

# PMA Companies Welcome Kit





**Vincent T. Donnelly**  
President and Chief Executive Officer

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Welcome to the PMA Companies:

We want to thank you for the opportunity to be one of your business partners. We look forward to servicing your organization's insurance and risk management needs and delivering tangible results to you. Our goal is to help you manage your costs through the execution of our best-in-class solutions and service delivery.

This Welcome Kit is designed to provide you with information to make it easy for you to interact with PMA and to help you maximize the resources available to you.

Inside, you'll find information about how we can help address your risk management needs, including the following:

- How to quickly and easily report a claim to PMA via the internet, fax or phone.
- Instructions on accessing PMA's Preferred Provider Network Website Tool, which is designed to help you quickly search for network medical providers and hospitals.
- Details on PMA's pharmacy benefits management program—and how to use it to lower your company's costs.
- What to do if you have an emergency regarding a property or liability claim—PMA is available to help you 24/7.
- Instructions on accessing PMA Websource<sup>sm</sup>, our on-line portal of safety and risk management resources, exclusively for PMA Companies' clients. PMA Websource contains practical loss prevention and safety information and solutions.
- How to register for PMA Risk Control educational webinars, one-hour web-based distance learning programs on timely risk management topics which are free for PMA clients.
- Details on PMA Insights, our risk management educational series of quarterly white papers that provides practical information on risk management.

The Welcome Kit is also available on-line at [www.pmagroup.com](http://www.pmagroup.com), Services, Welcome Kit. If you do not have internet access or encounter any problems, simply call our Customer Service Center at 1-888-4PMANOW (1-888-476-2669) for assistance.

We are focused on delivering tangible value to your organization. You can trust us to be as committed to your business as you are and deliver solutions, services and support that meet your needs.

Sincerely,

Vincent T. Donnelly  
President & Chief Executive Officer



## **PMA Companies Workers' Compensation Claims Information**

**Report claims to PMA 24 hours a day, 7 days a week.**  
**Electronic Claim Reporting is best.**

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### **Claims Reporting Important Reminders:**

- **Report all claims as soon as possible. Claims reported after 10 days have been found to cost 22% more and after 20 days, cost 37% more. Optimize control of your claims costs by reporting within three days.**
- **Accurately report claim information and particularly, Claimant's Name, Gender, Social Security Number and Date of Birth. Carefully verify this information when reporting a loss. Section 111 of the Medicare, Medicaid and SCHIP Extension Act of 2007 heightens the need for these four data elements to be complete and accurate.**

### **How to Report a Claim to PMA Companies Electronically:**

To file a first report of injury or loss:

1. Go to the PMA website, [www.pmagroup.com](http://www.pmagroup.com).
2. Click on "Report a Claim" on the bottom right hand side of PMA's home page.
3. You will be taken to an instruction page that explains the entry process, simply follow the instructions on the page.
4. Your User Name is the last 7 digits of your policy number and your Password is "newclaim" (all lower case and one word).
5. Complete all screens. Mandatory fields are highlighted in blue.
6. If you want to receive an email copy of the information you have provided (along with your claim number), on the last screen check "Send email copy to originator" and enter your email address in the space provided. Multiple email addresses must be separated by a comma.
7. Click on the "Submit Claim" button and your claim will be transmitted to our Customer Service Center for intake. You will receive immediate confirmation of receipt along with the claim number that has been assigned to your claim.

**If you have any questions, or need to phone in a First Report of Claim, call:  
PMA Customer Service Center: 1-888-476-2669 or Fax: 1-888-329-2721**



## PMA Workers' Compensation Claims Information

Where to send Claims Correspondence.

### Claims Mail/Fax Information:

<b>State</b>	<b>Medical Bills &amp; Medical Records, excluding Pharmacy Bills, send to:</b>	<b>All other Claim Correspondence, including Pharmacy Bills, send to:</b>
<b>AL, CT, DC, DE, FL, GA, IL, KY, MD, NC, NJ, NY, PA, SC, TN and VA</b>	PMA Customer Service Center PO Box 2854 Clinton, IA 52733-2854	PMA Customer Service Center PO Box 25250 Lehigh Valley, PA 18002-5250 Fax: 1-800-432-9762
<b>All Other States</b>	Gallagher Bassett Services PO Box 23812 Tucson, AZ 85734	Refer to your claim acknowledgement letter or call 1-888-476-2669 (1-888-4PMA NOW).

For Claims Customer Service, please contact:  
PMA Customer Service Center at 1-888-476-2669 (888 4PMANOW)



**PMA Property, Auto and Liability Claims Information**  
Report claims to PMA 24 hours a day, 7 days a week.  
Electronic Claim Reporting is best.

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**Accurately report claims information and particularly, if available, Claimant's Name, Gender, Social Security Number and Date of Birth. Carefully verify this information when reporting a loss. Section 111 of the Medicare, Medicaid and SCHIP Extension Act of 2007 heightens the need for these four data elements to be complete and accurate for general liability claims.**

**How to Report a Claim to PMA Electronically:**

To file a first report of a claim:

1. Go to the PMA website, [www.pmagroup.com](http://www.pmagroup.com).
2. Click on "Report a Claim" on the bottom right side of PMA's home page.
3. You will be taken to an instruction page that explains the entry process, simply follow the instructions on the page.
4. Your User Name is the last 7 digits of your policy number and your Password is "newclaim" (all lower case and one word).
5. Complete all screens. Mandatory fields are highlighted in blue.
6. If you want to receive an email copy of the information you have provided (along with your claim number), on the last screen check "Send email copy to originator" and enter your email address in the space provided. Multiple email addresses must be separated by a comma.
7. Click on the "Submit Claim" button and your claim will be transmitted to our Customer Service Center for intake. You will receive immediate confirmation of receipt along with the claim number that has been assigned to your claim.

**If you have any questions, or need to phone in a First Report of Claim call:  
PMA Customer Service Center: 1-888-476-2669 or Fax: 1-888-329-2721**

All other claim correspondence send to:

PMA Customer Service Center  
PO Box 25250  
Lehigh Valley, PA 18002-5250

Fax: 1-800-432-9762

**CLAIM EMERGENCIES (PMA IS AVAILABLE TO HELP YOU 24/7)**

If you have an emergency involving a property or liability claim, PMA provides immediate emergency response, responding with solutions that address your loss and immediately assist in damage stabilization.

For claim emergencies any time, call the PMA Customer Service Center:  
1-888-476-2669.



## PMA Preferred Provider Networks

Increased Cost Savings. Employee Satisfaction. Quality Medical Care.

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PMA partners with Preferred Provider Networks of carefully credentialed medical providers who offer your injured workers optimal access to quality, cost-effective medical care. PMA Preferred Provider Networks offer the following benefits:

- A commitment to quality medical care for your injured workers.
- Convenient access to cost-effective medical care.
- Savings that are in addition to fee schedule or reasonable and customary reductions.
- Broad network of hospitals and medical providers, so injured workers have many providers from which to choose.

### Finding a Network Provider

The PPN Website Tool, an on-line directory of network providers, can help you quickly and easily locate providers in PMA's networks, in order to refer an injured worker to the closest and most appropriate network providers.

- Go to the homepage of the PMA website, [www.pmagroup.com](http://www.pmagroup.com).
- Click on "Quick Link" at the top of the page.
- Click on "Preferred Provider Network".
- From there, select "PMA Preferred Provider Network" and click "Go".
- The "PMA Preferred Provider Network" page has a link to the PPN Website Tool. Click the link to access the tool.
- From the introduction page, click on the:
  - "Address Search" tab to search for provider specialties within a certain radius from a location address.
  - "Name Search" tab to search for a specific provider by name or phone number.
  - "Region Search" tab to search for providers' specialties in a specific state by county, city or zip code.
- Search results are returned listed in the order that you specify: mileage, alphabetical, or specialty type.

### Provider Panels

For jurisdictions where applicable, Provider Panels are enclosed. (In some instances, Provider Panels will be forwarded to you separately.) With the PPN Website Tool, you can create your own Provider Panels where jurisdictionally allowed. Provider Panels can be created manually from either the "Address Search" tab, "Region Search" tab or automatically from the "Provider Panel" tab. If creating them from the "Provider Panel" tab, any jurisdictional rules regarding the creation of Provider Panels are automatically applied.

**Any Questions?** If you need assistance in locating a network provider or creating a worksite poster, call your Claims Service Manager, PMA Representative or the PMA Customer Service Center: 1-888-476-2669.



## **PMA Pharmacy Benefit Management Program**

**Increased Cost Savings. Employee Satisfaction. Nationwide Network of Pharmacies.**

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To help contain workers' compensation costs, PMA provides TMESYS Pharmacy Network, a leading pharmacy benefits management program. Advantages of using PMA's Pharmacy Program include:

- Increased cost savings.
- Employee Satisfaction – eligibility determined electronically, so no ID card is required to obtain prescriptions.
- Easy Access to more than 60,000 network pharmacies, including national and regional chains, and independent pharmacies.
- Cost savings through the “First Fill” program – provides the injured worker with an initial supply of medication within 30 days of an occupational injury, even if PMA has not yet received a first notice of loss. Eliminates out-of-pocket expenses for your injured worker and lost savings for you.

### **How to Get Started with the TMESYS Pharmacy Benefits Management Program:**

- As a PMA workers' compensation client, you are automatically enrolled in the program and will begin to realize the program savings.
- When a worker is injured, provide them with a copy of the First Fill Card Letter (a copy of the letter is on the following page). The First Fill Card Letter provides a card that injured workers can give to their pharmacists along with their prescriptions, to help to increase program use and obtain prescriptions through the Tmesys program after their first treatment. In addition, the sheet contains other valuable resources for injured workers, such as instructions for locating TMESYS pharmacies. Please copy/print out copies of the letter to give to your injured workers and instruct them to bring the First Fill Card Letter to the pharmacy.
- Keep in mind that an injured worker can have a prescription filled without the First Fill Card, however, it is helpful to the pharmacy if the injured worker presents it.

Questions or Concerns? Please contact:

- PMA Customer Service Center (1-888-476-2669)
- Your PMA representative
- Suzanne Burns, Cost Containment Services, at 610-397-5079 or by email at [Suzanne\\_Burns@pmagroup.com](mailto:Suzanne_Burns@pmagroup.com)



## Message to Injured Employee

### Tmesys First Fill Program

<b>tmesys</b> <sup>®</sup>			<b>tmesys</b> <sup>®</sup>	
<b>INJURED WORKER PRESCRIPTION CARD</b>			<b>Notice to Pharmacists:</b> Call the Tmesys Pharmacy Help Desk at 800.964.2531 to establish First Fill benefit eligibility and obtain the ID# for online adjudication of approved benefits for the injured worker. Tmesys is the designated workers' compensation PBM for this patient.	
CARRIER	EMPLOYER			<b>Tmesys<sup>®</sup> Pharmacy Help Desk 800.964.2531</b>
PMA Companies				
INJURED WORKER NAME				
SOCIAL SECURITY NUMBER	DATE OF INJURY			NDC Bin # = <b>004261</b> ; Processing Code = <b>CAL</b> Envoy Bin # = <b>002538</b> ; Processing Code = <i>Envoy Acct. #</i>
<b>Notice to Cardholder:</b> This prescription card should be presented to your pharmacy to receive medication for your injury. For information regarding our program or participating pharmacies in your area contact the <b>Tmesys Injured Worker Information Group</b> at				
<i>Processing instructions to Pharmacist on back</i>				

(Cut along outer dotted line and fold in center)

Your employer and your workers' compensation claims administrator, PMA Companies, are providing prescription benefits through Tmesys, an online Pharmacy Benefits Manager.

The attached cut-out Tmesys First Fill Program card will make the process of obtaining medications for your injury easier and more convenient. Simply present this card to any of our more than 60,000 participating pharmacies nationwide, including Hawaii and Puerto Rico, and your prescription will be filled at no out-of-pocket expense to you. Your use of this card is limited to those prescriptions medically related to an injury that is considered to be covered under the applicable state workers' compensation law.

Should you have any questions regarding our program or for the locations of a participating network pharmacy near you, please contact Tmesys at **866.599.5426**.

#### HOW TO LOCATE A TMESYS PHARMACY:

1. **Call Tmesys at 866.599.5426.** A Tmesys representative will be more than happy to assist you with the location of a participating pharmacy in your area.

2. **Visit our Pharmacy Locator in the Pharmacy Center on the internet at [www.pmsionline.com](http://www.pmsionline.com).**



## **PMA Risk Control Services**

**Understand your business. Identify risks. Control them. Protect your workers. Reduce costs. Improve your organization. Boost your bottom line.**

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PMA Risk Control is here to help. We understand both the financial and operational impact of losses on your business and the need to prevent and manage them. We offer practical risk management solutions and strategies that maximize the effectiveness of your organization's risk management effort and deliver a more substantial return on your investment.

PMA Risk Control has the tools, expertise, experience and resources to impact your business by reducing the cost of risk. We invite you to read about PMA Risk Control capabilities and explore the services described on the following pages.

These resources are designed to provide you with practical, effective solutions. We invite you to discover the PMA difference.

We are: [heretohelp@pmagroup.com](mailto:heretohelp@pmagroup.com)

1-800-222-2749 (Ask for Risk Control Services)



**PMA Risk Control Services**  
**PMA Webservice—Easy Access to On-line Solutions**  
<http://webservice.pmagroup.com>

Capitalize on PMA’s risk control resources. Select any or all of these services according to your company’s individual needs and your schedule. Unless otherwise noted below, there is no incremental charge for these services.

PMA Solution	How it Helps	Access It!
<b>Here to Help</b> —Easy, convenient on-line forum to ask our risk control professionals safety, compliance and other risk control questions.	A PMA Risk Control professional will respond to your questions within 24 business hours.	Simply email us at <a href="mailto:heretohelp@pmagroup.com">heretohelp@pmagroup.com</a> or look for the “?” on the PMA Webservice home page.
<b>PMA Web Events</b> —Monthly, one-hour on-line programs on timely risk management topics.	Combines the benefits of instructor-led training with the advantages of highly convenient and accessible on-line delivery. Solid, in-depth information provided by PMA Risk Control experts.	Easy access via PMA Webservice or email <a href="mailto:RCWebevents@pmagroup.com">RCWebevents@pmagroup.com</a>
<b>PMA Video/DVD Libraries</b>	Over 300 Safety, Training and Risk Control-Related Videos/DVDs available.	Access PMA Webservice to order a title or obtain an order form by emailing <a href="mailto:heretohelp@pmagroup.com">heretohelp@pmagroup.com</a> or call 1-800-222-2749 and ask for Risk Control Services.
<b>Summit Safety Training*</b> —PMA provides clients with access and discounts to Summit’s Safety and Compliance Training.	On-line learning from the comfort and convenience of any computer—helps companies meet regulatory requirements.	Easy access via PMA Webservice.
<b>PMA Technical Bulletins</b> —Easy-to-understand, practical guides that address specific loss exposure & control situations; prepared by PMA Risk Control & Safety professionals.	Regularly released—includes state-of-the-art and seasonal topics to supplement your risk control initiatives.	Easy access via PMA Webservice.
<b>Institute for Business &amp; Home Safety</b> —An interactive, in-depth disaster preparedness tool.	Evaluate and mitigate natural disaster exposures and create disaster recovery plans for your operations. Answer questions on-line regarding your operations. Modules will then be recommended to enable you to develop contingency plans for disaster recovery.	Easy access via PMA Webservice.
<b>Engineering &amp; Safety Services (E&amp;S™)</b> —PMA provides clients access to Engineering and Safety Service, a unit of the Insurance Services Office, Inc., a leading provider of insurance loss control reference information.	Timely news reports, technical bulletins and hyperlinks to help evaluate and manage risk. Handouts on various risk control topics. Obtain specialized technical information to identify and evaluate exposures.	Easy access via PMA Webservice.
<b>PMA Insights White Papers</b> —An educational series that provides practical observations on risk management.	Our risk management educational series of whitepapers released quarterly.	Go to: <a href="http://www.pmagroup.com">www.pmagroup.com</a> and see <i>PMA Insights</i> for our latest white paper.

**\*Fee Service**



## PMA Risk Control Services

**Practical Solutions. Consultative Approach. Expertise and Experience.**

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### **Additional PMA Risk Control Services Available to You.**

Capitalize on PMA's extensive risk control resources. Whether built into your insurance program or purchased separately, PMA's services provide value-based solutions to your risk management needs.

Contact your PMA Representative or call 1-800-222-2749 and ask for Risk Control Services to find out more about these services and associated fees, if applicable.

**Risk Management Consulting Services.** We help companies manage risk associated with property and liability exposures, fleet operations, and workplace safety.

- Risk Management Assessment
- Historical analysis of losses and industry benchmarking
- Action planning to reduce loss potentials through recommended best practices that control exposures
- Scheduled stewardship reports to monitor our shared results

**Organizational Improvement Services.** PMA offers a specialized approach that focuses on integrating safety into all business decisions from the executive office through mid-managers, supervisors, and front-line employees. Our Organizational Improvement Services are designed to move organizations to "the next level" of safety effectiveness.

- Decision Based Safety Management Assessment Services
  - Industry specific assessment of organizational decision drivers
- Management Education Services
  - Broaden understanding of how day-to-day decisions affect safety outcomes
- Management Training Services, Workshops and Curriculums
  - Building skills that managers can use to impact safety and move your company forward, quickly

### **Industrial Hygiene Services from PMA**

- Certified Industrial Hygienist consultation and problem solving
- Risk assessment solutions including:
  - Workplace and work-practice evaluations
  - Exposure monitoring
  - Indoor air quality evaluations
  - Occupational noise surveys
  - Ventilation control assessments
- Guidance integrating these and other Industrial Hygiene solutions into your core health and safety programs

### **Occupational Health Services**

- Guidelines on putting together a wellness program
- Information on how the aging workforce impacts work-related losses
- Loss analysis comparing workers' compensation losses to personal risk factors

### **PMA Fleet Safety Services**

- Safe Driving Behaviors – emphasis on the top-five driving behaviors causing accidents
- DDC-4 Defensive Driving Course – four-hour training course for experienced drivers and a foundation course for new drivers. In a study reported by the National Safety Council, the College of Lake County found that "drivers who participated in DDC-4 had 13% fewer negligent driving arrests and 9 percent fewer collisions than drivers who did not participate."