



Injured on Duty (IOD) Guide

Table of Contents

General Information.....	3
IOD Medical Care Treatment Options	3
Facts about IOD Medical Treatment Options.....	3
If You Are Injured on the Job.....	4
Prescription Benefits	5
Appeal Rights	5
IOD Injury Leave Pay	5
If You Cannot Return to Work	6
Facts about IOD Disability Pension Benefits	6

This document presents an overview of Metro disability benefits. It is intended for informational purposes only. If there is a difference between this overview and the official plan documents, the plan documents will govern. For more information, call your department Human Resources Coordinator or Metro Human Resources.

General Information

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.

IOD Medical Care Treatment Options

Under Metro's IOD program if you are injured on the job, 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 in this Guide.

Facts about IOD Medical Treatment Options	
Emergency Care	Seek treatment immediately at nearest emergency medical facility for urgent and life-threatening conditions.
IOD Program Network	With an IOD Network provider, you incur no out-of-pocket expenses and all treatment including pharmacy benefits are covered at 100%. To locate a provider, you may contact ASC at (615) 360-2800 or you may search online at www.bcbst.com under Network P.
Metro Health Insurance	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.
Pharmacy Benefits	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. You may also use your Metro health insurance to cover the copay or deductible and request reimbursement through ASC.

If you use an IOD Network provider for treatment of your IOD injuries but receive a bill from the provider in error, please contact your ASC adjuster to have your medical claim reprocessed appropriately.

If you seek medical care treatment for an IOD injury using your Metro health insurance, you will need to complete a Group Insurance Out-of-Pocket Reimbursement Form and submit it to your ASC adjuster for reimbursement of your verified out-of-pocket expenses.

If You Are Injured on the Job

If you are injured on the job, it is imperative you follow the steps outlined here to ensure your injury is reported and to ensure you receive appropriate care.

- 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 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 own 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.

Prescription Benefits

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. You may also use your Metro health insurance to cover the copay or deductible and request reimbursement through ASC.

If you have a prescription that is NOT related to your IOD injury, please be sure to provide the pharmacy personnel with your personal medical insurance card not your IOD information so the prescription will be processed correctly through your medical coverage.

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. IOD leave allows you to continue to receive your salary on a tax-

free basis while you are recovering from your work-related injury or illness. 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 eligibility or 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.

Facts about IOD Disability Pension Benefits	
Eligibility	Metro employees eligible for Metro pension benefits may apply for an IOD disability pension if a disability results from an in-line-of-duty (IOD) injury. There are no years of service requirement that must be met before you may apply for an IOD disability pension.
Benefit	50% of your last 12 months earnings.
When Benefits Begin	Benefits for an in-line-of-duty (IOD) disability pension begin once you have exhausted all available vacation time, comp time, personal days, and IOD injury leave, if applicable.
Cost	Metro pays 100% of the cost of the disability pension plan. You make no contributions to the plan.