

# Services & Resources

PRISM PWC Program Members have exclusive access to an array of services and resources, which are included in the Program, included in the claim itself, or at PRISM's exclusive negotiated rates.

## Claims

- Labor Law/Employment Practices Services ●
- Claims Audits & TPA RFP Assistance ●
- 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 ●
- Safety Talks/A Tailgate Resource ●

## Risk Management

- Crisis Incident Management (CIM) ◊
- Enterprise Risk Consultants (ERC) ◊

## Training and Resources

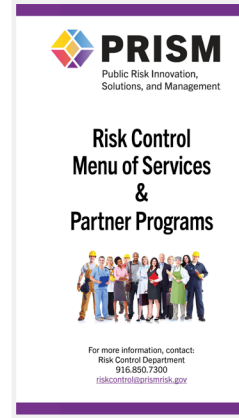
- Learning Management System - (Vector Solutions) ●
- Personal Consultations ●
- Policy/Procedure Assistance ●
- PRISMtv ●
- And so much more!

SYMBOL/DEFINITION		
● = Included in Program	◊ = Included in Claim	◊ = Negotiated Rates

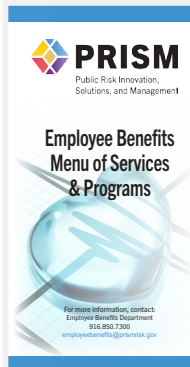
For information on our various services, feel free to reach out to:  
Tani Corona, Member Services Supervisor at  
916.850.7300 or by email at [tcorona@prismrisk.gov](mailto:tcorona@prismrisk.gov)



*PRISM  
Menu of Services*



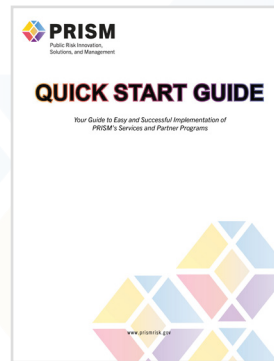
*Risk Control  
Menu of Services*



*Employee Benefits Menu of Services*



*Risk Control Services Menu  
for Peace Officers*



*PRISM Quick Start Guides*



# Primary Workers' Compensation (PWC) Program

How & Why Your Agency Can Benefit by Joining the PRISM Pool

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# Getting Started

Thinking of joining PRISM's [Primary Workers' Compensation \(PWC\) Program](#)? We've outlined important considerations for your entity to think about in preparation for joining the PWC Program.

## FIRST STEP - OBTAIN AN ACTUARIAL STUDY

- PRISM's Actuaries will provide the data elements needed in order to obtain a complete historical loss run of your entity's claims data.
  - A quote will then be prepared upon completion of the analysis, based on your entity's claims experience.
- Once both the actuarial study and quotes are completed, PRISM and/or Alliant will meet with your entity to review the PWC Program and cost comparison.

## NEXT STEPS - THINGS TO KNOW

If your entity elects to join the PWC Program, consider the following:

- What does your entity want to do with your current existing claims?
  - Leave those with your current Third Party Administrator (TPA) or move them to the PWC TPA selected?
- Your entity will continue to be responsible for Office of Self-Insurance Plans (OSIP) reporting and fees for all claims prior to joining the PWC Program
- Determine which of the PWC TPAs your entity would like to administer your claims. Choose from the [Program's approved list of TPAs](#) below:



## WELCOME TO PRISM - JOINING THE PWC PROGRAM

To finalize your entity joining the PWC Program, the following must take place:

- Execute the PWC [Memorandum of Understanding \(MOU\)](#)  
Note: a minimum 3 years of participation is required
- File paperwork with OSIP (PRISM staff will assist)
- For claims that exceed the PWC's \$125k limit, your entity must also participate in PRISM's [Excess Workers' Compensation \(EWC\) Program](#)
- Consider what internal requirements your entity has before you are able to join the PWC Program

# PWC Claims Concierge Benefits

SYMBOL/DEFINITION	
● = Included in Program	⊖ = Included in Claim

Benefits and Services Provided by the PWC Program		
<b>Actuary Analysis</b>	<b>Performed annually for PWC Members - No Cost to Entity</b>	●
<b>Contracted Provider</b>	<b>Request for Proposal (RFP) Process</b>	●
	<b>Cost Containment Services</b> (bill review, utilization review, nurse case management)	⊖
	<b>MPN</b> (Medical Provider Network)	⊖
	<b>PBM</b> (Pharmacy Benefit Management) Program	⊖
	<b>Company Nurse</b> (Injury Reporting Services)	⊖
	<b>Norm Peterson &amp; Associates</b> (Return-to-Work Services)	⊖
	<b>Eyres Law Group</b> (Employment/Labor Law Consultation and Policy Review Services)	●
<b>Coverage</b>	<b>Dollar One Coverage to Self-Insured Retention (SIR)</b> (PWC is \$0-\$125k SIR)	●
	<b>Excess Coverage</b> (SIR to Statutory)	●
<b>Entity Engagement</b>	<b>Entity remains involved</b> in decision making (e.g. accept, delay, deny, settlements)	●
<b>Funding/Budgeting for Claims Exposure</b>	<b>PWC Program</b> - Upfront known cost for the life of the claims for each fiscal year	●
	<b>Entity Self-Insured Program</b> - Entity has to set-aside/fund all estimated claims exposure for the life of the claims. Not a set, known year-over-year cost	N/A
<b>Office of Self-Insurance Plans (OSIP)</b>	<b>Assessment Fees</b> - One-time, upfront, estimated cost for life of the claims occurring in each fiscal year, versus ongoing fee for the life of all claim(s)	●
	<b>Annual Reporting</b>	●
<b>PRISM Claim System</b>	<b>All TPAs use PRISM claim system</b> for instant access, consistency, and use of standardized coding	●
<b>PRISM Oversight</b>	<b>Staff</b> - PRISM Specialists add value at early stage of the claim to facilitate the outcomes	●
	<b>Committee - Primary Workers' Compensation (PWC) Layer:</b> PWC Committee provides oversight of this layer	●
	<b>Committee - Excess Layer:</b> Claims Review Committee (CRC) and Underwriting Committee provide oversight of this layer	●
<b>Quarterly File Reviews</b>	<b>Coordinated and completed</b> with Entity, TPA, and PRISM	●
<b>Settlement Authority</b>	<b>PRISM provides authority with Entity input and agreement</b>	●
<b>Third Party Administrator (TPA)</b>	<b>RFP Process</b> - No Cost to Entity	●
	<b>Claims Administration Contract</b>	●
	<b>Claims Administration Fees</b> - One-time upfront cost for life of the claims occurring in each fiscal year	●
	<b>Entity Self-Insured Program</b> - Ongoing TPA fees for the life of the claim(s)	N/A