



YOU SERVE METRO. WE SERVE YOU.

## Metro Nashville IOD Network Program

Metro's Injured on Duty (IOD) program provides quality medical treatment – at no cost – to Metro employees who are injured on the job. Metro's IOD program is a self-insured program administered by Alternative Service Concepts (ASC) and is not workers' compensation and therefore is not subject to workers' compensation regulatory requirements.

ASC's role is to manage the IOD injury claim process, assist you in coordinating your medical care while ensuring your successful return to work. Full and rapid recovery is the goal for any Metro employee who is injured on the job.

Under Metro's IOD program, you have the choice of using the IOD program's Network of providers or your own Metro health plan (provided you are enrolled in one of Metro's health plans). The IOD Network of providers is the same network used by Metro's BlueCross BlueShield PPO medical plan (Network P). If you choose to use your own medical care provider, you will be responsible for copays and deductibles at time of treatment and may later file claim forms for reimbursement of your verified out-of-pocket expenses with ASC. Regardless of which treatment network you use, you must follow the processes outlined here.

### If You Are Injured on the Job

- If you are injured on the job, you should report your injury to your supervisor and/or department safety representative immediately. If your injury is urgent or life-threatening, seek treatment immediately from the nearest hospital. Not reporting these injuries within the necessary timeframes could affect your ability to receive certain benefits through Metro's program.
- Once you have reported your injury, your supervisor and/or department safety

| <b>IOD Medical Care Treatment Options</b> |   |
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| <b>Emergency Care</b>                     | Seek treatment immediately at nearest emergency medical facility for urgent and life-threatening conditions.  |
| <b>IOD Program Network</b>                | <p>With an IOD Network provider, you incur no out-of-pocket expenses and all treatment including pharmacy benefits are covered at 100%.</p> <p>To locate a provider, you may contact ASC at (615) 360-2800 or you may search online at <a href="http://www.bcbst.com">www.bcbst.com</a> under Network P.</p>                      |
| <b>Metro Health Insurance</b>             | You may seek treatment through your Metro insurance health provider. You will be initially responsible for co-pays and deductibles using this option. ASC will reimburse you for verified out-of-pocket expenses.   |
| <b>Pharmacy Benefits</b>                  | <p>If you need a prescription filled as a result of your injury, you should contact ASC at (615) 360-2800 to obtain an ID number which will allow you to fill the prescription at no cost to you.</p> <p>You may also use your Metro health insurance to cover the copay or deductible and request reimbursement through ASC.</p> |

representative will complete an injury report with ASC, Metro's third party administrator. Your injury claim will be assigned to an ASC adjuster who will review your claim and determine if it should be covered as an IOD injury. This ASC adjuster will be responsible for overseeing your IOD claim process, and address issues, concerns, medical treatment, treatment plans and your return to work. If your injury requires on-going treatment, you will be contacted by an ASC adjuster.

- If you are eligible for and participate in Metro's health insurance plans, you have the choice to use the IOD Network of providers or your own Metro health insurance for your IOD injuries.
  - If using an IOD Network provider, you will receive an Employer's Authorization for Care (Blue Card), Pharmacy Authorization Form, and your injury report from your supervisor.
  - If using your Metro health insurance provider, you will receive your injury report form and a Group Insurance Out-of-Pocket Reimbursement Form from your supervisor. You may not seek medical treatment for your IOD injury from the Veteran's Administration (VA).
  - If you do not participate in Metro's health insurance plans, you should seek treatment through the IOD Network of providers. When using the IOD Network of providers, you will have no upfront, out of pocket costs.
- Once you have chosen a treatment provider for your IOD injury, you should continue to seek treatment with that provider unless you are referred to another care provider. Unless initiated by your physician, any changes in your medical care must be done through your ASC adjuster. You should also follow your treatment plan for your injury. Not following your treatment plan could affect your IOD benefits. If you would like to learn more about using IOD Network providers, please contact your ASC adjuster at (615) 360-2800.
- Depending on the nature or severity of your injury, you may also be assigned a case manager. A case manager is a skilled health care professional whose main objective is to

assist you in receiving quality medical care and maximum recovery from your injury. In addition, your case manager may also communicate with your department to facilitate a safe return to work with regard to any limitations related to your injury. Both the ASC adjuster and case manager will work closely with you regarding your injury.

- Following your visit to the physician, you should report back to your supervisor, safety representative and/or ASC adjuster.

### **Appeal Rights**

If ASC determines that an IOD injury claim should not be covered as an injury on duty, any medical treatment received through the IOD Network of providers may not be covered going forward. You may seek any continuing medical care through your own personal health insurance, as applicable. Your ASC adjuster will advise of your appeal rights.

### **IOD Injury Leave Pay**

If you suffer an IOD injury, you may be eligible to receive up to 130 days of IOD leave from your department. You may receive IOD leave in accordance with any applicable Civil Service provisions and/or departmental policies. If you have questions regarding IOD leave including grievance information, please contact your department's safety or HR representative.

### **If You Cannot Return to Work**

If you suffer an IOD injury and are unable to return to work, you may be eligible to apply for an IOD disability pension through Metro. Only employees who work 20 or more hours per week and are benefit eligible may be eligible for an in-line-of-duty (IOD) disability pension. If you need to apply for an IOD disability pension, please contact Metro Human Resources at (615) 862-6700. For more information on IOD disability pensions, please refer to Metro's Disability Guide available through the Human Resources homepage at [www.nashville.gov](http://www.nashville.gov).