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SPECIAL DISTRICTS
INSURANCE SERVICES

Workers' Compensation Coverage



Unique service, value, and protection for Oregon's special districts

Special Districts Insurance

Services (SDIS) was established specifically for Oregon's special districts. As a not-for-profit, self-insured group, our main objective is to provide reasonable, stable rates and broad coverage to our participants.

Our workers' compensation program is truly unparalleled in the service, value, and protection we provide. We understand the unique challenges special districts face and have tailored our program to meet those needs. Our members are our top priority and we continually strive to be the team they depend on. Contact us today to see the difference SDIS can make for you.

A Team of Dedicated Claims Professionals

Each of our members is assigned a dedicated claims professional from our team of industry

veterans to handle all of their workers' compensation needs. This single point of contact allows our members to develop a close partnership with their claims examiner so that the management of their losses can be customized to fit their specific needs.

Our claims examiners maintain a manageable claim load to ensure that they have time to assist our members when and where they need us, managing each claim from "First Call to Closure". This allows us to better understand the issues and concerns of our members and walk their injured employees through the complexities of the system, all while maintaining focus on long-term outcomes.

Dynamic Return-to-Work Solutions

Our Return-to-Work Program is dedicated to working closely

with our members to return their injured employees to meaningful, transitional work. A consultant will meet with your individual district to determine appropriate transitional jobs, utilizing their extensive industry knowledge. Additionally, a consultant will work with you to obtain state benefits through the Employer-at-Injury Program.

But we don't stop there. Our consultants also work with member districts when an injury results in permanent disability. Their experience with the Preferred Worker Program has produced remarkable results in identifying and creating permanent, modified positions. This two-pronged focus ensures the best outcome for the injured employee and the district.

In-House Legal

Our claims professionals take the unique approach of working closely with the in-house legal team on issues prior to litigation.

Preventing unnecessary litigation allows us to keep litigation costs low while creating a win-win situation for the injured employee, the member, and the Pool.

General Liability / Workers' Compensation Resolution Multiplier

An injured worker can often become a much larger employment risk. Complex and expensive issues commonly overlap with workers' compensation such as OFLA/ FMLA and ADA. Many times, members with SDIS general liability AND workers' compensation insurance find this dual coverage to be extremely advantageous in obtaining a "global" settlement agreement.

In addition, SDAO's legal team is available to assist our members in resolving HR issues before they become a claim at no additional cost.

In the last decade, employment claims have been some of the most costly claims that the Pool has seen. By utilizing our legal experts, members are often able to prevent expensive employment claims and lingering workers' compensation claimants.

A Collaborative Effort

It is our goal to form a strong partnership with each of our districts. We believe that by working together toward a common goal, the district, injured employee, and the Pool will achieve the best possible outcome.

By offering multiline products, our team of workers' compensation professionals can collaborate regularly with our property and



liability department, as well as our risk management department. This enhances our partnership and allows us to provide even stronger service.

Education and Training

SDAO's risk management team is an industry leader in educating and training members. On-site, regionally, or online, we focus on education so that our members are able to better assess their risks and progress towards goals while improving their overall safety culture. Because education is a key factor in our members' success, risk consultants travel the state every day providing on-site trainings, seminars, and other resources, all at no cost. The risk management department provides our member districts with the skills and knowledge necessary to run a successful district.

Online training is an important tool for many members. The SDIS Trust has made a significant investment in this medium of training because it allows each district the ability to choose the trainings they need from a pre-determined menu. Districts are also able to communicate with their employees through an email interface, track their completed trainings, and print

out certificates of completion which can then be placed in employees' personnel files.

In addition to training, our risk management consultants work closely with our claims professionals and members to identify and prevent a diverse group of exposures. By focusing on documented claims history and frequency, they are able to identify trends. With their extensive background in safety and loss control, our risk management department is able to offer realistic solutions. This results in significant cost savings for our members, which can then be used to enhance and augment the services they provide in their community.

Coverage Unique to SDIS

At SDIS, we take coverage to the next level with our "Safety-Net Benefits".

Safety-Net Benefits are additional benefits we provide to our member districts which go above the statutorily required benefits.

- **First Fill Coverage**
Payment of the first prescription is guaranteed even if the claim is denied.

This benefit allows an injured employee to secure a necessary prescription without incurring any out-of-pocket expenses or experiencing delays in receiving medication due to pharmacy pre-authorization requests.

- **Family Support Coverage**

Surgery: Provides for limited expenses to cover the costs of lodging, food, and transportation of immediate family members of an injured employee undergoing an approved surgery.

When an employee is injured on the job, one of the most important criteria for successful recovery is the support of family. This coverage allows the employee's family to fully participate in the employee's treatment.

Catastrophic: Provides for limited expenses to cover the costs of lodging, food, and transportation for immediate family members of a catastrophically injured employee.

Catastrophic injuries are those most serious injuries which may involve extensive hospitalizations, multiple surgeries, and many months of recovery. Employees may even have to travel out of their geographical area to obtain the best available

treatment. Employees with injuries of this severity require family support more than ever. Families do not need the extra burden of financial worries when they need to focus on helping their loved one recover.

Whether outpatient surgery or complex medical treatment, Family Support Coverage takes on these additional expenses so that the employee can focus their energies on recovery and eventual return to work.

- **Criminal Defense Cost Coverage**

Provides up to \$250,000 in criminal defense costs for unintended negligence as a result of an injured employee. The criminal charges must be brought against a participant while acting in the course and scope of their duties.

For example, if an employee or patron is injured as a result of the negligence of a covered employee, there is a personal criminal exposure which is not covered by general liability insurance. If the District Attorney chooses to criminally charge the staff member, this coverage is in place to help defray the defense costs associated with this potentially devastating personal legal exposure.

- **OSHA Defense Cost Coverage**

Provides up to \$10,000 for OSHA defense cost coverage associated with the defense from OSHA enforcement proceedings. This additional benefit is only meant to help the district obtain legal assistance with those violations that they feel are wrong or improperly applied to their district.

- **HIPAA Defense Cost Coverage** (Health

Insurance Portability and Accountability Act)

Provides up to \$10,000 for HIPAA related defense cost coverage associated with the defense from alleged HIPAA violations. The Office of Civil Rights may receive a complaint from the public or an employee costing you valuable time and money. This coverage helps you defray those costs while allowing you the opportunity to make any necessary corrections and limit your future liability.

For decades, members of the SDIS Workers' Compensation Program have experienced a superior level of service and value which is unmatched in the industry. Membership has many benefits and we invite you to contact us today to see the difference SDIS can make for you.



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