

## **NOTICE OF ENROLLMENT TO POLICYHOLDERS ILLINOIS PREFERRED PROVIDER PROGRAM**

### **YOU HAVE BEEN ENROLLED IN THE LIBERTY MUTUAL / COVENTRY PREFERRED PROVIDER PROGRAM**

Illinois law allows employers and their workers' compensation carriers to offer healthcare services to employees for workers' compensation injuries through a Preferred Provider Program (PPP). As a benefit to you, your policy has been enrolled in the Liberty Mutual / Coventry Preferred Provider Program (Liberty PPP). The Liberty PPP is a network of medical providers, approved by the Illinois Department of Insurance, who treat workers' compensation injuries. The Liberty PPP providers will get your injured employees back to work when they are medically able, provide quality medical care and better manage your workers' compensation costs.

The Illinois Department of Insurance requires PPP networks to meet standards for geographic accessibility, availability of adequate medical providers, and other factors to assure the adequacy of care to your injured employees. Providers and facilities are selected based on the high standards set by Liberty Mutual Insurance, in compliance with all governing laws and regulations.

### **YOUR RESPONSIBILITIES UNDER ILLINOIS LAW**

By law, you are required to notify your injured worker of the Liberty PPP, at the time of injury or at the time the injury is reported. You must do so by providing the injured worker with a copy of the mandatory form issued by the Illinois Workers' Compensation Commission and entitled "*Notice of Preferred Provider Program (PPP) For Workers' Compensation Medical Care*" which is attached to this enrollment notice. Additional copies of the form can be obtained at [www.libertymutualgroup.com/providernetworks](http://www.libertymutualgroup.com/providernetworks).

Additionally, we recommend that you establish a process to provide the attached advisory notice entitled "*Notice of Workers' Compensation Preferred Provider Program*" to all employees working in the state of Illinois, at the time the Liberty PPP is implemented, and subsequently, at the date of hire for each new employee.

### **RIGHTS OF YOUR INJURED WORKERS UNDER THE LIBERTY PPP**

An injured worker may treat with a medical provider of their choice within the Liberty PPP, subject to the limitations described below. The list of Liberty PPP medical providers can be accessed at [www.libertymutualprs.com](http://www.libertymutualprs.com).

An injured employee may decline treatment from the Liberty PPP, in writing, at any time during treatment for a work-related injury. However, a declination constitutes one of the two choices of medical providers available to the injured worker under the PPP, unless otherwise determined by the Illinois Workers' Compensation Commission.

In addition, the law provides that if prior to report of an injury, an injured worker chooses non-emergency treatment from a medical provider outside of the Liberty PPP, that constitutes as the employee's one choice of medical providers to which the injured employee is entitled. Please be advised that Liberty Mutual may not be required to pay for medical treatment from medical providers outside or beyond the injured employee's authorized choices of medical providers and subsequent referrals.

If the injured employee requires treatment that is not available within the Liberty PPP and complies with any pre-authorization requirements, Liberty Mutual will provide out-of-network treatment at no additional expense to the injured employee.

### **YOUR RIGHT TO NOT PARTICIPATE IN THE LIBERTY PPP**

You are not required to participate in the Liberty PPP and can choose to not participate. If you decline to participate in the Liberty PPP, it may be more difficult to control the treatment costs for an injured worker. If you chose to not participate, please contact your insurance representative or Liberty Mutual Insurance at [IllinoisPPP@Libertymutual.com](mailto:IllinoisPPP@Libertymutual.com).

This is an advisory notice of change to your policy. No coverage is provided by this summary nor can it be construed to replace any provisions of your policy or endorsements. You should read your policy and review your Information Page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary THE PROVISIONS OF THE POLICY SHALL CONTROL.