Rutherford County Government

On the Job Injury (OJI) Program

Training Objectives

Objectives

- Understand the benefits of the OJI program and who qualifies
- Know the rules and procedures required to report an OJI incident
- Understand the exclusions & cessation within the OJI program
- Understand how the OJI review and appeals process works

Benefits of The OJI Program

The OJI program provides payment of medical, lost work time, and death compensation for qualified individuals who suffer an injury or occupational illness during the performance of their specific job duties, in accordance with the rules and regulations of this program.

Qualified Individuals - Full-time employees, Part-time employees, Temporary and Seasonal employees, Full-time Elected and Appointed Officials.

OJI Program Objectives

- Comply with all applicable federal, state, and local health and safety regulations.
- Provide a work environment as free as possible from recognized hazards.
- Prevent injuries, illnesses and death on the job and to reduce the seriousness of similar future claims.
- Provide for the payment of medical expenses, death benefits and lost work time compensation for qualified individuals who suffer injury, occupational illness or death during the performance of their duties.

OJI Reporting

Employee Responsibilities:

- Employees are required to <u>inform</u> their supervisor of an injury/or illnesses, on the job, whether requiring medical attention or not within their <u>current working shift</u>

- Individuals seeking treatment *must select a doctor from the "Panel of Physicians"*

OJI Reporting

Supervisors Responsibilities:

- Supervisors will be required to notify the Insurance Dept. within *one (1) working day*
    - Phone
    - E-mail
    - Voice mail
- Required reports must be submitted within *two (2) working days* to the Insurance Dept.

OJI Reporting

Exception In Reporting:

If the circumstances of the injury and/or illness are such that the employee does not have reason to know of the injury and/or illness at the time it occurs and if there is independent evidence regarding the injury and/or illness that supports making such an exception. *However, in no event will such exception be made if the injury and/or illness is not reported within three (3) calendar days from the date of injury.*

OJI Reporting

The Last Step In OJI Reporting:

Qualified individuals must report to their supervisor all potentially unsafe conditions, and any hazardous or safety violations which could contribute to or result in injuries and/or illnesses to employees or others

Safety = Reducing the Risk

Exclusions

All injuries and or illnesses that occur during the qualified individual's hours of work may not qualify for OJI. All non-occupational injuries or illnesses not qualifying for OJI should be presented to the medical insurance carrier, if applicable, for payment according to the then in-force rules and regulations of that program. The Safety Coordinator or OJI representative will make determination of questionable injuries or illnesses.

1) Injury or illness resulting from the adverse *effects of prescription or over-the-counter medications* (as determined by County designated physician) not related to an on-the-job injury or illness

2) Injury or illness resulting from *alcohol or from unlawful use of drugs* (as determined by County designated physician)

3) Misconduct, including *horseplay*

4) *Intentional or self-inflicted injury* even as a result of a medical or mental condition

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Exclusions

Continued

5) *Failure or refusal to use safety devices and/or personal protective equipment* as outlined in the County Safety Manual as amended from time to time, failure to perform duties as required by law, or failure to follow general safety precautions in performing ones duties.

6) On the job injuries or illness *aggravated by any activity while off-duty.*

7) *Injuries suffered while traveling to and/or from work*, except when such travel is in the performance of the employee's duties driving a personal or County-owned vehicle. "To and from work" is defined as beginning when you enter your work space and leave your work space; injuries or illnesses sustained while getting in or out of your vehicle or in a county parking lot coming to or leaving work are not covered.

8) Health conditions which are attributed to *degenerative conditions.*

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Exclusions

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9) *Participation in physical fitness or recreational activities* UNLESS the activity is part of an organized program approved by the Department Head AND the employee's participation is made mandatory by the Department Head. Voluntary participation in such activities is covered neither during work hours nor during off-duty hours.

10) Use of articles, objects, or appliances for climbing or lifting that are *not intended and/or adequate for those specific purposes.*

11) Benefits will not be provided for personnel *who choose to work when directed not to do so.*

Rutherford County *will require* injured employees to submit to a drug and alcohol test. A positive drug or alcohol test will result in a presumption that intoxication or drug use was the proximate cause of the injury or accident, such that compensation under this Policy is not payable.

Cessation of OJI Benefits

OJI benefits will cease when one or more of the following conditions are met:

1) *Termination of employment* with Rutherford County either by resignation, retirement, discharge, or death, except for coverage provided by an insurance policy specifically designated to continue after such event

2) Failure to follow medical advice of County designated physician or OJI instructions to include a *missed appointment*

3) Acceptance of *employment with another employer*

4) *Upon completion* of medical treatment

5) *Upon return to work*, or directive to return to work without restrictions by treating physician

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Cessation of OJI Benefits

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6) When the point of *maximum medical recovery has been reached* as determined by County designated physician

7) Receiving treatment with *medical provider(s) not authorized* by the Insurance Department, except for unavoidable emergency situations

8) Medical treatment not sought within *seven (7) calendar days after the date of injury*, unless it is shown by clear and convincing evidence that the condition is a covered condition under the provision of this program

9) Inactivity of *30 consecutive calendar days* of last County designated physician visit, unless under continuing treatment

10) After the passing of *one (1) calendar year* from date of initial claimed injury (does not apply to Long Term Disability benefits)

OJI Appeals Process

In the event an employee's claim is denied, the employee has the right to an appeals process.

Step 1: A review determination with Safety Coordinator

Step 2: Appeals Committee, including representative from employee's County Division

Contacts for Insurance Department:

Dan Goode
Safety Coordinator & OJI
898-7715 ext. 123

Dwayne Hawkins
Training & Development Specialist
898-7715 ext. 126

Quiz:

Click on the link below to take a 5-Question Quiz.

https://secure.rutherfordcountytn.gov/oji/

Once you have linked to the quiz, please enter your Social Security Number at the top. You will need to enter it according to the example shown (ex. 999-99-9999 with hyphens included).

Once finished with the questions, please click the submit button and your training will be recorded.

Note: It takes 90 days for newly hired employees to be loaded to the training database. In this case print out the quiz and submit to your supervisor or safety training point of contact.