

Exhibit H

Kane Legal Workers' Compensation Handbook

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Workers' Compensation Attorneys:

Kane Legal Workers' Compensation Attorneys guide provides you with answers to some frequently asked Workers' Compensation questions.

Section 1 – What am I entitled to under the law?

Workers' Compensation provides employees who are injured on the job with three basic benefits: medical benefits, benefits for lost time from work, and benefits for permanent injuries.

- **MEDICAL CARE:** Your employer must provide you with reasonable medical care. In New Jersey, for example, the employer has the right to choose which doctors, clinics or hospitals you go to for treatment of your injuries. It is important for you to see the physician appointed by your employer so that your medical bills will be paid by your employer. If you do not go to the "company doctor," you may have to pay those bills yourself.
- **LOST TIME FROM WORK:** Employees are paid 70% of their average weekly wage up to the maximum rate for time lost from work in excess of seven days. The maximum rate is set annually. Time lost from work must be authorized by the doctor. You must submit written authorization from the doctor to your employer for the time off.
- **PERMANENT INJURY:** This is a lump sum of money or a combination of the lump sum and monthly payments to compensate you for any permanent physical problems resulting from your work injury.

Section 2 - How long will my case take?

The answer varies case by case. Our average Workers' Compensation case is completed within nine months after you are released from treatment.

Section 3 - How is my case prepared?

Our Workers' Compensation attorneys will file a claim for you with the Division of Workers' Compensation, and send for your medical records. The medical records are important and help us to evaluate your case.

After you have been fully released from medical care, final doctor's examinations will be scheduled. These examinations are very important. We will make an appointment for you to see a doctor and your employer will also schedule an examination. Now your case will be ready for trial or settlement. Often delays occur waiting for a court date. Your court date is assigned by the Division of Workers' Compensation. We are not permitted to request the date. We are informed by mail when a court date is set.

Section 4 - The doctor has released me from work, but I don't feel that I am ready. What can I do?

- Speak to your doctor and make sure that he or she understands the nature of your work and the physical requirements of your job.
- Return to your employer and inform him that you are released and are willing to try to work.
- Attempt to perform your job.
- If you can't perform your job, tell your employer and seek permission to return to the doctor.
- It is important that your employer understands that you are trying to return to work as soon as possible and believes that you are making every attempt to do so.
- If you can't perform your job and the employer won't send you back to the doctor or the doctor won't release you from work, contact us.

Section 5 - Can I get fired for filing a Workers' Compensation claim?

Absolutely not! It is illegal to discriminate against an employee for filing a Workers' Compensation claim. However this does not mean your job is guaranteed.

Section 6 - Who will be my Workers' Compensation attorney?

Kane Legal has a team of Workers' Compensation attorneys and legal assistants who practice in Workers' Compensation only. You won't have just one lawyer working on your case, but a group of lawyers and their assistants working together.

One attorney will be in charge of preparing your case, but all the Workers' Compensation attorneys and their assistants will be familiar with your case and are able to answer your questions. When your case is set for settlement or trial, one of our trial attorneys will be there to represent you.

Section 7 - What can I do to help my case along?

- Keep us informed of your medical treatment, hospitalizations, surgeries, new doctors, and other important information.
- Let us know when the doctors release you to return to work and the date you actually return to work.
- Let us know if anyone attempts to talk to you about your case. Please, do not talk to anyone until you have spoken with us.
- Keep track of your unpaid medical bills and prescription drugs and send us copies of those bills.
- Be sure to keep all scheduled medical appointments, with both our doctors and the company doctors. If you cannot keep an appointment for any reason, let us know right away, and we will have the appointment changed. If you don't keep these appointments, your case will be delayed.

- Keep us informed about your current address and phone number so we can reach you. We can't help you if we can't find you.

Section 8 - What is the best way to communicate with my attorneys?

The best way to get information to us, like doctor's names and addresses, when you return to work, or medical bills, is in writing.

When something very important occurs, CALL US. One of our Workers' Compensation attorneys will get back to you or get to work on the problem.

Often, our Workers' Compensation attorneys are in court when calls come in. Talk to one of our assistants. They are knowledgeable. If they can't help you, they will make sure the matter comes to the attorney's attention when he or she gets back from court at 4:30 p.m.

Section 9 - What about fees and expenses?

Workers' Compensation fees are on a percentage-contingent fee basis. If we don't recover, we don't get a fee. The fee is fixed by the Judge of Compensation and may not exceed 20% of your award. A portion of the fee, usually at least half, is generally assessed against your employer's insurance company.

Expenses come out of the recovery at the end of the case and vary from case to case. Doctors and hospitals charge for copies of medical records and your doctor will charge a fee for your examination. Usually these are the only expenses. If your case goes to trial, additional expenses may be incurred to present your doctor's testimony. The Workers Compensation judge will award the fee at the conclusion of the case.