

A Long Term Solution to Health Benefits

The PDRMA Health Program has been successful in achieving its goal of providing health care benefits at relatively stable and affordable costs. PDRMA's Health Program has consistently had lower rate increases than the national average increase since its inception in 1990.

The latest resurgence of healthcare cost inflation points to an uncertain future for many employers both in affording health benefits and facing the fear of cancellation. To ensure our long term success, the PDRMA Health Program has developed a comprehensive business plan that will help to guide the organization and its member agencies through the ever changing health benefit marketplace.

The PDRMA Health Program is committed to controlling costs and finding solutions that serve the health benefits needs of its member agencies through health risk management, wellness programs, administrative support, customer services and expanding plan options.

Providing Health Benefits and Tools for Healthier Living

The PDRMA Health Program understands that a long term solution to providing quality health benefits is by far the best approach to managing costs. Our pooling program helps members meet the difficult challenge of providing employee health benefits at an affordable cost. As an intergovernmental pool, PDRMA is not driven by shareholder profit motives. Instead, the PDRMA Health Program focuses on providing an exceptional benefit program with an emphasis on health risk management, wellness, and outstanding customer service.

The PDRMA Health Program offers these quality benefits:

- Comprehensive major medical plan with deductible options
- National PPO network
- Prescription card/mail order prescription program
- Generous wellness and preventive care benefits
- Group life and AD&D (accidental death and dismemberment) insurance with benefit options
- Employee Assistance Program (EAP) available 24 hours a day
 - Free, short-term counseling for employees and family members
 - Coordination with network mental health benefits when further treatment is required
 - Management referral counseling
 - Management counseling for troubled employee or work group problems
 - Critical incident debriefing services

The following optional coverages are also available:

- Vision benefit
- Dental benefit with national PPO network
- Voluntary employee and dependent life and AD&D insurance



Comprehensive health risk management and wellness resources

The PDRMA Health Program recognizes that a healthy employee is a more productive employee. A wide range of health risk management and wellness resources are provided to maintain and improve the health of employees and their families. Statistics have shown that healthier employees have fewer accidents, have reduced absenteeism and have higher workplace morale. In fact, a University of Michigan study showed a significant reduction in the frequency and severity of workplace injuries of employees who participate in a wellness program. PDRMA's health risk management and wellness principles operate on the same concept that has made its property/casualty program so successful. It is less expensive to prevent losses than pay for them. Healthier employees and reduced costs benefits all involved.



Customer service and administrative support that is second to none

Many park and recreation agencies may not have the resources to dedicate staff to the administration of their health benefits program. To assist the smaller members, as well as those with human resources staff, the PDRMA Health Program provides a wide variety of dedicated member support resources including:

- Full-time staff devoted to assisting employees and members with claims and coverage questions
- Expertise with the growing list of governmental regulations:
 - COBRA and IMRF continuation coverage administration
 - HIPAA compliance administration and training
- Eligibility and enrollment procedures
- Formal claims appeal process
- Training for the Benefit Coordinator at member agencies
- Annual benefit plan orientation training for employees
- Maintainance of eligibility records



Some of PDRMA's health risk management and wellness services include:

- A Well-Workplace Risk Management Assessment Guide to help members develop and maintain a productive and healthy workplace.
- PDRMAhealthprogram.com: A powerful website providing 24-hour access to benefit information, tools and resources for better health.
- PDRMA Healthbeat: A newsletter to keep enrollees up-to-date with the latest coverage information and news.
- Self care handbooks that allow employees to best determine when to seek medical care.
- Disease management and case management to improve health and reduce costs.
- Regular education and training programs for benefit coordinators, wellness teams, fitness challenge programs, early detection programs and much more!

