

TABLE OF CONTENTS

Chapter 1 PRACTICE AND PROCEDURE

I.	Introduction.....	1
	A. The Employer's Representative.....	1
	B. Deputy Commissioner and Chairman.....	2
	C. Administrative Assistants to Commissioners.....	3
II.	Filing Date.....	3
III.	Employer's Notice and Report of Injury.....	4
IV.	Jurisdiction.....	5
V.	The Workers' Compensation File.....	6
VI.	Filing the Employee's Claim.....	6
VII.	Temporary Compensation.....	8
VIII.	Average Weekly Wage and Compensation Rate.....	9
IX.	Agreement to Return to Work: Form 17.....	9
X.	Settlement of the Claim.....	10
XI.	Determination of Average Weekly Wage and Compensation Rate at the Informal Conference.....	11
XII.	Contested Case Hearing.....	12
XIII.	Employee's Request for Hearing.....	12
XIV.	The Employer's Answer.....	14
XV.	Employer's Request for Hearing.....	15
XVI.	Designation of Counsel for the Employer and Its Insurance Carrier.....	16
XVII.	Employee's Wage Determination.....	17
XVIII.	Concurrent Employments.....	18
XIX.	Venue.....	18
XX.	Limited Forms of Relief Pending Adjudication of the Claim.....	18
XXI.	Pre-Hearing Briefs and Discovery.....	19
XXII.	Production of Witnesses and Evidence.....	19
XXIII.	Evidence: Opinion Testimony.....	20
	A. Lay Witness Testimony.....	20
	B. Expert Witness Testimony.....	20
XXIV.	Alternatives to Testimony and Other Evidence: Expert's Written Reports.....	25
	A. Communicating with Health Care Providers.....	25

TABLE OF CONTENTS

XXV. Notice of Hearing	26
XXVI. Postponement and Adjournment.....	26
XXVII. Non-Appearance of a Party or Witness	27
XXVIII. Workers' Compensation Commission Awards.....	27
XXIX. Attorney's Fees	28
XXX. Additional Evidence.....	30
XXXI. Review Hearing	30
XXXII. Omnibus Insurance Fraud and Reporting Immunity Act.....	31
XXXIII. Failure to Pay Benefits or Provide Medical Treatment	
Under Award	31
XXXIV. Mediation.....	32

Chapter 2
PERSONS COVERED

I. Introduction.....	35
II. Employment Concept	35
III. "Employee" Defined.....	36
A. Statutory Exclusions and Exemptions	37
IV. Contract of Hire Requirement.....	39
A. General	39
B. Volunteers and Gratuitous Employees.....	41
V. Independent Contractor.....	42
A. General.....	42
1. Right to Control Work Factor	44
2. Method of Payment Factor	46
3. Provision of Equipment Factor	47
4. Right to Terminate Factor.....	47
B. Effect of Intentional Efforts to Create an Independent Contractor Relationship	48
VI. Lent Employees.....	49
VII. Governmental Employees	51
A. State and Municipal Employees.....	51
B. Peace Officers	52
C. Federal Employees.....	53
VIII. Private Employees.....	54
A. Agricultural Employees	54
B. Minors.....	55

TABLE OF CONTENTS

C.	Partners and Sole Proprietors.....	56
D.	Casual Employees.....	57
IX.	Prisoners and Convicts	59
A.	General.....	59
B.	Inmates of the State Department of Corrections	59
1.	Conditions of Coverage	59
C.	County Prisoners.....	60
D.	Work-Release Prisoners.....	60
X.	"Employer" Defined.....	61
A.	General	61
B.	Private Employers.....	62
C.	Exempted Employers.....	63
1.	General.....	63
2.	Minimum Number of Employees	63
3.	Total Annual Payroll Exemption	65
4.	Waiver of Exemption.....	66
5.	Estoppel to Deny Coverage	66
6.	Charitable Organizations	68
XI.	Statutory Employers.....	69
A.	Compensating the Workers of Owners, Contractors and Subcontractors	69
B.	Distinction Between Owner's and Contractor's Liability.....	71
C.	Liability of Owners.....	71
1.	General.....	71
2.	Test for Owners' Liability	75
3.	Owner Liability in Specific Industries.....	82
D.	Liability of Contractors.....	92
E.	Subcontractors	94
1.	General.....	94
2.	Subcontractor Versus Vendor.....	95
F.	Reimbursement; Priority of Payment.....	95

Chapter 3

ACCIDENT

I.	General.....	99
II.	Definition of "Accident".....	99
III.	Accidental Cause Versus Accidental Result	100

TABLE OF CONTENTS

IV.	Heart Attack and Stroke	103
V.	Mental Injury	104
VI.	Hernia	105
	A. Generally.....	105
	B. Rule.....	106
	C. The Requirement of an "Accident"	106
VII.	Diseases	106
	A. General	106
	B. Infections	106
	C. Occupational Diseases as Accidental Injuries	107
VIII.	Exposure.....	109
	A. General	109
	B. Accident.....	109
	C. Disease as a Result of Exposure	111
	D. Heart Attack as a Result of Exposure	112
	E. Spider Bites.....	112
IX.	Vaccinations and Inoculations	113

Chapter 4
ARISING OUT OF EMPLOYMENT

I.	General Meaning and Interpretations of	
	"Arising Out of" Employment	115
	A. General	115
	B. Test	117
	C. Proximate Cause Test	118
	D. Independent Intervening Cause	122
	E. Aggravating a Pre-Existing Condition.....	124
	F. Repetitive Trauma.....	125
II.	Specific Accidents.....	126
	A. Accidents Resulting from Acts of God or Nature.....	126
	1. General.....	126
	2. Arising Out of the Employment.....	128
	B. Unexplained Accidents	129
	1. General.....	129
	2. Apparent Suicides	132
	3. Deaths	134
	4. Heart Attacks	138

TABLE OF CONTENTS

5.	Drownings.....	139
C.	Medical Malpractice	140
D.	Street and Highway Accidents.....	141
E.	Slips and Falls.....	145
1.	General.....	145
2.	Idiopathic and Unexplained Falls	151
F.	Infection.....	156
G.	Vaccinations and Inoculations	157

Chapter 5
COURSE OF EMPLOYMENT

I.	General Meaning and Interpretations of "Course of Employment"	159
A.	General	159
II.	Going to or Coming from Work	160
A.	General	160
B.	Exceptions.....	161
1.	Inherently Dangerous Ways Leading to and from Employer's Premises	162
2.	Transportation Provided by the Employer.....	163
3.	Furtherance of the Employer's Business Exception....	167
4.	Transportation as an Express or Implied Requirement in Contract.....	171
5.	Special Errand Exception.....	172
C.	Distinguishable from Going and Coming Rule: Travel on Employer's Premises - Parking Lot Cases	176
III.	Trips	181
A.	Going to and from Meals	181
B.	Trips for the Employer.....	182
1.	Furtherance of Employer's Business	182
2.	Traveling During Working Hours from One Place to Another.....	184
3.	Special Errand Rule	185
C.	Dual Purpose Trips and Acts	187
IV.	Acts Outside Regular Duties	190
A.	Acts for the Benefit of Third Parties.....	190
B.	Acts for the Personal Benefit of a Co-Employee.....	191

TABLE OF CONTENTS

C.	Acts for the Personal Benefit of the Employer	192
D.	Acts for the Personal Benefit of the Employee.....	194
E.	Acts Exceeding Authority and Volunteer Acts.....	196
V.	Acts for Personal Comfort or Convenience.....	201
VI.	Horseplay.....	205
A.	Innocent Victim of Horseplay.....	205
B.	Instigator	206
VII.	Emergencies.....	207
A.	General	207
B.	Rescue of Employer's Property.....	208
C.	Emergencies and the "Special Errand" Doctrine	208
D.	Necessity of a Genuine Emergency	209
VIII.	Recreation and Vacation.....	210
A.	Recreation	210
B.	Vacation.....	213

Chapter 6
SPECIFIC INJURIES

I.	Heart Attack, Stroke, and Angina.....	215
A.	Unusual Exertion or Strain.....	216
B.	Exception for Heart Attack Caused by Exposure	224
C.	Aggravating a Pre-Existing Condition.....	225
D.	Causation	226
II.	Mental and Nervous Injuries	229
A.	General	229
B.	Mental Stimulus Causing Physical Injury.....	230
C.	Physical Injury Causing Nervous Injury.....	232
D.	Mental Stimulus Causing Nervous Injury.....	233
III.	Cancer.....	236
A.	General	236
B.	Trauma	236
C.	Aggravating a Pre-Existing Cancer	238
D.	Medical Causation	239
IV.	Hernia.....	242
A.	Generally.....	242
B.	Rule.....	242
C.	Burden of Proof	243

TABLE OF CONTENTS

D.	Nature of the Injury Required for Compensation	244
1.	"Accident"	244
2.	"Pain"	244
E.	Predisposition Towards Hernia.....	245
F.	Medical Treatment.....	246
1.	Required Medical Treatment	246
2.	Trusses	247
V.	Infections.....	247
A.	Generally.....	247
B.	Aggravating a Pre-Existing Condition.....	248
C.	Medical Causation	248
VI.	Exposure	250
A.	General.....	250
B.	Accident.....	251
C.	Course of Employment: Greater Risk Test.....	252
D.	Disease as a Result of Exposure	253
VII.	Vaccinations and Inoculations	254
A.	General.....	254
B.	Arising Out of the Employment.....	254
VIII.	Spider Bites.....	255
A.	General.....	255
IX.	Repetitive Trauma	256
A.	Accident.....	256
B.	Repetitive Trauma and Aggravation Statutes	258
C.	Notice of Carpal Tunnel Syndrome Injury	259
X.	Brain Injury.....	261

Chapter 7

DEFENSES AND MISCONDUCT

I.	Notice.....	263
A.	General.....	263
B.	Justification for Failure to Give Notice	266
1.	Employer's Actual Notice	267
2.	Reasonable Excuse	270
3.	Employer's Lack of Prejudice.....	271
C.	Notice for Repetitive Trauma Claims	272

TABLE OF CONTENTS

II.	Statute of Limitations	275
	A. General.....	275
	B. Basic Limitations Period.....	279
	C. Waiver.....	282
	D. Estoppel	284
	E. Tolling the Statute of Limitations	289
	F. Exception for Minors and Mental Incompetents.....	291
	G. Statute of Limitations on Changes of Condition.....	291
III.	Intentional Acts	297
	A. General.....	297
	B. "Willful Intent"	298
	C. Assaults and the "Aggressor Defense".....	299
	D. Horseplay.....	302
	E. Intoxication	304
	F. Suicide	308
	G. Speeding.....	309
IV.	Employee's Willful Failure to Use Safety Appliances or Perform Statutory Duty.....	310
V.	Fraud in the Application of Employment.....	311
	A. General.....	311
	B. Minors.....	321
VI.	Employer's Failure to Comply with a Statutory Requirement.....	321
VII.	Retaliatory Discharge	321
	A. Grounds.....	321
	B. Causation	325
	C. Defenses.....	326
	D. Remedies.....	329
	E. Statute of Limitations.....	330
	F. Res Judicata	330

Chapter 8

BENEFITS

I.	Compensation Benefits	333
	A. General.....	333
	B. Temporary Disability.....	333
	1. Temporary Total and Temporary Partial Compensation	333

TABLE OF CONTENTS

2.	Maximum Medical Improvement	335
3.	Suspension and Termination of Temporary Total or Temporary Partial Compensation.....	339
C.	Permanent Disability.....	346
1.	Permanent Partial Disability: Wage Loss	346
2.	Permanent Partial Disability: Loss of <i>or</i> Loss of Use of a Scheduled Part of the Body	356
3.	Permanent Total Disability	372
D.	Death Benefits.....	376
E.	Disfigurement	377
F.	Hospital and Medical Benefits.....	379
1.	General.....	379
2.	The Claimant's Obligation to Accept Medical Care ...	382
3.	Claimant's Obligation to Submit to Medical Examinations or Autopsy.....	382
4.	Effect of Refusing Medical Examinations or Treatment.....	383
5.	Employer's Failure to Provide Prompt and Adequate Medical Care.....	386
6.	Selection of Treating Physician	386
7.	Emergencies.....	387
8.	Medical Treatment and Expenses	387
G.	Successive Injuries.....	393
1.	Full Responsibility Rule	393
2.	Apportionment	395
3.	Kind of Prior and Subsequent Injury Covered by the Second Injury Fund.....	395
4.	Effect of Subsequent Injury on Maximum Compensation Allowed.....	396
H.	Last Injurious Exposure Rule.....	402
I.	No Compensation Due When Employee Refuses Suitable Employment	403
II.	Determining the Compensation Rate	403
A.	The Concept of the Average Weekly Wage and the Compensation Rate	403
1.	Average Weekly Wage and Compensation Rate Designation for Certain Categories of Employees.....	404
2.	Calculating the Average Weekly Wage	406
3.	Calculating the Compensation Rate	414

TABLE OF CONTENTS

III.	Death Benefits: To Whom Payable	415
A.	General Statutory Scheme.....	415
B.	Limitations Regarding the Date of Death	417
C.	Dependent Beneficiary	418
1.	Designated Beneficiaries Presumed	
	Wholly Dependent	419
2.	Determination of Dependent Beneficiaries.....	421
D.	Non-Dependent Beneficiaries.....	423
E.	Discovery of Beneficiaries.....	423
F.	Division of Benefits	424
G.	Payment When There Exists No Dependent or	
	Non-Dependent Beneficiary, The Second Injury Fund	425
H.	Good Faith Payment to Dependent Subsequent in Right.....	425
I.	Necessity for Appointment of Guardian <i>ad Litem</i> (GAL)	426
IV.	Payment of Compensation	427
A.	Payment by Agreement.....	427
1.	Statutory and Regulatory Requirements	427
2.	Settlements.....	428
B.	Payment by Order of the Commission.....	432
C.	Date Compensation is Due and Report Required	432
1.	Penalty for Late Payment.....	433
2.	Payment Made When Not Due or Payable	433
3.	Notice of Final Payment	435
D.	Multiple Employers, Liability for Payment	435
E.	How Compensation is to be Paid.....	436
1.	General.....	436
2.	Weekly	436
3.	Payment Monthly or Quarterly	436
4.	Payment in Lump Sum	436
F.	Persons Entitled to Acknowledge Receipt of	
	Compensation; Release of Employer.....	439
G.	Notice of Commencement of Compensation	
	and Medical Payments	440
H.	Notice of Final Payment	441
I.	Conclusiveness of Award	441
J.	Payment During Appeal.....	442
1.	General.....	442
2.	Historical Background	442
3.	Modern Rule	444

TABLE OF CONTENTS

K.	Payments to Minors and Incompetents	444
L.	Payment When Employee Dies from Cause Other Than Accident.....	445
M.	Assignment, Creditor's Rights, Preferences and Priorities	449
N.	Judgment and Satisfaction of Judgment	450

Chapter 9

THIRD-PARTY ACTIONS

I.	Introduction.....	451
II.	Parties to a Third-Party Proceeding	452
III.	Employee's Remedies Against Third Parties.....	452
	A. General	452
	B. Employee's Right to Maintain Suit and Receive Workers' Compensation Benefits; Election of Remedies.....	452
	1. General.....	452
	2. Exception for Intentional Torts.....	453
	3. Immunity from Liability on Certain Construction Contracts	454
	C. Employee's Duty to Provide Notice; Forms.....	454
	D. Time Limitations for Instituting Suit	455
	E. Compromise Settlement.....	456
IV.	Assignment of the Third-Party Action to the Carrier.....	459
	A. Carrier's Right to Proceed Against Third Party by Assignment	459
	1. General.....	459
	2. Time Limitations.....	460
	3. Notice Requirements.....	460
	B. Carrier's Right to Proceed Against Third Party Where Employee Enters into an Unauthorized Settlement	462
	C. Direct Cause of Action Against Third Party Where Death Results from Injury and Employee Leaves No Dependents Entitled to Compensation Benefits.....	462
V.	Right of Third Party to Enforce Contribution or Indemnity from Employer.....	464
VI.	Apportionment of Third-Party Recovery	467
	A. Recovery by the Employee or His Representative.....	467
	B. Disposition of Proceeds Where Carrier Recovers.....	478

TABLE OF CONTENTS

C.	Distribution of the Recovery by Agreement	478
VII.	Inadmissibility of Amounts of Compensation Paid as Evidence in Suits Against Third Parties.....	480

**Chapter 10
EXCLUSIVE REMEDY**

I.	Introduction.....	481
A.	The Rule.....	481
B.	History and Purpose of the Rule	481
C.	Employers' Duty to Raise as an Affirmative Defense.....	482
II.	Coverage Under the Act	482
A.	Requirement of an Employment Relationship	483
1.	Time of the Relationship.....	483
2.	Statutory Employees and Employers	483
B.	Requirement of Personal Injury or Death by Accident.....	486
C.	Acceptance of the Act's Provisions.....	487
D.	Title Applicable to Insurance for Single Catastrophe Hazards	488
III.	Kinds of Actions Barred.....	489
A.	Generally.....	489
B.	Federal Statutory Liability	490
C.	State Statutory Liability	491
IV.	Injury Outside Coverage of the Act	491
V.	Other Persons Barred by the Exclusivity Rule	493
VI.	Third Parties	494
A.	Insurance Carriers as Third Parties	494
B.	Bad Faith Claims	495
C.	Partnership as Employer	495
D.	Corporation as Employer	496
E.	Dual Capacity Doctrine	498
F.	Co-Employees.....	504
1.	Conducting the Employer's Business.....	505
2.	Independent Contractor.....	506
G.	Subcontractors	507
1.	General.....	507
2.	Suits by Employees of Owner	508

TABLE OF CONTENTS

3.	Suit by Employee of a Subcontractor Against Another Subcontractor	509
4.	Suit by Employee of Subcontractor Against Owner ...	509
5.	Suit by Subcontractor Against Owner	510
VII.	Intentional Torts Committed by Employer or Co-Employees.....	511
A.	By Employer	511
B.	By Co-Employees	512

Chapter 11
OCCUPATIONAL DISEASES

I.	General.....	513
II.	Substantive Aspects	514
A.	Elements of Occupational Disease Claims	514
1.	Disease	515
2.	"Arise Out Of" and "In the Course Of" Employment .	516
3.	Due to Hazards in Excess of Those Ordinarily Incident to Employment.....	517
4.	Peculiar to the Claimant's Occupation	517
5.	Recognized as Peculiar to a Particular Trade, Process, Occupation, or Employment.....	517
6.	Directly Results from Continuous Exposure to Normal Working Conditions	518
B.	Disability.....	518
C.	Burden of Proof	520
D.	Impairments Which Are Not "Occupational Diseases"	520
E.	Contributing Non-Occupational Causes	521
F.	Requirements for Pulmonary Diseases	524
G.	Defenses to Occupational Disease Claims.....	525
1.	Res Judicata	525
2.	Willful and False Misrepresentation.....	527
3.	Intoxication or Willful Intent to Injure Oneself	527
4.	Refusal to Accept Suitable Employment	527
5.	Refusal to Use Safety Appliance	527
6.	Disability Ends.....	528
H.	The Medical Board	528
1.	Proceedings.....	528

TABLE OF CONTENTS

III.	Procedural Aspects	530
A.	Statute of Limitations and Notice to Employer	530
1.	Reasonable Diligence	532
2.	Definitively Diagnosed	532
B.	Relaxed Pleading Requirement and Misconception of Remedy	534
C.	"Contracting" a Disease	534

Chapter 12
APPEALS

I.	General.....	537
II.	Judicial Review	543
III.	Due Process	545
IV.	Administrative Procedures Act	545
V.	Venue	545
VI.	Appealable Orders.....	546
VII.	Case Examples	546
VIII.	Appeals from Workers' Compensation Commission	549
IX.	Contents of Petition.....	550
X.	Stays	553
XI.	The Record	553
XII.	Additional Evidence.....	554
XIII.	Review	554
XIV.	Scope of Review.....	554
XV.	Review by the Superior Courts.....	560
XVI.	Conflicts in Evidence	563

Chapter 13
STATE FUND

I.	History and Purpose	565
II.	Administration, Funding, Expenditures and Legal Representation.....	566
A.	Administration	566
B.	Funding	566
C.	Expenditures	567

TABLE OF CONTENTS

D.	Legal Representation	567
III.	Coverage of the State	567
IV.	Coverage of Subdivisions of the State	567
V.	Officers and Employees Covered	568
A.	General	568
B.	Elected or Appointed Officials	569
C.	Inmates and Prisoners	569
D.	Vocational Rehabilitation Clients	571
E.	Students.....	571
F.	Volunteers; Volunteer Firemen and Rescue Squads.....	571
1.	General.....	571
2.	Volunteer Firemen and Rescue Squad Members.....	572
G.	State and National Guard	572

Chapter 14
THE SOCIAL SECURITY/WORKERS’
COMPENSATION OFFSET

I.	Introduction.....	575
II.	The Basics	575
A.	Fact Pattern #1	580
1.	Taxable Consequence to the Offset	582
2.	Changes in the Amount of Workers’ Compensation ..	583
3.	Different Impairments Can Cause the Same Disability	584
4.	“Periodic” Benefits	584
5.	Exclusions from Offset Formula.....	587
6.	Satisfaction of Third-Party Liens Under S.C. Code Ann. § 42-1-560.....	589
7.	Responsibilities of the Social Security Field Offices and Processing Centers	589
8.	Mandamus Jurisdiction to Repair Offset Miscalculations	591
9.	The Reduced Retirement Insurance Benefits (RIB) Election	593
10.	Caveat — You Will <i>Never</i> See Fact Pattern #1	593
B.	Fact Pattern #2	593

TABLE OF CONTENTS

C.	Fact Pattern #3	602
D.	“Reverse Offset” States	603

Chapter 15
MEDICARE

I.	Introduction.....	605
II.	The History	606
A.	Period #1 — 1965 to 1980	607
B.	Period #2 — 1981 to 1995	607
C.	Period #3 — 1996 to the Present	610
	1. Proposal to Change the Social Security Offset	611
	2. Federal Cost Containment	612
	3. Publications Discouraging Reimbursement to Medicare	613
III.	The Law	613
A.	Sources of Authority	613
	1. The MSP Statute	613
	2. The MSP Regulations	616
	3. Other authorities	616
B.	Elements of Medicare’s Burden of Applying the MSP Provision	618
	1. “Primary Plan”	619
	2. Third Party is “Required or Responsible” for Primary Payment	622
	3. Medicare-Covered Items or Services	624
	4. Medicare “Beneficiary”	625
C.	Consequences of Medicare’s Satisfaction of Its Burden of Showing that the MSP Provision Applies	625
	1. Waiver of Privileges and Release of Information	626
	2. Methods by Which Medicare Obtains Reimbursement	626
	3. When Medicare Will <i>Not</i> Pay	634
D.	Defenses (or Not) to Medicare’s Claim for Reimbursement ...	635
	1. Priority	635
	2. Non-Assignability of Workers’ Compensation	636
	3. Contractual Limitations and Descriptions of Doubtful and Disputed Liability	637

TABLE OF CONTENTS

4.	Statutes of Limitation.....	640
5.	Equitable Estoppel.....	640
6.	Collateral Estoppel.....	640
7.	Unauthorized Medical Providers	641
8.	No Involvement by Medicare	641
E.	Reduction of the “Lien”	641
1.	Waiver.....	641
2.	Procurement Costs	642
3.	Apportionment.....	647
F.	Reimbursement to Medicare for Payments Made and Expenses Incurred Before Settlement	648
1.	Beneficiaries’ Duty to Repay Medicare.....	648
2.	Primary Payers’ Duty to Identify and Report Medicare Secondary Payment Situations.....	648
3.	Medical Providers’ Duty to Identify Workers’ Compensation Coverage	649
4.	If Medicare Does Not Need to Take Legal Action	650
5.	If Medicare Needs to Take Legal Action.....	650
6.	Medical Expenses Paid by Medicare Before Workers’ Compensation Settlement	652
G.	Ethical and Other Considerations	655
H.	Reporting Requirements Under the MMSEA 2008.....	655
IV.	MSP Compliance.....	655
V.	Conclusion	656

Chapter 16

CONVERGENCE OF EMPLOYMENT LAWS AND THE WORKERS’ COMPENSATION ACT

I.	Overview	657
II.	At-Will Employment Doctrine.....	658
III.	Selected Statutes Affecting Leave.....	658
A.	Family and Medical Leave Act.....	658
B.	Americans with Disabilities Act	661
IV.	“Disability”, the ADA, FMLA and Workers’ Compensation Law	664
V.	Retaliation.....	665
A.	Family and Medical Leave Act.....	666

TABLE OF CONTENTS

B.	Americans with Disabilities Act	666
C.	South Carolina Human Affairs Law	666
D.	OSHA, Workplace Health and Safety Complaints	666
E.	Military Service	667
VI.	Continuation of Health Insurance Coverage.....	668
VII.	Employer Practices	669
A.	Written Policies and Procedure.....	669
B.	Releases	671
Chart:	Selected Laws Applicable to Private Workplaces	
	Based on Number of Employees	673
Index.....		677