

# Member Benefit Plan

*Wisconsin Medical Society members can earn savings on professional liability insurance and benefit from educational support focused on patient safety, loss reduction, and increased defensibility.*

## Medical Education and Professional Development

The Wisconsin Medical Society offers enhanced value for Society 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 Medical 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](mailto:education@wismed.org) for your webinar discount code and information on other programs.

## Risk Management Resources

Your coverage includes:

- Personal assistance from ProAssurance Risk Resource Advisors at **844.223.9648** or [RiskAdvisor@ProAssurance.com](mailto:RiskAdvisor@ProAssurance.com)
- Online seminars for continuing education credit, including a program for premium credit
- On-site risk assessment for your practice
- Online resources and specialty-specific newsletters.



2920 Marketplace Drive, Suite 103  
Fitchburg, WI 53719  
**608.442.3810**  
[wismedassure.org](http://wismedassure.org)

## Premium Savings

### Earn up to 15% Premium Credit

In addition to the 7.5% premium credit for 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 for loss-free credit.
- **Risk Reduction Program Credit**—2.5% premium credit for full participation in an approved program designed to manage risk.
- **Electronic Health Records (EHR) Credit**—2.5% premium credit for one of the following:
  - › Implementation of a Certified Electronic Health Record Technology (CEHRT)-accredited Electronic Health Record; OR
  - › Use of the Society's PQRSwizard to participate in the Centers for Medicare and Medicaid Services (CMS) Physician Quality Reporting System (PQRS) incentive payment program.

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

### Eligibility Requirements

To receive these benefits, you must be a Wisconsin Medical Society member in good standing with ProAssurance medical professional liability coverage through WisMed Assure. For organizations, all physicians must be Society members in good standing.

To learn more, please call WisMed Assure at **608.442.3810**.



### Healthcare Professional Liability Insurance

1600 Aspen Commons, Suite 980  
Middleton, WI 53562  
**800.282.6242**  
[ProAssurance.com](http://ProAssurance.com)

# Member Benefit Plan

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

## Enhanced Healthcare Professional Liability Coverages

### CyberAssurance® Plus Coverages Address Emerging Risks

Your Member Benefit Plan includes valuable cyber liability protections to help 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 noncompliance 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 CyberAssurance Plus also provides coverage for Network Asset Protection, Privacy Breach Response Costs, Patient Notification Expenses and Patient Support and Credit Monitoring Costs, 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 WisMed Assure agent.

### Separate Contractual Liability Coverage

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 Member Plan Coverages with higher limits than standard 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.
- **Expanded Medical Director's Coverage**—Provides coverage for your medical director's professional services rendered in the scope of administrative duties, subject to the terms and conditions of the policy.

\*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.

**Contact your WisMed  
Assure agent for all of  
your coverage needs.**



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