

Wisconsin Medical Society 2018 Member Benefit Plan



Your 2018 Benefits

Since 1988, the Wisconsin Medical Society (Society) and ProAssurance have provided members with high-value medical professional liability programs. Your 2018 Member Benefit Plan includes strong protection for risks associated with evolving cyber threats at no additional cost to you. You also receive a premium discount, enhanced professional liability insurance, and savings on Society webinars. Benefits are available exclusively to Society members with a ProAssurance policy written through Wisconsin Medical Society Insurance & Financial Services, Inc. (WMSIFS).

Medical Education and Professional Development

The Society offers enhanced value for its members insured through ProAssurance.

• Webinar Savings

A 10% discount off current member pricing is offered for all Society live and on-demand webinars.

These programs provide timely and relevant information on key issues impacting healthcare in Wisconsin. With topics ranging from legislative efforts to population health issues, such as opioid prescribing, to practice redesign approaches, the Society is prepared to meet the educational needs of physicians and their healthcare teams.

• Additional Education

The Society offers other educational opportunities for physicians to keep current on licensure and maintenance of certification requirements. These include an Innovative Leadership program designed for emerging physician leaders and performance improvement initiatives that use a physician's own performance data to drive quality improvement.

Contact the Society's Education Department at education@wismed.org for your webinar discount code and information on other programs.

Up to 15% Premium Credit

In addition to the 7.5% premium credit for 2018 policy renewal that eligible program participants automatically receive, you can qualify for more savings—up to 15% total—through ProAssurance's:

- **Loss-Free Credit**—2.5% premium credit if you qualify.
- **Risk Reduction Program Credit**—2.5% premium credit for your full participation in an approved program designed to manage risk.
- **Electronic Health Records (EHR) Credit**—2.5% premium credit for implementation of a Certified Electronic Health Record Technology (CEHRT)-accredited Electronic Health Record.

Eligible program participants' corporate premium reflects a 25% reduction.

Eligibility Requirements

To receive the many benefits of this plan, choose ProAssurance medical professional liability coverage through WMSIFS as a Society member in good standing. For organizations, all physicians must be members in good standing of the Society.

The Member Benefit Plan offers you the fairness you want as a ProAssurance policyholder and Society member—all with consistency to help you anticipate challenges. For more information about the Member Benefit Plan, please call WMSIFS toll-free at **866.442.3810**.

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PROASSURANCE
Treated Fairly

Enhanced Professional Liability Coverage

As a Society member in good standing, you receive the following ProAssurance medical professional liability policy enhancements* with your 2018 policy. You also may access additional coverage, if you so choose.

CyberAssurance® Coverages Address Emerging Risks (limits expanded from standard policy)

Your 2018 Member Benefit Plan includes valuable CyberAssurance protections to guard you against risks associated with emerging cyber threats. These critical enhancements are included in your \$150,000 annual maximum aggregate—at no added cost:

- **Multimedia Liability**—Coverage for claims alleging copyright/trademark infringement, libel and slander, plagiarism, and personal injury resulting from dissemination of media material.
- **Cyber Extortion**—Coverage for extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat.
- **Cyber Terrorism**—Coverage for income loss, business interruption expenses, and special expenses incurred as a result of a total or partial interruption of the insured's computer system due to an act of cyber terrorism.
- **PCI DSS Assessment**—Coverage for claim expenses and assessments and fines imposed by banks and credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.
- **BrandGuard®**—Coverage for lost revenue as a result of an adverse media report or customer notification due to a security breach or privacy breach.

Your 2018 CyberAssurance also provides coverage for **Network Asset Protection, Privacy Breach Response Costs, Patient Notification Expenses and Patient Support and Credit Monitoring Expenses, Security and Privacy Liability,** and **Privacy Regulatory Defense and Penalties** benefits. You also can purchase extra protection for cyber liability and regulatory risks that works seamlessly with this coverage. For more information, please contact your WMSIFS agent.

Medical Director's Coverage (expanded from standard policy)

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

Separate Contractual Liability Coverage Limits (expanded from standard policy)

Your ProAssurance policy's Contractual Liability Endorsement covers defined damages resulting from professional healthcare services 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 2018 Member Plan Coverages

Your 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. This is for defense and investigation costs associated with government investigations into Medicare/Medicaid billing violations, subject to conditions of coverage being met.
- **Legal Expense Coverage** – Pays for legal expenses incurred, up to \$25,000, for interviews, hearings, or depositions about professional healthcare services you provided when no claim has been made 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.
- **First Aid Coverage** – Pays for up to \$5,000 of first aid expenses you are not legally obligated to pay as a result of negligence.

*For a complete list of terms and conditions, please read endorsement PRA-HCP-700.WMS provided with your policy or contact your ProAssurance agent or representative.

†Coverage does not apply to hospitals or other facilities. Please refer to the policy and applicable endorsements for complete terms, conditions, and exclusions of coverage.



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ProAssurance Professional Liability Insurance & Risk Resource Services

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Wisconsin Medical Society
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wisconsinmedicalsociety.org/insurance