For over a quarter century, the Wisconsin Medical Society and ProAssurance have worked together to provide members with a high-value medical professional liability insurance program. This program is available only to Wisconsin Medical Society members through Wisconsin Medical Society Insurance & Financial Services, Inc. (WMSIFS).

**ENHANCED BENEFITS FOR 2013**

The Wisconsin Medical Society is pleased to offer substantial discounts to Wisconsin Medical Society members insured through ProAssurance. This benefit includes 50% off these education opportunities and data analytic products and services:

- **A three-day registration for The Wisconsin Medical Society’s 14th Annual Midwest Coding & Practice Management Symposium**
  
  September 22-24, 2013 Wisconsin Dells
  
  This premier event offers top-notch speakers, relevant topics, networking opportunities, and access to new and exciting technology and products.
  
  **One discounted three-day registration per policy.**

- **ICD-10: Preparing Across the Health Care Team – A Webinar Series**
  
  May 2012-April 2013
  
  The series provides physicians and their healthcare team access to timely, expert information and guidance on the transition to ICD-10 as they prepare for the compliance date of October 1, 2014.
  
  **Discount applies to new purchases only.**

- **ICD-10 Clinical Documentation Assessments for Physicians with a Focus on Improvement**
  
  Each Assessment includes an ICD-10-CM documentation readiness dashboard that allows for quick identification of gap areas and clear actionable suggestions for improvement—all based on individual physician specialty and documentation style.
  
  **Member Benefit Cost:** $6 per record, up to 200 records

- **Webinars & Customized Education**
  
  The Wisconsin Medical Society offers a variety of programs designed to provide continuing education for your practice in a cost-effective and learner-centered way.

- **WHIO Data Analytics**
  
  Through data analysis, we can understand the most common and expensive health conditions, examine trends in utilization over time, and compare utilization rates to state and regional benchmarks.
  
  **Member Benefit Cost:** $75 per hour and exemption from any WHIO pass-through fees.

For further details on these products and services, please visit our website at wisconsinmedicalsociety.org

**15% Premium Discount**

In addition to the 7.5% discount that eligible program participants automatically receive, you can qualify for more savings—for a total discount of up to 15%—by meeting the following requirements:

1. **Loss-Free Credit**—2.5% premium credit if you qualify for the loss-free credit program.

2. **Risk Management Program Credit**—2.5% premium credit for your full participation in an approved risk management program.

3. **Electronic Health Records (EHR) Credit**—2.5% premium credit for one of the following: implementation of a Certification Commission for Healthcare Information Technology (CCHIT)-accredited Electronic Health Record; OR use of the Society’s PQRIwizard to participate in the Centers for Medicare and Medicaid Services (CMS) Physician Quality Reporting Initiative (PQRI) incentive payment program.

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

(Continued)
Wisconsin Medical Society Member Benefit Coverages

As a Society member in good standing, you receive the following coverage enhancements*—and access to additional coverage if you so choose—from ProAssurance.

Limited Network Related Coverage

Your policy includes important coverage to help you begin to address emerging e-risks. This valuable coverage helps protect member physicians (and the insured organization that employs them), and you have the opportunity to purchase higher limits for even greater protection.

Limited network related coverage provides an annual maximum aggregate of $100,000 for these four exposures:
- Network security and privacy insurance
- Regulatory fines and penalties insurance
- Patient notification costs and credit monitoring insurance
- Data recovery costs insurance

You can also purchase extra protection—for cyber liability and regulatory risk—that works seamlessly with the baseline coverage provided in your ProAssurance policy. For more information, please contact your agent.

Medical Director’s Coverage (expanded from standard policy)

Coverage is provided for professional services rendered in the scope of your administrative duties as medical director, subject to the terms and conditions of the policy.

Separate Contractual Liability Coverage Limits (expanded from standard policy)

The Contractual Liability Endorsement covers damages resulting from professional healthcare 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 ProAssurance.

Additional Benefits

The Member Benefit Plan also includes, 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 ProAssurance’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 & Omissions—Provides coverage up to $50,000 that insured professionals share with the policyholder for defense and investigation costs associated with government investigations into Medicare/Medicaid billing violations, subject to conditions of coverage being met.
- $25,000 Limit Legal Expense Coverage—Pays for legal expenses you incur for interviews, hearings, or depositions about professional healthcare 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.

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

* Coverage does not apply to hospitals or other facilities.