

INJURED ON DUTY (IOD) PROCESS
Chubb/Cabot Risk Strategies
Town of Greenfield Fire/Police
As of 7/1/2014

1. **Police and Fire injury/incidents – Medical or Disability**

Every on the job injury or incident must be reported on a Chubb Notice of Claim form to notify them of a potential claim.

- A. Section I - Employer/ Department completes with assistance from employee and signs.
- B. Section II - The Officer or Firefighter completes and signs. (The verification of earnings field is not applicable.)
- C. Section III - Must be signed by Supervisor and Employee.
- D. Section IV - Employee must complete and sign.

Please fax the completed claim form directly to Cabot Risk Strategies LLC at 1-781-376-9907 AND write the “date that it was faxed” at the top right corner of the form, note “any lost time” from work for that employee AND send a copy to HR.

2. **Medical Bills**

Employees on IOD status must give their health care providers The Cabot Risk Strategies LLC address. The provider bills Cabot Risk directly:

Town of Greenfield Policy# **GRE00417-03-13**

Cabot Risk Strategies LLC
15 Cabot Road
Woburn, MA 01801

Phone# 1-800-222-5963
Fax # 1-781-376-9907

3. **Employee instructions**
Give Page 3 of these instructions to the Employee.

4. **Fitness for Duty Certification**

A. Employees returning from IOD must submit a Fitness for Duty Certification form completed by their health care provider before they will be allowed to return to work.

B. If the employee is released back to work with restrictions, then HR will request the health care provider complete the TOG Medical Treatment form so that we can ascertain whether the town can make an accommodation on a temporary basis (since we have no permanent public safety alternate duty jobs).

C. If an employee does not have a return to work date in the foreseeable future, then HR will request the health care provider complete a TOG Employee Recuperation Plan to determine when the employee is likely to be able to come back, and if he/she would qualify for alternate duty.

EMPLOYEE IOD PROCESS – Eff. 7/1/14

How the IOD process works:

1. **REPORTING:** Every on the job injury or incident must be reported at the time of the injury/incident on a completed “Chubb Notice of Claim form”. We must notify them of a potential claim for either medical only bill payment and/or a claim for lost wages, if applicable. Your supervisor will complete section I with your assistance. Section II you must complete and sign (verification field is not applicable), section III needs to be signed by you and your supervisor, section IV you must complete and sign. Your claim form will be faxed by your department to Cabot Risk and then forwarded to HR.
2. **MEDICAL TREATMENT:** If you received or will be receiving medical treatment, you must tell your medical provider(s) that you are covered by Cabot Risk Strategies LLC and supply them with the following information:

The Town of Greenfield policy number is GRE00417-03-13

All medical bills for this injury must be sent directly to their offices at:

Cabot Risk Strategies LLC
15 Cabot Road
Woburn, MA 01801
Phone# 1-800-222-5963
Fax # 1-781-376-9907

3. **NO WORK RESTRICTION:** If you are unable to work as your condition or restriction(s) mean you cannot perform any of the essential functions of your position or you are not a candidate for alternate (i.e., light) duty, you must provide to HR a Return Fitness Certification completed by the physician prior to returning to work. You must also provide to HR dates of your expected follow-up visits and progress notes from those visits that continue this opinion. In any event, you will be required to provide a re-certification at least every thirty (30) days as to your duty status.
4. **ALTERNATE DUTY with RESTRICTIONS:** If your physician has indicated that you have limitations and are released back to work with restrictions, you must have the medical provider complete the TOG Medical Treatment form so that we can ascertain whether the town can make an accommodation on a temporary basis (since we have no permanent public safety alternate duty jobs).
5. **RETURNING FROM WORK:** Employees returning from IOD leave must submit a Fitness for Duty Certification form completed by their medical provider before they will be allowed to return to work. If there is a question regarding your ability to perform any of the essential functions of your position we will follow-up with your provider. We may send you, at the town’s expense, to a provider of the Town’s choosing if further clarification is needed.

If you will not be returning to work in the foreseeable future, we will communicate with your provider regarding your estimated return to work date.

If you have any further questions or concerns please don’t hesitate to contact Human Resources 772-1577.