

# 2025 Member Benefit Plan

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

## 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 the following:
  - ▶ Implementation of Certified Electronic Health Record Technology (CEHRT)-accredited Electronic Health Record.

Eligible program participants' corporate premium reflects an approximated 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**.

## Options for Risk Reduction Program Credit

Choose one of the following:

- **ProAssurance Annual Baseline Self-Assessment (ABSA)**. The ABSA is a brief online survey focused on office processes related to medical liability and helps identify any gaps in knowledge. The survey results are anonymous. You will receive a report of your results and a comparison to other practices' results.
- **ProAssurance Loss Prevention Seminar**. Complete a two-hour online seminar for premium credit and earn 2 continuing medical education (CME) credits.
- **Wisconsin Medical Society On-Demand CME available at a reduced rate for members**
  - ▶ **Opioid Prescribing: Alternatives to Opioids in Treating Acute and Chronic Pain**
  - ▶ **The Opioid Epidemic and the Clinical Prescriber: Responses to Opioid Over-Prescribing**

## Additional Risk Management Resources

Your coverage includes:

- Personal assistance from ProAssurance Risk Management consultants at **844-223-9648** or **RiskAdvisor@ProAssurance.com**
- Online seminars for continuing medical education for CME credit
- Online resources and specialty-specific newsletters
- Online staff education

## About Sure Med Compliance

Also take advantage of ProAssurance's exclusive affiliation with Sure Med Compliance to help you develop and maintain responsible prescribing practices for opioids and other scheduled medications. The Sure Med digital health platform delivers clinical insights that help influence safer prescribing decisions and helps protect healthcare providers from liability by creating safer exposures to controlled substances.

It is available to ProAssurance insureds at no additional cost. Learn more at [ProAssurance.com/SureMedCompliance](https://ProAssurance.com/SureMedCompliance).



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*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 Medical Professional Liability Coverages

### CyberAssurance® Plus Coverages Address Critical Risks

Your Member Benefit Plan includes valuable cyber liability protections to help guard you against risks associated with emerging cyber threats.

These benefits are included in your \$150,000 annual maximum aggregate—at no added cost and with no need to provide additional information. Some of the coverages include:

- **Multimedia Liability**
- **Cyber Extortion**
- **Cyber Terrorism**
- **PCI DSS Assessment**
- **BrandGuard®**

Depending on your size or scope of practice, you may want to consider purchasing a comprehensive cyber and/or regulatory defense policy that includes higher limits and additional coverages designed to further protect you. Policy premiums vary with the number of physician and medical professionals insured, the type of specialty, as well as the number of patient records stored. Please contact your WisMed Assure agent for more information.

With the purchase of this enhanced coverage, not only will you receive higher limits for coverages, you will also benefit from the following enhancements, including:

- **First-Party Insuring Agreements:**
  - Dependent System Failure Coverage for income loss and business interruption
  - Post-Breach Remediation Costs Coverage
  - Bricking Loss Coverage
  - Property Damage Loss Coverage
  - Rewards Expenses Coverage
  - Court Attendance Costs Coverage
  - Breach Event Costs Outside the Limit Enhancement (Breach Event Costs Limit will not reduce the Policy limit)
- **Third-Party Insuring Agreements:**
  - Property Damage Liability Coverage
  - Telephone Consumer Protection Act (TCPA) Defense Coverage
  - Additional Defense Costs Limit now included

### 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<sup>‡</sup>

- **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 endorsement.

\*For a complete list of terms and conditions, please read endorsement PRA-HCP-700 that WMS provided with your policy or contact your ProAssurance agent or representative.

<sup>‡</sup>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.