

# Workers' Compensation

## Frequently Asked Questions

- 1) After I am injured, who do I contact in order to get information related to my workers' compensation claim?

If you have any questions related to your workers' compensation claim contact the Risk Manager at 847-882-9100 x2559, or the Village's worker's compensation risk pool at 630-649-6070.

- 2) Do I have to medically treat with the Village's doctor, or can I go to my own doctor?

In most cases when you are injured on duty you will be sent to the Village's occupational health clinic. However, you can choose to treat with your own doctor at any time. According to the Illinois Workers' Compensation Act, employees are entitled to choose up to two (2) doctors for medical treatment.

- 3) Do I have to provide the Village with my medical status while I am treating for a workers' compensation injury?

Yes, the Village requires that your doctor complete a Duty Status Report (DSR) after each office visit. The completed DSR needs to be given to your supervisor as soon as possible. Upon receiving your completed DSR, your supervisor will forward it to the Risk Manager.

- 4) Do I have to tell my doctor that the Village has a light duty policy?

Yes, the Village's Light Duty Policy requires injured employees to advise their physicians of the policy.

5) Why is it important to advise my doctor that the Village has a light duty policy?

By communicating to your physician that the Village has a light duty policy, your physician will be prompted to specify what duties you can or cannot perform by indicating restrictions on the DSR.

6) Do I have to tell my supervisor if I am released to light duty?

Yes, the Village' Light Duty Policy requires employees to advise their supervisor as soon as they are released to light duty.

7) If I am released to light duty by my medical provider is the Village required to bring me back to work?

No, the Village will bring you back to light duty employment if there is productive work available within your restrictions and there is a reasonable expectation that you will return to work in a full duty capacity.

8) Does the Village have permanent light duty positions?

No, the Village does not provide permanent light duty positions for employees with permanent restrictions.

9) If I am released to light or full duty and still need to see my doctor, can I attend an appointment during work hours?

Yes, but you will be required to use benefit time, and not PEDA or TTD benefits, to attend the appointment. The Village recommends that medical appointments be scheduled during non-work hours. Injured on duty benefits will not be provided for medical appointments during work hours unless the medical provider does not have office hours while an employee is off duty.

10) If I miss work due to my injury, how do I get paid?

If you are a sworn Police or Fire employee and if a physician authorizes you off work due to your injury, you are entitled to receive Public Employee Disability Act (PEDA) benefits for 52 weeks subsequent to your injury. PEDA benefits represent 100% of your salary, are non-taxable, and will be paid through the Village's payroll system.

11) How do I get paid if I am not a sworn Police or Fire employee?

If your physician authorizes you off work as a result of your injury, you will be entitled to receive Temporary Total Disability (TTD) benefits. TTD benefits represent  $66 \frac{2}{3}$  of your average weekly wage prior to your injury. They are non-taxable and paid through the Village's payroll system. However, if an independent medical examiner or the Village's occupation health physician releases you to either light or full duty, you would not be entitled to TTD benefits.

12) What if I am off work for more than 52 weeks after my injury? How do I get paid?

If you are still temporarily disabled after expending your PEDA benefits, you will be entitled to receive Temporary Total Disability (TTD) benefits. TTD benefits represent  $66 \frac{2}{3}$  of your average weekly wage prior to your injury. They are non-taxable and paid through the Village's payroll system.

13) Do I need to get approval for diagnostic tests and/or other treatments such as surgery?

Yes. If your medical provider orders diagnostic tests and/or surgery, you are requested to contact either the Risk Manager or the Third Party Claims Administrator to advise them of the situation. If a procedure is undergone without approval, it could be deemed not reasonable and necessary by the TPA, and therefore not covered under workers' compensation.

14) Do I have to schedule an appointment to see a Village doctor to review my doctor's diagnosis and/or surgery recommendation?

No. If the Village's third party claims administrator deems it necessary for a second opinion, the appointment will be scheduled through them. As soon as the appointment

is scheduled, you will be notified by the TPA. You are entitled to IOD benefits while attending a doctor appointment scheduled by the Village.

15) Who is responsible to provide the results of diagnostic exams to the independent medical examiner?

If the TPA does not have all the medical records needed to be reviewed by the independent medical examiner, you may be required to obtain that information from your doctor and bring it to the independent medical examination.

16) Why does it seem that the workers' compensation process takes so long?

All paperwork needs to be in place before the TPA can either authorize treatment and/or pay medical bills. The TPA requests the information from the medical providers, and can only react when they respond by providing the requested information (e.g. medical records, diagnostic results, diagnosis, prognosis, etc.) If you feel that the process is moving too slowly, do not hesitate to contact either the TPA or the Risk Manager.