

AIG Property Casualty

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Dear AIG Insured:

Illinois law allows an employer to offer healthcare services through an approved Preferred Provider Program (PPP) to an employee with a workers' compensation injury.

The Department of Insurance requires a PPP to meet standards for geographic accessibility of medical providers and adequacy of medical care. The Illinois Department of Insurance has approved a PPP which meets these standards for use by an AIG insured.

To implement the PPP you must:

- Provide to your employees the Notice about Workers' Compensation Preferred Provider Program (PPP). The Notice may be distributed by any means to employees: hand-delivered, payroll-stuffer, postal or electronic mail.
- Document the date the Notice was distributed to your employees.
- Determine and document the effective date of the PPP. The effective date would be the date you provide, to your employees, the *Notice*.
- Provide an employee with the Notification at Time-of-Injury of Workers' Compensation Preferred Provider Program at the time the employee reports a workers' compensation injury.

The Notification states if an employee chooses to decline treatment within the PPP, such declination must be in writing. There is no provision of a form by either the state or AIG for the purpose of declination as it is the responsibility of the employee.

Excerpt from the Notification:

... immediately report your injury to your supervisor or manager, and you may choose to be treated by a medical provider in the PPP subject to the limitations described below. You may decline participation in the PPP at the time you report the workers' compensation injury. This declination and any subsequent declination, however, must be made in writing to your employer. The law provides that your declination constitutes one of the two choices of medical providers to which you are otherwise entitled. You may also decline treatment from within the PPP at any time throughout your treatment, but, again, this declination will constitute one of your two choices of medical providers unless the Illinois Workers' Compensation Commission determines that the medical treatment provided to you by the PPP is inadequate.

We are available to assist in your implementation of the PPP. Please contact AIG Medical Management Services at 312 930 2195; or by email at ilppp@aig.com. The PPP medical provider listing is accessible at aig.com/intellirisk.

