

## Wisconsin Medical Society 2009 Member Benefit Program

For more than 20 years, the Physicians Insurance Company of Wisconsin, Inc. (PIC WISCONSIN) has worked with the Wisconsin Medical Society to provide you with the best possible medical professional liability insurance program. We are especially pleased to offer you this year's newly enhanced program available only to Wisconsin Medical Society members through your Wisconsin Medical Society Insurance & Financial Services, Inc. (WMSIFS) agent.

### ***New Maximum Premium Discount***

As a Medical Society member and eligible program participant, you can earn **up to a 12.5% maximum discount** off your PIC WISCONSIN professional liability premium. In addition to the 7.5% discount eligible program participants already receive, now you can qualify for additional savings—for a **maximum total discount of 12.5%**—by meeting two of these three requirements:

1. **Additional Year Loss Free Credit**—an additional 2.5% credit to be applied for those who qualify under the loss-free credit program
2. **Risk Management Program Credit**—an extra 2.5% credit for Member Benefit Plan insureds who attend an approved risk management program
3. **Electronic Medical Records (EMR) Credit**—an added 2.5% credit if a Certification Commission for Healthcare Information Technology (CCHIT) accredited EMR has been implemented

Eligible program participants will continue to receive 25% off their corporate coverage premium.

### ***New Member Benefit Coverages***

As a Medical Society member in good standing, you receive the following coverages from PIC WISCONSIN, including three important protections against e-threats:

- ***New Enhanced Electronic Data Coverage***  
With increased losses due to greater public awareness of identity theft and hacking, and more class action lawsuits, we are pleased to provide you with increased protection against three different electronic data risks with a maximum aggregate liability of \$50,000:\*
  1. ***New Network Security Liability Insurance***—This newly added coverage protects against third party allegations of breach of privacy, libel, identity theft, slander, and defamation up to a limit for \$50,000\*
  2. ***New Government Investigation Defense Cost Insurance***—Provides an **additional \$50,000\* set of limits** on top of the coverage provided in the Medicare/Medicaid Billing Errors and Omission Endorsements for costs of defense against government investigations of HIPAA violations
  3. ***New Data Recovery Costs Insurance***—Recovery costs of up to \$5,000\* for electronic data lost as a result of a computer virus attack, hacking, or other unauthorized system invasions
- ***New Expanded Medical Director's Coverage***  
New policy language clarifies that coverage is provided for professional health care services rendered in your scope of duties as a medical director or administrator, subject to the terms and conditions in the policy.

- **New Separate Set of Contractual Liability Coverage Limits for Greater Protection**  
The Contractual Liability Endorsement covers damages resulting from professional health care services you provide and that you may be obligated to pay under an agreement or contract. The agreement or contract may be with a health maintenance organization, preferred provider organization, or other managed care organization. This coverage is provided as a separate limit for each insured physician in addition to the primary professional liability limits carried with PIC WISCONSIN.

## Additional Benefits

The Member Benefit Plan also includes these valuable benefits at no additional charge:

- **Contingent Excess Liability Coverage**—provides coverage should the Injured Patients and Families Compensation Fund deny coverage for damages you are obligated to pay in excess of PIC WISCONSIN's \$1,000,000/\$3,000,000 coverage limit. This endorsement provides additional coverage up to \$1,000,000 per policy year.
- **Medicare/Medicaid Billing Errors and Omissions—Medical Records Confidentiality**—an endorsed limit of \$50,000 for this coverage that insured professionals share in with the policyholder. The following is covered under the endorsement, subject to conditions of coverage being met:
  - Defense and investigation costs associated with government investigations into Medicare/Medicaid billing violations
  - Defense costs resulting from privacy incidents
- **\$25,000 Limit Legal Expense Coverage**—pays for legal expenses you incur for interviews, hearings, or depositions about professional health care services you provide if a claim has not been made directly against you. You also receive coverage for legal services associated with disciplinary proceedings or hearings brought against you by a governmental or peer review board. Please refer to the policy for details of this coverage.
- **\$5,000 Limit First Aid Coverage**—pays for first aid expenses you are not legally obligated to pay as a result of negligence.

## Wisconsin Medical Society Member Benefit Program Eligibility Requirements

To receive the many benefits of this program, you must be insured by PIC WISCONSIN through WMSIFS, Inc., and be a member of the Wisconsin Medical Society when your policy is issued or renewed. For organizations, all physicians insured by PIC WISCONSIN must be members in good standing of the Medical Society.

The Member Benefit Program offers you the security and fair treatment you deserve as a PIC WISCONSIN policyholder and a Medical Society member. If you have any questions or need more information about the Member Benefit Program, please contact Wisconsin Medical Society Insurance & Financial Services, Inc., toll-free, at 866.442.3810.

\*Pending filing and subsequent approval by the State of Wisconsin Office of the Commissioner of Insurance.

Note: Please refer to your policy and applicable endorsements for terms, conditions, and exclusions of coverage.



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