

POLICY 12
GROUP INSURANCE PLAN, WORKERS' AND UNEMPLOYMENT COMPENSATION

University Policy

The University of Illinois makes available group medical, dental, and life insurance, as well as other optional insurance programs to eligible employees. The group insurance plan benefits, costs, and eligibility requirements are established by the State of Illinois in accordance with the State Employees Group Insurance Act of 1971 and are subject to annual modification. Workers' compensation and unemployment compensation will be made available in accordance with the conditions set forth by statutes of the State of Illinois.

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Rule 12.01 - Group Insurance Plans

Eligible employees will be provided the following insurance coverage and the opportunity to purchase dependent insurance coverage in accordance with the State Employees Group Insurance Act of 1971 (5 ILCS 375/1 *et seq.*):

Health Insurance - Medical, Dental, Vision
Term Life Insurance

Group insurance benefits and employee costs are established by the State of Illinois Department of Central Management Services, and are subject to annual modification.

For detailed eligibility and benefits information, employees should consult plan handbooks or contact the campus benefits centers at the Urbana and Chicago campuses or the human resources office at the Springfield campus.

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Rule 12.02 - Optional Insurance/Benefit Plans

Eligible employees are provided the option to participate in the following additional benefit plans:

Optional Term Life Insurance

Additional coverage is available for employees and dependents under the State Plan or under a University Plan.

Accidental Death & Dismemberment Insurance

Coverage is available for employees and dependents under the State Plan and under a University Plan.

Salary Reduction Savings Plans

Contributions to salary reduction savings plans, such as Tax Deferred Annuities and Deferred Compensation Plans which have been established and are governed by provisions of the Internal Revenue Service Code, are by payroll deduction only. Salary reduction contributions are taken after the 8 percent State Universities Retirement System contribution is withheld, but before federal and state income taxes are withheld. Contributions and accumulated earnings become subject to income tax when withdrawn from the plan(s).

The maximum amount of income which can be tax deferred, the circumstances under which withdrawals are permitted, and withdrawal requirements are governed by federal law and may vary depending upon the applicable section of the Internal Revenue Service Code.

- A. University Plans. Tax sheltered investment opportunities in Section 403(b) guaranteed interest or variable annuities and/or Section 403(b)(7) mutual fund families.
- B. State Plan. Section 457 Deferred Compensation plan provides for investment in guaranteed interest annuity and individual mutual funds.

Flexible Spending Accounts

Flexible Spending Accounts permit employees to authorize payroll deduction of specific dollar amounts to be deposited into accounts before taxes are withheld. The tax-free dollars in these accounts can then be used to pay eligible expenses. There are two types of flexible spending accounts: the Medical Care Assistance Plan for health related expenses, and the Dependent Care Assistance Plan for eligible child or other dependent care expenses.

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Rule 12.02 - Optional Insurance/Benefit Plans

Other optional plans may be implemented from time to time by the State Department of Central Management Services or by the University. For brochures and handbooks that provide details of the plans or for information about eligibility and enrollment periods, contact the campus benefits centers at the Urbana and Chicago campuses or the human resources office at the Springfield campus.

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Rule 12.03 - Continuation of Group Insurance While in Non-Pay Status

Eligible employees may continue the group insurance plans while in non-pay, but not terminated, status subject to policies and procedures established by Central Management Services under the terms of the State Employees Group Insurance Act of 1971 (5 ILCS 375/1 *et seq.*). Examples of non-pay status are disability, illness, or pregnancy leave; family and medical leave; seasonal or permanent layoff; approved unpaid leave or disciplinary suspension. For details regarding the length of time coverage can be continued and premium costs, consult plan handbook(s) and contact the campus benefits centers at the Urbana and Chicago campuses or the human resources office at the Springfield campus.

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Rule 12.04 - Transfer to Another State University or State Agency Within the State of Illinois

When an employee transfers from one State University or State Agency to another, the State Health (Medical, Dental, Vision) and State Term Life Plans may be transferred to the new agency with no lapse in coverage, provided the break in employment is ten (10) days or less.

Regulation

12.041 Consultation With Benefits Staff

The employee involved with a transfer should consult with the campus benefits centers at the Urbana and Chicago campuses or the human resources office at the Springfield campus to assure a timely transfer of insurance records to the new State Agency and to obtain information concerning any optional University plans in effect at the time of transfer.

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Rule 12.05 - Group Insurance/Continuation Following Retirement

State Health (Medical, Dental, Vision) and State Term Life Insurance coverage for a retired employee and insured dependents continues with no lapse in coverage provided the retiring employee's monthly retirement annuity begins immediately following retirement. For persons age 60 or older, the State Term Life Insurance will change from being based on annual salary to a flat dollar amount. For details about the transfer of enrollment records to the State Universities Retirement System and premium costs, contact the campus benefits centers at the Urbana and Chicago campuses or the human resources office at the Springfield campus.

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Rule 12.06 - Group Health Insurance/Termination and Optional Continuation of Coverage

At termination of employment or when an employee changes to an ineligible appointment, health insurance (Medical, Dental, Vision) coverage will terminate unless the terminating employee elects to use the continuation option as provided by federal law. The continuation option is also available to a spouse upon divorce and to children who become ineligible due to age, marital status, etc. Guaranteed conversion to a private health insurance plan is available when coverage terminates following employment termination or at the end of the continuation period.

Consult plan handbooks and/or contact the campus benefits centers at the Urbana and Chicago campuses or the human resources office at the Springfield campus for details regarding conditions resulting in termination of coverage as well as eligibility for the continuation option provided under law.

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Rule 12.07 - Workers' Compensation

The University will provide benefits under the Workers' Compensation Act (820 ILCS 305/1 *et seq.*) and the Workers' Occupational Diseases Act (820 ILCS 310/1 *et seq.*) for an employee who suffers an accidental injury or a disabling occupational disease arising out of and in the course of employment by the University.

Regulations

12.071 Questions About Claims

It is the University's policy to pay benefits in accordance with the Workers' Compensation Act and the Workers' Occupational Diseases Act. Questions concerning the status of a claim shall be directed to the Office of Claims Management.

12.072 Procedures for Employee Injured On-the-Job

Any employee injured on-the-job shall:

- (a) Immediately report the accident, however slight, to his or her supervisor.
- (b) Seek immediate medical attention, if necessary. If the injured employee utilizes a designated medical facility, all reasonable and necessary costs will be paid. Lists of designated medical facilities and Preferred Provider Organizations (PPOs) are available from the Office of Claims Management. If the employee does not utilize a designated medical facility, some charges may not be paid by workers' compensation if they are deemed unnecessary.
- (c) Initiate an accident report form and file it with the supervisor. This form is available from the employee's unit, the Office of Claims Management or, at the Springfield campus, from the workers' compensation coordinator in the human resources office.
- (d) Submit a Permit to Return to Work to his or her supervisor upon reporting to return to work. This form, completed by the medical provider, validates that an employee may return to work.

Permit to Return to Work - With Restrictions

If a Permit to Return to Work is issued with restrictions, the physician issuing the permit must specify a date for reexamination to be conducted within thirty (30) days in order to determine if the injured employee is capable of resuming full duties.

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Rule 12.07 - Workers' Compensation

Regulations (Continued)

If a Permit to Return to Work is issued with restrictions, special work assignments, if feasible, will be made between the injured, the University Office of Claims Management, and the employing unit.

- (e) Report to one of the designated medical facilities for examination as soon as possible if a personal physician defers the employee from work for more than three work days.
- (f) Contact the Office of Claims Management in case of questions about workers' compensation.

12.073 Procedures for Supervisor of Injured Employee

The supervisor shall:

- (a) In case of a critical injury, call the University Police/Fire Department or appropriate emergency responders and request medical assistance. Follow the instructions given by the emergency staff. As soon as practicable after the employee has received emergency medical attention, inform the Office of Claims Management or, at the Springfield campus, the workers' compensation coordinator in the human resources office.
- (b) Have the employee complete an accident report. In most situations, the employee should complete the form within twenty-four hours of an accident. If the employee is incapacitated for a period of time, the employee may complete the form within 45 days. An employee may also make verbal notification to the supervisor in lieu of an accident report.
- (c) Complete the supervisor's section, sign the accident report form, and promptly forward to the unit head, preferably within twenty-four (24) hours.
- (d) Require that an injured employee provide a Permit to Return to Work prior to returning to work.
- (e) Forward the Permit to Return to Work to the unit head.

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Rule 12.07 - Workers' Compensation

Regulations (Continued)

- (f) Make reasonable accommodations to return the employees with restrictions to work.

12.074 Procedures for Unit Head

The unit head shall:

- (a) Assure that a "Notice to Employees" about workers' compensation is posted on the unit bulletin board. These "Notices" are sent to each employing unit office by the Office of Claims Management or, at the Springfield campus, by the workers' compensation coordinator in the human resources office.
- (b) Review, sign, and promptly forward all accident report forms to the Claims Management Office or, at the Springfield campus, to the workers' compensation coordinator in the human resources office.
- (c) Prepare and forward the Department Report on Disability Benefits by pay periods to the Office of Claims Management for employees who have lost time from work.
- (d) Assist in making reasonable accommodations to return the employees with restrictions to work.

12.075 Responsibilities of Designated Medical Provider

The Designated Medical Provider shall:

- (a) Provide necessary medical treatment.
- (b) Prepare and forward all copies of the Physician's Injury Report to the Office of Claims Management within 24 hours or, at the Springfield campus, to the workers' compensation coordinator in the human resources office.
- (c) Issue a Permit to Return to Work for the injured employee, indicating any work restrictions that apply.

12.076 Responsibilities of Claims Manager

The Claims Manager or a designee shall:

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Rule 12.07 - Workers' Compensation

Regulations (Continued)

- (a) Investigate claims to determine compensability under Workers' Compensation or Occupational Diseases Acts.
- (b) Visit and take statements from witnesses, supervisors, and the injured employee as warranted.
- (c) Maintain liaison with the injured employee, physicians, hospitals, and University departments regarding the injury.
- (d) Inform units and employees of University policies and procedures that apply in case of an on-the-job accident or occupational illness and of their rights under applicable laws.
- (e) Be responsible for the benefits payable in all claims.
- (f) Administer benefits to eligible employees according to the Workers' Compensation Act.
- (g) Notify the human resources records unit when the employee returns to work so the employee can be credited with the correct service time and other benefits earned while on workers' compensation.

12.077 Employee Orientation

At the time of employment, each employee will receive orientation on procedures to follow in case of an accident

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Rule 12.08 - Illinois Unemployment Insurance Act

Civil Service employees of the University are eligible for unemployment insurance in accordance with the Unemployment Insurance Act (820 ILCS 405/100 *et seq.*).

Regulations

12.081 File Claims at Local IDES Office

Unemployment insurance is a state-operated program administered by the Illinois Department of Employment Security (IDES). An IDES informational publication about unemployment insurance is available through the campus human resources offices. Laid off or separated employees are required to file claims for unemployment insurance benefits at their local IDES offices.

12.082 Validation of Employee Information

The campus human resources offices are required to validate employee information requested by the Department of Employment Security.

12.083 Responsibility to Inform IDES Upon Return to Work

Employees are responsible for informing the Department of Employment Security when they return to work at the University.