

WORKERS' COMPENSATION PROGRAM FOR DENTISTS

THE PROFESSIONAL PROTECTOR PLAN®



The Professional Protector Plan for Dentists has been providing customized insurance coverage to dental professionals nationwide since 1969. As an added benefit, the Professional Protector Plan has partnered with The PMA Insurance Group to offer workers' compensation coverage specifically tailored for dental practices.

The PMA Insurance Group is an excellent source for your workers' compensation insurance. Here are a few facts about PMA:

- Founded in 1915 – more than 90 years of experience in workers' compensation
- One of the leading experts in workers' compensation in the US
- Rated "A-" Excellent by A.M. Best
- Known for service excellence and high levels of customer satisfaction
- Provides access to one of the largest directly contracted Workers' Compensation Medical Networks in the US
- Provides access to a comprehensive Managed Care System, including Medical Bill Review, Pharmacy Benefit Program and Out of Network Service

We are committed to helping you control your practice's workers' compensation costs through proactive risk control and claims services.

PROFESSIONAL PROTECTOR PLAN WORKERS' COMPENSATION RISK CONTROL

Working together with the Professional Protector Plan, PMA developed a Risk Management/Control program for the dental profession that is designed to keep your employees safe and protect your assets by providing practical solutions to prevent workplace claims from occurring.

The PMA Insurance Group offers you a risk management program specifically tailored for dental practices designed to help mitigate specific worker safety issues by addressing items such as Independent Contractor Exposure, Hazard Communication, OSHA Bloodborne Pathogens Standard, Needle Sticks, Handling and Use of Compressed Gas, as well as use of Autoclaves and Sterilizing Equipment. You will also have access to:

- Comprehensive Risk Management & Control Manual and a template Safety Manual specifically developed for dental practices
- Full Library of Safety Videos
- Accident Prevention Program
- Techniques and ideas for "Return-to-Work" (Modified Duty) Program Assistance

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PMA CLAIMS MANAGEMENT SERVICES

If you have workers' compensation claims, you can count on us for immediate, effective response and control of your losses. PMA's team of experts performs thorough claims investigations that are focused on gathering relevant facts from all involved parties in order to achieve an optimum result.

Claims Services for Members Include:

- Accessibility to PMA claims service on a 24-hour basis
- Option to report claims by fax, internet, phone – whatever is most convenient for you
- Full Service Office Nearby – PMA Offices are located throughout our marketing territory, with associated claims servicing partners in every state
- Fraud Prevention Program
- Litigation Management Program
- Three-point Contact Program among injured worker, medical provider and employer, initiated by PMA

Medical Cost Containment Program for Members Includes:

- **Medical Case Management** – Early intervention by a medical professional and our responsive claims service supported by proactive medical case management
- **Nationwide Preferred Provider Networks** – Access to a network of carefully credentialed providers who offer quality medical care at competitive rates
- **Medical Bill Review Team** – A multi-step program designed to realize savings by identifying appropriate medical charges
- **Pharmacy Benefits Management Program** – A directly contracted pharmacy network that affords broad access for injured workers and competitive discounts for prescription drugs
- **Out of Network Program** – Provides access to medical services performed by providers outside of PMA's Preferred Provider Networks while focusing on the application of medical cost containment “best practices” to the medical bills received from these providers
- **Return-to-Work Programs** – PMA's disability management program focuses on transitioning an employee back to work once it is medically advisable

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