.

Can I fire an employee after their claim has been closed? It is against the law to terminate an employee for being injured at work whether the claim is open or closed. However, you can terminate the employee for cause for misconduct or performance reasons with proper written documentation showing a disciplinary process has been followed. **CALL US FIRST to review the circumstances and to receive guidance.**

If an employee tells me they had an accident on the job, but they don't want to go to the doctor, do we report this? YES! The employee must fill out the refusal form (AR-6) and it must be sent to us immediately. There are many times where an employee initially refuses treatment and then later decides to go. Late reporting causes a number of problems including having to remember forgotten details and possible fines from the state.

Why must the employee take a drug test immediately after being injured? The carrier requires that a drug test be performed. In addition, some states require the test to be performed within hours of the incident. To be accepted as part of the claims process, the test has to be timely in relation to the accident. Also, should an employee test positive for drugs or alcohol, by law the compensation benefits can be reduced or the claim can be denied outright. This has the potential of saving YOU money.

Can we reduce the wages of an injured employee working light duty work? The employee should be paid as close to their normal wages as possible based on the restrictions and work that is available. An employee returning to work but unable to perform their normal duties can be assigned other duties that meet the light duty restrictions. The employee only has to be paid what the interim job is worth, but it SHOULD be at least 80% of their current pay. If the employee meets the requirements, a percentage of the difference between the two wages will be made up by the workers' compensation carrier. **If you choose to pay a lower than current wage, please call CHR and let us know so that we file the correct paperwork to ensure that the employee is paid what they are owed.**

Must we work an injured employee their normal work hours/shift? It is always better for the overall cost of the claim to have the employee work a normal schedule if the restrictions allow it. If you do not have enough light duty work to support a regular shift, you do not have to create work to keep the employee busy. If you are having difficulty providing hours to an injured employee, please contact CHR and we discuss the situation with you.

FIRST REPORT OF INJURY OR ILLNESS

**FLORIDA DEPARTMENT OF FINANCIAL SERVICES
DIVISION OF WORKERS' COMPENSATION**

For assistance call 1-800-342-1741
or contact your local EAO Office

RECEIVED BY CLAIMS-HANDLING ENTITY	SENT TO DIVISION DATE	DIVISION RECEIVED DATE

PLEASE PRINT OR TYPE

EMPLOYEE INFORMATION

NAME (First, Middle, Last)		Social Security Number	Date of Accident (Month-Day-Year)	Time of Accident <input type="checkbox"/> AM <input type="checkbox"/> PM
HOME ADDRESS Street/Apt #: _____ City: _____ State: _____ Zip: _____		EMPLOYEE'S DESCRIPTION OF ACCIDENT (Include Cause of Injury)		
TELEPHONE	Area Code	Number		
OCCUPATION		INJURY/ILLNESS THAT OCCURRED		PART OF BODY AFFECTED
DATE OF BIRTH ____/____/____	SEX <input type="checkbox"/> M <input type="checkbox"/> F			

EMPLOYER INFORMATION

COMPANY NAME: _____ D. B. A.: _____ Street: _____ City: _____ State: _____ Zip: _____		FEDERAL I.D. NUMBER (FEIN)	DATE FIRST REPORTED (Month/Day/Year)
TELEPHONE		NATURE OF BUSINESS	
Area Code	Number		POLICY/MEMBER NUMBER
DATE EMPLOYED ____/____/____		PAID FOR DATE OF INJURY <input type="checkbox"/> YES <input type="checkbox"/> NO	
EMPLOYER'S LOCATION ADDRESS (If different) Street: _____ City: _____ State: _____ Zip: _____		WILL YOU CONTINUE TO PAY WAGES INSTEAD OF WORKERS' COMP? <input type="checkbox"/> YES	
LOCATION # (If applicable) _____		LAST DATE EMPLOYEE WORKED ____/____/____	
PLACE OF ACCIDENT (Street, City, State, Zip) Street: _____ City: _____ State: _____ Zip: _____		RETURNED TO WORK <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, GIVE DATE ____/____/____	
COUNTY OF ACCIDENT _____		DATE OF DEATH (If applicable) ____/____/____	
Any person who, knowingly and with intent to injure, defraud, or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information commits insurance fraud, punishable as provided in s. 817.234, Section 440.105(7), F.S. I have reviewed, understand and acknowledge the above statement.		WILL YOU CONTINUE TO PAY WAGES INSTEAD OF WORKERS' COMP? <input type="checkbox"/> YES	
EMPLOYEE SIGNATURE (If available to sign) _____		DATE _____	
EMPLOYER SIGNATURE _____		DATE _____	
RATE OF PAY \$ _____ PER _____		NAME, ADDRESS AND TELEPHONE OF PHYSICIAN OR HOSPITAL	
<input type="checkbox"/> HR <input type="checkbox"/> WK <input type="checkbox"/> DAY <input type="checkbox"/> MO Number of hours per day _____ Number of hours per week _____ Number of days per week _____		AUTHORIZED BY EMPLOYER <input type="checkbox"/> YES <input type="checkbox"/> NO	

CLAIMS-HANDLING ENTITY INFORMATION

<input type="checkbox"/> 1(a) Denied Case - DWC-12, Notice of Denial Attached	<input type="checkbox"/> 2. Medical Only which became Lost Time Case (Complete all required information in #3)
<input type="checkbox"/> 1(b) Indemnity Only Denied Case - DWC-12, Notice of Denial Attached	Employee's 8 TH Day of Disability _____/_____/_____ Entity's Knowledge of 8 TH Day of Disability _____/_____/_____ Full Salary in lieu of comp? <input type="checkbox"/> YES Full Salary End Date _____/_____/_____ Date First Payment Mailed _____/_____/_____ AWW _____ Comp Rate _____
<input type="checkbox"/> 3. Lost Time Case - 1st day of disability _____/_____/_____ Penalty Amount Paid in 1 st Payment \$ _____ Interest Amount Paid in 1 st Payment \$ _____	<input type="checkbox"/> T.T. <input type="checkbox"/> T.T. - 80% <input type="checkbox"/> T.P. <input type="checkbox"/> I.B. <input type="checkbox"/> P.T. <input type="checkbox"/> DEATH <input type="checkbox"/> SETTLEMENT ONLY

REMARKS:			INSURER NAME	
			CLAIMS-HANDLING ENTITY NAME, ADDRESS & TELEPHONE	
INSURER CODE #	EMPLOYEE'S CLASS CODE	EMPLOYER'S NAICS CODE		
SERVICE CO/TPA CODE #	CLAIMS-HANDLING ENTITY FILE #			



SUPERVISOR'S ACCIDENT INVESTIGATION REPORT AR - 2

Client:	Employee:
Date of Injury:	Time of Accident: AM/PM
Chain of Custody Number/ Drug Test Form #:	Department:
Date the employee reported the accident to you:	

Please Complete All Questions

Has the injured employee requested medical treatment? Yes No
(Have employee complete refusal of treatment "Form AR-6" – if applicable)

Job being performed: _____ Was this his/her regular job? Yes No

Place of Job (parking lot, garage, residential home): _____

Job Site Address (be specific) _____

How many hours was the employee on the job before the accident occurred? _____ Start Time: _____

Last full day worked before injury: _____ County of Injury: _____

Describe the Accident: _____

What did employee do or fail to do that contributed to the accident? _____

What body part was injured? _____ Any Witnesses: Yes No

Were you present at the accident location during the incident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did you witness the incident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are there issues or circumstances that make you question the employees' account of the incident or nature/severity of the injury?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was a post-accident drug screen performed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is light duty available for this injured employee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you believe the employee will lose time from work beyond medical treatments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the employee cited for the accident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was employee paid for the rest of the day? If No, when was last hour paid thru? _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did the employee willfully refuse to use a safety appliance or have prior knowledge and willfully refused to observe a safety standard or rule?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Where did the employee go for treatment (Name of clinic/hospital)? _____

Clinic/ Hospital Address and phone #: _____

How were they transported to treatment (car, ambulance)? _____ Work Status: _____

Was the accident a result of Unsafe Act or Unsafe Condition? First day of treatment? _____

Supervisor Print Name _____ Signature of Supervisor _____

Direct Phone/Cell Line: _____ **Date:** _____



AR - 4

Consent For Release Of Medical Information

I hereby authorize representatives of Continuum HR and / or Continuum HRs' Workers' Compensation Carrier to be permitted to obtain and review copies of all medical records related to my workers' compensation injury. This pertinent information will be discussed with other professionals involved in my medical treatment and any institution that, through the "Workers' Compensation Program" or otherwise is paying all or part of the cost associated with my medical care.

Employee Name	Social Security Number
Injury Date	Telephone Number
Name of Employer	
Signature of Employee	Date
Witness	Date

A PHOTOCOPY OR FACSIMILE COPY OF THIS AUTHORIZATION IS AS VALID AS THE ORIGINAL



MEDICAL AUTHORIZATION FOR INITIAL TREATMENT **AR - 5**

To: Medical Treatment Facility,

Please **verify** the active status of the injured employee being treated by calling us at 239-415-1110. You are authorized to give a **ONE TIME INITIAL** treatment as necessary to our employee. **Please ensure all injured employees are drug tested or** told to go to the designated facility.*

***If drug test collection is not performed at this location, please advise the Employee to go to the drug test location listed on the chain of custody form.**

Employee Name	Social Security Number

Authorized by:
Continuum HR
11691 Gateway Blvd Ste 104
Ft. Myers, FL 33913
(239) 415-1110

Send billings to:
Continuum HR
11691 Gateway Blvd Ste 104
Ft. Myers, FL 33913
(239) 415-1110

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Please fax all treatment records including restrictions to Continuum HR following treatment.

We require all physicians who provide treatment for a reported work related injury submit all relevant documents to the insurer and the employer immediately but no later than three (3) business days after the visit.

Please fax all medical paperwork to 239-415-1114, Attention Claims Center.

If possible, inform us of any follow up treatment and also of any **missed** appointment by calling our offices at 239-415-1110.

Please Ensure All Injured Employees are Drug Tested.

Note to **Client/ Employer**: Employee must carry a chain of custody form **AND** this authorization form to the assigned Medical Treatment Facility and/or pharmacy.



REFUSAL OF TREATMENT FORM **AR – 6**

Client:	Incident Date:
Employee:	Social Security:
Employee Phone:	Incident Location:

I was involved in an incident on the above-mentioned date. I sustained no injuries. I was offered medical attention, but saw no need for medical treatment, because I sustained no injuries in the incident.

If my condition changes in the future, I agree to notify my supervisor and call the CHR Claims Center at 239-415-1110. I realize that medical treatment will be provided and I will receive authorization so that I might obtain medical attention, which, at this time, I have refused.

Please describe the incident in detail:
Please list specific body parts affected (i.e. Right thumb, Upper back, Left ankle, etc.):
The following people may have been a witness to the incident:

Signature _____ Date _____

Supervisor Signature _____ Date _____



RETURN TO WORK

Purpose

The purpose of a Return To Work program is to enable the employee to work and be productive during the period of the employees' recovery from an injury. This not only allows you to retain experienced staff, but also reduces the cost of the claim and increases employee morale.

CHR has established guidelines to return an injured employee to work following their injury as set forth in our contract. The employee will be placed on "light duty" (modified duty, transitional duty, limited service) as soon as he or she is able to do so prescribed by the treating medical provider. You are required to make light duty work available, as long as the restrictions are within reason, as soon as the employee is released to work by the treating physician. If you feel the restrictions are burdensome or if you have no work available, call us IMMEDIATELY and we will work with you, the doctor, the carrier, and the employee, so that YOU can keep your claims costs low and productivity high.



Lost Time / Return To Work FAQ

How often should I talk to an employee that has been placed out of work by the doctor? You should require the employee to call or visit your establishment a minimum of once per week. If the employee has been to the doctor, require the employee to drop off or send in any medical paperwork they have received immediately. Ask the employee how they are doing, when their next treatment is, and when they expect to return to work. Report any new information to CHR.

What do I need to do when an employee returns to work after missing time from an injury? Verify that the employee has obtained a release from the doctor by either A) reviewing the medical release supplied by the employee from the doctor, or B) calling CHR and have us verify the release. Sometimes an overeager employee will say they have been released and it not be true.

The employee has doctor restrictions and has returned to work. What do I need to do? Sometimes an employee may be released from the doctor to return to work with physical restrictions. The supervisor and the employee must review these restrictions carefully and discuss what work the employee can do within the limitations set by the medical provider. Do not allow the employee to work beyond those restrictions or it may impede the healing process or possibly make the injury worse.

What should I do if an employee has been released to work but doesn't show up for their shift? Try to contact the employee and ask why they are not present. Report the "No-Show" and any findings to CHR. Even if you choose not to discipline the employee, document the absence and have the employee sign it upon their return. It is imperative that you notify and submit the documentation to CHR so that we can properly manage the claim and keep the costs to a minimum.

Will an employee be paid if they miss time due to an injury? Possibly. The first seven (7) days of lost time work is not payable by the workers' compensation system. In addition, if the doctor does not place the employee "off work" and/or if the employee *CHOOSES* to stay home, they will not be compensated. If you wish to pay the employee (by using vacation time, etc.), contact the Claims center at (239) 415-1110 for a discussion of the proper method. **Do not just put them on the payroll.** If, however, the treating physician places the employee off work for more than 7 days, they will be paid a portion of their average wages.

How are lost time wages calculated? – Depending on individual state statutes, loss wages are calculated based on average wages earned over a set period of time. Usually, an injured employee will receive sixty six and two thirds (66 and 2/3rds) of the calculated average wage. Example: Florida uses the 13 weeks leading up to the injury date to calculate the average pay. Example: Georgia uses the previous years' earnings to calculate the average pay. If there is not enough historical data to support the primary method for calculation, a "similar" employee (in position, duties, and pay) is selected and their time and earnings are used to establish an average wage for the injured employee.

When can my employee expect to receive their benefit check(s) from the carrier? – After the injured employee is eligible to receive benefits, the carrier then begins to process the benefit payment. Payments will be sent directly to the employee on a bi-weekly cycle.

What if my company does not have light duty available? Only in extreme cases are there no possibilities for making light duty available. Call CHR immediately and we will discuss with you the light duty restrictions and ways to get the employee back to work. Return To Work programs have been proven to reduce the costs of claims by 10% to 30%. We have access to several Return To Work options that you may not be aware of.

How do I let an employee know I have light duty available? What should I do to protect our company when we offer an injured employee light duty work? If the employee is present, sit down with them and the supervisor and discuss the light duty. Have the details put on paper and have the employee sign. Some states require that a formal light duty job offer be in writing and have a detailed job description that meets the restrictions. You must specify a date and time the employee is to report and exactly who the employee is to report to. The document must be sent to the employee certified mail, Fed Ex (signature required), or hand delivered to the employee with a receipt signature. The date the employee must report to work must allow for the time it takes to have the letter delivered (usually 5 days). The employee must be made to sign and date the document and return it for your files (copy to CHR). Even if this is not required in your state, it remains an excellent way to protect your business. **CHR has developed a document for this purpose and we will be happy to assist you on its completion.**