

PMA Companies

Welcome Kit





380 Sentry Parkway
Blue Bell, PA 19422-0754

Vincent T. Donnelly
President & Chief Executive Officer

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 Webservice[®], our on-line portal of safety and risk management resources, exclusively for PMA Companies' clients. PMA Webservice 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 white papers that provides practical information on risk management.

The Welcome Kit is also available on-line at 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 Claims Information

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

Claim Reporting Important Reminders:

- **Report all claims as soon as possible.** Workers' compensation 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.
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.

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.

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 Claims Information

Where to send Claims Correspondence (includes medical bills, medical records and pharmacy bills)

PMA clients and their injured workers, brokers and agents can mail all of their claim related correspondence to one address for all lines of business (this also includes medical bills, medical records and pharmacy bills).

The address also applies to any PMA claims currently administered by Gallagher Bassett.

Send all PMA Companies claim correspondence to:

PMA Customer Service Center
P.O. Box 5231
Janesville, WI 53547-5231

Fax: 1-800-432-9762

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

PMA Preferred Provider Networks

Increased Cost Savings. Employee Satisfaction. Quality Medical Care.

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.
- Click on "Quick Links" at the top of the page.
- Click on "Preferred Provider Network".
- The "PMA Preferred Provider Network" page has a link to the PPN Website Search 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 Benefits Management Program

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

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
- Leslie Keim, Managed Care Services, at 484-530-4937, or by email at Leslie_Keim@pmagroup.com

First Fill Temporary Pharmacy Card

Making it easy to get your workers' compensation prescriptions filled.

Employer:

Immediately upon receiving notice of injury, fill in the information below and give it to your employee.

Injured Employee:

1. If you need a prescription filled for a work-related injury or illness, go to a Tmesys network pharmacy.
2. Give this page to the pharmacist.
3. The pharmacist will fill your prescription at no cost.

Tmesys First Fill Program

tmesys®		<p>Attention Pharmacists: Call 800.964.2531 to establish First Fill benefit eligibility and obtain the ID# for online adjudication of approved benefits for the injured worker.</p>									
Prescription Card											
CARRIER / TPA PMA Companies	EMPLOYER										
INJURED WORKER NAME											
SOCIAL SECURITY NUMBER	DATE OF INJURY										
<p>Notice to Cardholder: This card should be presented to your pharmacy to receive medication for your work-related injury. It is only valid within 30 days of your date of injury. For information regarding the program or to find nearby</p>		<table border="1"> <tr> <td></td> <td><u>NDC</u></td> <td><u>Envoy</u></td> </tr> <tr> <td>RxBin</td> <td>004261</td> <td>or 002538</td> </tr> <tr> <td>RxPCN</td> <td>CAL</td> <td>or Envoy Acct. #</td> </tr> </table>		<u>NDC</u>	<u>Envoy</u>	RxBin	004261	or 002538	RxPCN	CAL	or Envoy Acct. #
	<u>NDC</u>	<u>Envoy</u>									
RxBin	004261	or 002538									
RxPCN	CAL	or Envoy Acct. #									

Pharmacist:

1. Call the Tmesys Pharmacy Help Desk at **800.964.2531**.
2. Provide the information listed above.

The Help Desk will provide an ID number for adjudication

Finding a Network Pharmacy

Use one of these easy methods to find a network pharmacy:

- Visit your local **Walgreens** or **Rite Aid** Pharmacy
- Call us: **866.599.5426**
- Use our pharmacy locator online: www.pmsionline.com/pharmacy-center.

PMA Risk Control Services

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

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
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!
Here to Help —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 here to: help@pmagroup.com or look for the “?” on the PMA Webservice home page.
PMA Web Events —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 RCWebevents@pmagroup.com
PMA Video/DVD Libraries	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: heretohelp@pmagroup.com or call 1-800-222-2749 and ask for Risk Control Services.
Comprehensive Loss Management, Inc. (CLMI)* —Access to on-line streaming digital videos.	On-line learning from the comfort and convenience of any computer—helps companies meet regulatory requirements.	Easy access via PMA Webservice.
PMA Technical Bulletins —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.
Institute for Business & Home Safety —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.
Engineering & Safety Services (E&S™) —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.
PMA Insights White Papers —An educational series that provides practical observations on risk management.	Our risk management educational series of whitepapers.	Go to: http://www.pmacompanies.com/news.html and see <i>PMA Insights</i> for our latest white paper.

*Fee Service



PMA Risk Control Services

Practical Solutions. Consultative Approach. Expertise and Experience.

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.

PMA Safety Management and OSHA Compliance Services

- Part-Time Safety Director—As a cost-effective alternative to staffing the role on a full-time basis, PMA can provide a part-time safety professional on your site.
- OSHA 10 and 30 Hour Classes—provides required employee training through on-site and on-line programs.
- Industry-specialization Services—industry-specific safety management and compliance services for healthcare, manufacturing, and construction organizations.