

OCCUPATIONAL INJURY/ILLNESS MEDICAL TREATMENT AND WORKERS' COMPENSATION POLICY

Northwestern University employees who incur bona fide occupational injuries or illnesses shall be entitled to all necessary medical and hospital care. Additionally, employees who are medically approved to be absent from work by a University-authorized physician shall be entitled to certain disability benefits in accordance with the Illinois Workers' Compensation and Occupational Diseases Act and other related laws.

A. MEDICAL TREATMENT PROCEDURE

Northwestern University has designated the Northwestern Memorial Corporate Health, 676 North St Clair Street, 9th Floor — Suite #900, Chicago, IL 60611, (312) 926-8282, as the primary care facility for work-related injuries and illnesses. This facility is set up for emergency and extended care and is well staffed and equipped to provide University employees with superior medical services.

Department Administrators are directed to instruct their supervisors to use Northwestern Memorial Corporate Health for all employees needing work-related medical care during the University workday. Hospital emergency services, shall be used *only* in life-threatening medical situations, e.g. severe chest pains, gun shot wounds, severe burns, hemorrhaging, severe head injuries, open (compound) fractures and other situations which could be considered life threatening. Should life-threatening circumstances occur, call 911. UP will direct the Chicago Fire Department paramedics to the employee for treatment and transportation to the Northwestern Memorial Hospital (NMH) emergency room. At the NMH emergency room, employees must identify themselves as Northwestern University employees and show their University ID card. Employees must also indicate that they are at the emergency room for treatment of a work-related injury. Follow-up care, if needed, will be provided by Northwestern Memorial Corporate Health at their Chicago facility.

1. If an employee is injured during work hours (8:00 A.M. - 4:00 P.M., Monday through Friday) and medical treatment is required and it is of a non-life-threatening nature, the following procedure is to be followed:
 - a. The injured employee's supervisor is notified of the injury or illness. In most cases the employee will be referred to the Northwestern Memorial Corporate Health which is located at 676 North St Clair Street, 9th Floor — Suite #900. On some occasions, based upon the nature of the

injury or illness, an employee may be immediately referred to the NMH emergency room or to one of Northwestern Memorial Corporate Health's specialists.

- b. The injured employee's supervisor will notify the Claims Division of the Office of Risk Management of the injury and assist in completion of the Supervisor's Injury or Illness Investigation Report. The supervisor must provide the name of the injured party, his/her date of birth, his/her Social Security number, the nature of the injury, and how the injury occurred. The supervisor will also advise the Claims Division of any injury-causing conditions which should be corrected to prevent future injuries.
 - c. The Claims Division will then contact Northwestern Memorial Corporate Health to arrange for an appointment for an examination. The Claims Division will then advise the employee's supervisor of the appointment time and location.
2. All employees receiving either initial or emergency room follow-up treatment at Northwestern Memorial Corporate Health will be given a "Duty Status Report" indicating when they may resume their full or modified duties and whether a follow-up visit with the doctor is required. Employees returning to the Chicago Campus from Northwestern Memorial Corporate Health will deliver the "Duty Status Report" to their Supervisor. When the employee is not returning to the Chicago Campus, it will be his/her responsibility to see that the "Duty Status Report" is delivered to their Supervisor as soon as possible. In either case, the Supervisor will deliver the "Duty Status Report" to the Claims Division, 2020 Ridge, Suite 240, Evanston Campus, 60208-4335, via FAX at (847) 467-7475.
 3. If an employee is injured between 4:00 P.M. and 8:00 A.M., and non-emergency medical treatment is required, the employee should seek such treatment at the Northwestern Memorial Hospital emergency room. Upon arrival at the emergency room, employees must identify themselves as "Northwestern University, Northwestern Memorial Corporate Health" patients. Northwestern Memorial Corporate Health will provide follow-up care, if needed.

B. MODIFIED DUTY PROGRAM

If it is determined by Northwestern Memorial Corporate Health physicians that, as the result of a work related injury or illness, an employee is not able to perform his/her normal duties but is able to perform other meaningful tasks, a modified duty assignment will be provided to the employee. The following procedure will be used in the identification of suitable modified duty and the assignment of employees to same:

University Departments have identified various tasks under their jurisdiction which may be utilized for modified duty purposes. Upon delivery of the Northwestern Memorial Corporate Health "Duty Status Report" to the Claims Division, the Claims Manager or his designee will check with the employee's department to determine if modified duty within physician restrictions is available. If the employee's department is unable or unwilling to provide appropriate modified duty, other departments will be contacted to locate duties that are suitable for the employee. Upon notification by Northwestern Memorial Corporate Health that an employee is ready to resume normal duties, the Claims Division will advise his/her department of the employee's change in work status. The Claims Division will at all times keep the Department of Human Resources informed as to the employee's modified duty assignment and payroll status.

C. WORKERS' COMPENSATION BENEFITS

1. If, after initial treatment or examination at Northwestern Memorial Corporate Health, the injured employee is authorized to be absent from work and/or will require additional treatment or medical care, he/she may be eligible for certain disability benefits under the Illinois Workers' Compensation and Occupational Diseases Act. This will depend on the length of authorized absence and the nature of employment with the University.
2. Any follow-up medical/hospital expense incurred by an employee from his/her personal physician and/or hospital facility for treatment of a work related injury must be forwarded to the Claims Division with an appropriate medical report explaining the charges before they can be processed for payment or the employee can be reimbursed by the University.
3. It is the responsibility of each employee to keep the University, via the Claims Division, informed of his/her current medical condition when he/she chooses to be treated by personal physician rather than the University's designated medical facility.

4. Workers' Compensation benefits may be postponed, withheld or suspended should the employee: (a) fail or refuse to submit detailed medical reports or other information from his/her personal physician or hospital to the University; or (b) refuse or fail to appear for a medical examination by a physician designated by the University.
5. Employees who sustain on-the-job injuries or illnesses may not receive Workers' Compensation disability benefits without being first certified as disabled by a University-authorized physician.
6. In accordance with the Illinois Workers' Compensation and Occupational Diseases Act and applicable rules of the Illinois Industrial Commission, any employee absent from work as a result of a work related injury which has not been certified by a University-authorized physician, will be either on his/her own accumulated sick time, if available, or will be off the payroll.
7. Should there arise a difference of opinion between the University-authorized physician and the employee's personal physician regarding the employee's length of disability, the University, in most cases, will rely on the medical opinion of the University-authorized physician and the medical differences, if any, may be resolved before the Illinois Industrial Commission.
8. Any questions regarding workers' compensation claim status, payment of medical bills, modified duty, or other matters associated with this Policy should be made to the Claims Division at (847) 491-5582.

FREQUENTLY ASKED QUESTIONS

What can I expect from Northwestern University if I am injured at work? The University will pay for medical treatment and will pay you for time lost because of the injury. The University will also make every effort to return you to work as quickly as possible, either to your regular job or to duties defined by your physical capabilities during rehabilitation.

How much will I be paid if I am injured at work and unable to return to my regular duties? Injured employees who are unable to work in any capacity are entitled to "temporary total disability" (TTD) payments equal to 2/3 of their normal salary with a maximum that is currently \$1,506.81 per week (this figure is adjusted for inflation periodically by the Illinois Industrial Commission). The Illinois Workers' Compensation Act states that TTD

WORKERS' COMPENSATION PROGRAM

Chicago Campus



payments shall not be made for the employee's first three days off work unless the employee is off ten or more days, however Northwestern University does pay full-time employees for the first three days off. TTD payments are non-taxable and are made bi-weekly on regular University pay days. **TTD payments are based on time reports so it is essential that a copy of the initial time report and any subsequent time reports be sent by the employee's supervisor to the Claims Division for all pay periods during which an employee is entitled to receive TTD.** Employees who return to a modified duty position will be paid 100% of their normal salary.

What about benefits? Personal floating holidays, sick time, and vacation do **not** accrue while an employee is on temporary total disability. Because the Payroll Division of Human Resources does not issue TTD checks, deductions for benefits such as health and dental insurance, life insurance, accidental death and dismemberment insurance, credit union, union dues, and the retirement plan are **not** made. **It is thus the injured employee's responsibility to make sure that he or she makes payment to the Benefits Division, the Credit Union, and/or the employee's union to ensure continued coverages.** Benefits do accrue normally for persons on modified duty.

What types of accidents need to be reported? **All accidents and injuries, even if no medical attention is required, must be reported to your supervisor.** By failing to report an accident you jeopardize your workers' compensation benefits, especially in the event symptoms do not appear for an extended period of time.

Are all injuries at work considered workers' compensation? No. To be a workers' compensation case (compensable) the injury must be job related and arise as a result of one's work activities. Examples of injuries sustained that may not be compensable are: injuries while on break or at lunch; injuries from falls when entering the workplace; injuries sustained during intentional violations of safety rules or from starting a fight with a co-worker; and injuries sustained while impaired by drugs or alcohol. This is a rather complicated legal area that frequently changes with new court rulings. All Northwestern cases are carefully reviewed and written notification is made to employees when the case is deemed non-compensable. Claim denials can be appealed to the Director of Risk Management.

Can I see my own doctor? Yes. The Workers' Compensation Act requires employers to pay for up to two physicians, other than the employer's designated providers, selected by employees for treatment of work

related injuries. It is important to note that payment to an employee-selected physician can only be made upon receipt by the University of a Medical Report from that physician. If medical reports are not provided, payment remains the employee's responsibility.

What do I do with medical bills and/or doctor's reports? All medical bills and physician's reports should be forwarded to the Claims Division at 2020 Ridge, Suite 240, Evanston Campus, 60208-4335. If you have already paid a bill for a doctor visit, prescription, etc., submit a receipt showing that payment has been made and you will be reimbursed.

Will I be paid for work time taken when I go for follow-up treatment (doctor visits, physical therapy, etc.)? Full-time employees will be paid for visits to University-designated providers. Those employees seeking treatment from providers other than those designated by the University will not be paid for treatment during work hours, however they may use sick time for this purpose. Part-time and temporary employees must use sick time, if available, for all follow-up visits to medical providers during working hours.

What should I do with bills I might receive from collection agencies? There are two main reasons that you may receive a bill from a collection agency. The first is when a treating physician or hospital fails to submit required medical reports to the University. If this happens, forward the bill to the Claims Division. The University will submit a second request to the medical provider, however payment will only be made upon receipt of medical status reports. It should be noted that the University-recommended medical provider, Northwestern Memorial Corporate Health, invoices the University directly so employees should never receive either a bill or collection notice from Northwestern Memorial Corporate Health. The second situation in which you may see a bill from a collection agency occurs when a preferred provider organization (PPO) who has contracted with the University to discount bills, receives the agreed upon discounted payment and fails to credit a patient's account for the discount taken. Under these circumstances, submit the collection notice to the Claims Division, so the problem can be resolved as quickly as possible.

In the event you have any other questions regarding the University's Workers' Compensation Program, work status, doctor's appointments, bills, benefits, pay status, etc., call either the Claims Division at (847) 491-5582 or the Office of Risk Management at (847) 467-7795.



www.northwestern.edu/risk

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SUMMARY

Chances are that sometime during your work life you may sustain a work-related injury. The purpose of this brochure is to present the Northwestern University Workers' Compensation Policy and to answer frequently asked questions regarding University employees' benefits in the event of injury during the course of employment at Northwestern University.