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Tips for Healthy, Wealthy, & Happy Living ...

Hi Folks!

Hope you are having a nice summer. My IWLF team has been breaking records like our US teams did at the Tokyo Olympics! Our team has settled more cases, opened many new case files, and overall met and exceeded our monthly goals for several months in a row now. This is great news for our clients. Getting demands out and getting what our clients deserve is what makes our work so enjoyable and meaningful. I can't say enough about how hard our team works! Everyone is part of the process. That's what makes our law firm the best work injury law firm in Virginia!

Our Legal assistant Marey-Payge has found out firsthand what it's like going through a work injury. Several weeks ago, she hit her wrist on the copier machine. She has had surgery and gone through physical therapy in the last month. Marey-Payge, like many of you, just wants the pain to go away. Unfortunately, it has not. Hopefully she will not need more surgery and physical therapy will work. Please keep Marey-Payge in your thoughts and prayers!

Our son Christian has recently started working as a medical assistant at a rheumatology clinic. He is so excited for this opportunity before he applies for medical school. He knows gaining experience with patients will make him a better doctor one day. We are now officially fulltime empty nesters (except our chickens and dog, Chauncey).

We celebrated four team member's birthdays in July (John, Maria, Irene, and Courtney). We wanted to do something special, so we had "Well Into Life Massage" come in for chair massages! It was a deep tissue chair massage. Great idea -Sarah Busch! We wanted to do something besides the old birthday cake. It was a lot of fun.

That's it for now. Stay safe and lets all look forward to high school and college football! Also going back to school in person.

MICHELE

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)...

haptic (pronounced HAP-tik), adjective

Meaning: related to the sense of touch; perceiving things through touch

Sample Sentence: Video game controllers with haptic sensors can vibrate or shake during an earthquake or explosion that happens in the game.

Did You Know?

Unlike most land animals (including humans!), frogs don't need to drink when they're thirsty. Instead, water is absorbed directly through the skin on their stomachs and thighs.

Workers Comp Question?

I love hearing from all my good friends & clients. I am happy to help answer questions you might have about anything relating to workers comp. If you have a question, tip, or idea, call me: 804-755-7755.

I am here to help!

Quotes To Live By...

"Summer afternoon, summer afternoon; to me those have always been the two most beautiful words in the English language."

- Henry James,

"Prediction is very difficult, especially if it's about the future."

- Niels Bohr

"Sustainability is no longer about doing less harm. It's about doing more good."

Jochen Zeitz

6 WAYS YOUR WORKERS COMPENSATION BENEFITS CAN BE STOPPED

1. THE PRIVATE INVESTIGATOR

a. Insurance companies will sometimes hire a private investigator to observe an injured worker while they are under the physical restrictions of a doctor. ALWAYS follow your doctor's restrictions, at home, work, and anywhere in between!

2. REFUSING LIGHT-DUTY WORK

a. If the employer offers the injured worker tasks that are in compliance with the doctor's work restrictions and the injured worker does not return to work, workers compensation insurance does not have to pay the injured worker lost wages.

3. THE INDEPENDENT MEDICAL EXAM

a. Insurance companies will often send an injured worker for an "Independent" Medical Exam. The IME doctor is a doctor hand-picked by the insurance company to read the injured worker's medical reports, examine the injured worker, and then report his or her findings to the insurance company about the claimant's abilities and current course of treatment. If the injured worker does not attend this exam, the insurance company can cut off lost wage benefits for not cooperating.

4. THE FUNCTIONAL CAPACITY EXAM

a. Injured workers are often sent for a Functional Capacity Exam when the doctor believes their limitations have reached a level of permanency. If the Functional Capacity Examiner reports that the injured worker would not cooperate or he/she believes the injured worker was exaggerating their pain, the insurance company can use this as a reason to stop benefits.

5. QUITTING

a. Lost wage benefits only: If the injured worker quits their job while they are out of work or on light duty restrictions, the insurance company does not have to pay lost wages to the injured worker once they have quit their job.

6. GAPS IN MEDICAL TREATMENT

a. If an injured worker has an Award of lifetime medical benefits but does not see a doctor for a long period of time, the doctor has to be able to say if the current symptoms the injured worker is experiencing are a result of the workplace accident. If the doctor can't make this connection, workers compensation may not cover the treatment the doctor is recommending.

Uplifting Websites

While "doomscrolling" (scrolling through negative news) is common, there has always been a need for injections of positivity on days when we're feeling down. Here are a few uplifting resources online to give you a boost when you need one.

- **The Daily Respite**: <u>dailyrespite.substack.com</u> This email newsletter delivers a daily dose of beauty, humor, and adorableness (or a combination of all three) directly to your inbox.
- **Happify**: happify.com With both an app and a website, this company focuses on solutions for well-being and mental health. Easy exercises help keep your "happiness score" high.
- **Good News Network**: **goodnewsnetwork.org** For more than two decades, the Good News Network has been a repository for positive news stories from around the globe.

VA Workers Comp Virginia Workers Compensation **Word Search** Statute of Limitations Ε Ε \times **Lost Wages** Medical S S Q Т W Ν Rehabilitation J Out of Work 0 Т Z W Michele Lewane Z **FCE** Ι Light Duty Z 0 G Z S J Settlement Ε Т D S Adjuster 0 Ι Insurance Ε Job Search S В Q Н Mileage Ι 0 R М Ι Ε R S Orthopedic \subset Т Ι D Ε 0 Н R Ι Ν О Ν Ν **Nurse Case Manager** J S Ε Q \subset Ε Ε S Ι G W М Award Claim Form ٦ Т Ε U М Ι Т U **Benefits** J В D Т D MMI Ε В Ι W Commission S Т J Attorney В T D Ν Z S 0 U × S J Ι В А Н Т Ι

5 Tips to Ease Back-to-School Anxiety

The transition back to class as summer ends can be a stressful time for children and parents alike. Some anxiety is a normal response, but parents should know the difference between normal back-to-school jitters and anxiety that warrants clinical attention.

Anxiety symptoms that persist beyond the first few weeks of school and that seem excessive may require consultation with an expert, says Johns Hopkins Children's Center psychologist Courtney Keeton, who specializes in the treatment of childhood anxiety. Many children, for example, display some difficulty separating from parents to attend school, however tantrums when separating, problems sleeping alone or refusal to attend activities without parents may suggest a problem requiring intervention. Likewise, some shyness or worry about schedules, schoolwork, or friends is natural during the back-to-school transition, but ongoing withdrawal or worries may signal a problem. However, it is normal for nearly all children to experience mild back-to-school jitters that gradually diminish over a few weeks.

Tips to Ease Anxiety

- A week or two before school, start preparing children for the upcoming transition by getting back to school year routines, such as a realistic bedtime and selecting tomorrow's clothes.
- Arrange play dates with one or more familiar peers before school starts. Research shows that the presence of a familiar peer during school transitions can improve children's academic and emotional adjustment.
- Visit the school before the school year begins, rehearse the drop-off, and spend time on the playground or
 inside the classroom if the building is open. Have the child practice walking into class while the parent waits
 outside or down the hall.
- Come up with a prize or a rewarding activity that the child could earn for separating from mom or dad to attend school.
- Validate the child's worry by acknowledging that, like any new activity, starting school can be hard but soon becomes easy and fun.

 $Source: \ "5\ Tips\ to\ Ease\ Back-to-School\ Anxiety"\ www.hopkinsmedicine.org/health/wellness-and-prevention/5-tips-to-ease-backtoschool-anxiety$

RETURN POSTAGE REQUIRED

DISCLAIMER:

The information contained in this letter is intended for informational and amusement purposes. It should not substitute as legal, accounting, investment, medical, or other professional services advice. Always seek a qualified professional for answers to your specific questions.



To Our Attorney Referral Partners:

If you are one of our attorney referral partners, we **thank you** for the people you have allowed us to help this past month.

If you find yourself with a workers compensation case that you can't handle send them to me!



Would you like to be our referral partner?

Give us a call! We are happy to work with you; all we need is permission to contact your client.

All fee sharing is in compliance with VA Ethics Rule 1.5 €

RETURN SERVICE REQUESTED



Who else wants a \$25 Walmart Giftcard?

I am pleased to announce the two lucky winners of last month's quiz.

And the winners are...drum roll please:

Robin Fisher of Hayes, VA and Davis Durrett of Henrico, VA

They were the first two people to correctly answer my trivia question last month. Congratulations!

This month's trivia question:

What 1985 movie was known for two Academy-award nominated songs by Lionel Richie and Phil Collins?

a) A Chorus Line b) Delivery Boys c) White Nights d) Fast Forward

Email Bob at <u>rbusch@injuredworkerslawfirm.com</u> and you could be our next winner!

DON'T FORGET TO PUT "TRIVIA QUESTION" IN THE SUBJECT LINE!