

# Pooling Our Resources, For Our Common Good

Public sector employers have long faced unique challenges when it comes to employee benefits, especially when it comes to providing health and benefits programs that are competitive in scope and price over the long term.

Our mission is to provide programs and services that are:

**C**ompetitive in scope and price over the long term

**A**daptable and customized to meet member needs, based on high-quality standards

**R**esolute in delivering timely solutions that address present and emerging risks

**E**quitable in allocating costs and services between various members in a fair and consistent manner

**S**table in supporting cost-effective, fiscally prudent operations and long-term solvency, and in building long-term relationships with members and program/service partners.

Whether you are a large public agency in need of a custom plan design, or a smaller public entity searching for a complete benefit program at a competitive rate, our various employee benefit programs provide members with cost-effective alternatives to stand-alone health and benefits plans.



## PRISM Member Services

PRISM Members have exclusive access to an array of services and resources, which are available as part of their membership or at negotiated rates.

### Claims

- Claims Audits
- Injury Reporting and Triage
- Medical Provider Network (MPN)
- Return-to-Work Program

### Risk Control

- CPR, First Aid, & AED Training
- Drug & Alcohol Testing Services
- Risk Control Open Forums
- Sidewalk Assessment & Maintenance Services

### Risk Management

- Crisis Incident Counseling (CIC)
- Crisis Incident Management (CIM)
- Enterprise Risk Consultants (ERC)
- Labor Law/Employment Practices Services

### Training and Resources

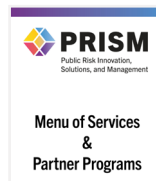
- Learning Management System - (Vector Solutions)
- Personal Consultations
- Policy/Procedure Assistance
- PRISMtv
- And so much more!



# PRISM

Public Risk Innovation,  
Solutions, and Management

# Employee Benefits Menu of Services & Programs



[PRISM  
Menu of Services](#)



[Risk Control  
Menu of Services](#)



[Risk Control Services Menu  
for Peace Officers](#)

For more information, click on the links above to view our menus, contact our Member Services at [memberservices@prismrisk.gov](mailto:memberservices@prismrisk.gov) or check out our website below.

REV 10/23

For more information, contact:  
Employee Benefits Department  
916.850.7300  
[employeebenefits@prismrisk.gov](mailto:employeebenefits@prismrisk.gov)

# PRISMHealth Program

By joining other California public entities – both large and small – with similar risk profiles in a financially stable pool, PRISM members gain the flexibility to match their current plan design, while lowering costs and receiving coverage from premier carrier partners.

## FACTS

- Members: 46
- Employee/Retirees: 41k+
- Total Pooled Premium: \$665M

## CARRIER PARTNERS

Serving a combined 57 million members nationwide, our premier carrier partners have the largest doctor/hospital networks in California and offer plan designs to meet any need. In addition, members of these carriers have access to additional discounts and services including:



- ConditionCare health and wellness program
- Discounts on ProClear Aligners
- Telehealth (including mental health) with LiveHealth Online



- Diabetes prevention services
- Fitness Your Way with Tivity
- Telemedicine with Teladoc



- ChooseHealthy Complementary Care Services
- Comprehensive Complete Care (Disease Management Program)
- Telehealth Services



- Surgical concierge benefit
- Included with PRISM PPO plans
- Provides fixed-cost bundled pricing for common surgeries



Digital diabetes management program that provides employees with a digital glucometer connected to a mobile app and a clinical care team who provides personalized coaching and support.



Provides employees with virtual care delivery, advocacy, and health care navigation (i.e. answer benefit questions, find cost efficient providers, book appointments, and research claim questions).

# PRISM Dental Program

The PRISM Dental Program is one of the largest public sector dental pools in California and offers your entity comprehensive dental coverage, with flexible benefit plan designs at the lowest possible rates.

As a joint purchasing program, the PRISM Dental Program is able to leverage the size of its pooled participants to achieve volume pricing for our members that is significantly lower than individual public agency pricing.

## FACTS

- Members: 182
- Employees/Retirees: 94k+
- Total pooled Premium: \$45M

## DENTAL PROGRAM HIGHLIGHTS INCLUDE

- Pooled and self-funded PPO programs, as well as DHMO
- Multiple rate structure options
- Higher out-of-network reimbursement
- Pooled renewals

In addition to standard coverage, value added services/discounts include:

- Discounts on hearing aids
- Discounts on Lasik
- Discounts on dental hygiene products (e.g. electric toothbrushes, oral irrigators, etc.)



# Ancillary Programs

Our Ancillary Programs capitalize on greater volume and lower fixed costs, which equals greater savings to members and the employees they represent.

## VISION

Available through our premier partners, VSP and EyeMed, via a pooled arrangement or on a stand-alone self-funded basis. Allows members to maintain their plan design flexibility.

Discounts for members include:

- Hearing aids (via Amplifon)
- Lasik



## LIFE/AD&D & DISABILITY

Members of the program maintain plan design flexibility, pooled renewals, and the convenience of a self-administered program. Coverage options through our premier partners Lincoln Financial and Voya include basic/voluntary life, AD&D, short/long term disability, paid family leave, and group voluntary benefits (critical illness, hospital indemnity, and accident options).

Additional services include:

- Travel assistance
- Identity theft assistance
- Funeral assistance
- ComPsych (EAP)



## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP assists member employees and dependents in maintaining life balance and services that address employment practices and critical incidents. Through a partnership with Anthem EAP and Concern, this program offers low administrative fees and plan buy-up options unique to the member specification.

In addition to face-to-face counseling sessions, other services include:

- Critical Incident Response (CIR)
- Parent Coaching
- Guided Mindfulness
- Legal Services
- Access to work-life resources
- Virtual visits with licensed therapists

## CONCERNPLUS FIRST RESPONDER PROGRAM – JANUARY 2024

Recognizing the need for culturally competent programs and services that can serve the unique needs of Public Safety employees and their family members, PRISM will be offering the Public Safety employees in-the-moment: crisis support, face-to-face or virtual clinical care sessions, culturally competent training and critical incident support, and a robust digital platform that provides both self-care and provider visit scheduling.



For more information, please contact:  
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