



September 2011

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MUSINGS FROM THE PRESIDENT



Ahoy buccaneers! Is your risk management department sailin' on smooth calm seas or headin' for rough waters? Is your treasure chest full of booty or sinking towards Davey Jones' locker? Don't get yerself marooned – make way for Texas PRIMA!

Yer cap'ns stand ready to assist you by exposing the *Perils and Pearls on the High Seas of Risk Management* at our upcoming conference on the isle of Galveston,

November 16-18, 2011, at the pirate's haven of Moody Gardens.

Daily ye will be a diggin' for buried treasure of wisdom, learning to keep yer guard up against pillaging by mutinous scoundrels, unknown ne'er-do-wells and forces of evil. Once yer work is done, gather with yer mates at one o' the many events fer yer pleasure and amusement.

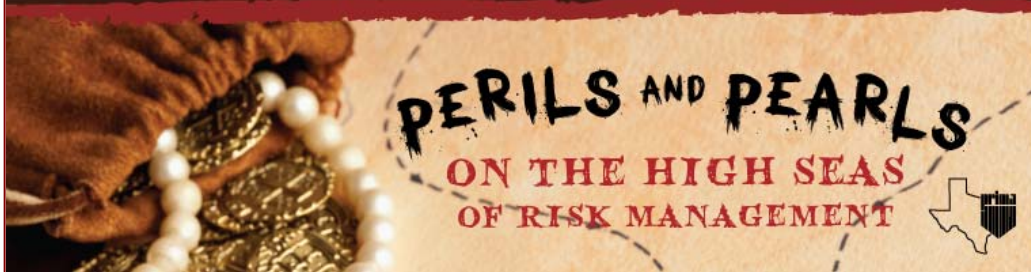
Our privateers on the Education Committee have scanned the horizons and put all hands on deck so yer crew sails home with a fine cargo o' educational treasures.

If yer' running low on doubloons this year, remember to apply for one of PRIMA's scholarships; but do so smartly, times a' wastin'! We've got a treasure chest waitin' for the lucky few who qualify.

So come aboard, the great grand ship's awaitin', and join yer' fellow public entity pirates for some high seas adventures or walk the plank ye' scallywags .

Fair winds,
Tracy Seiler
2011 Texas PRIMA President

TEXAS PRIMA 2011 CONFERENCE & EXPO NOV. 16 – 18, 2011 GALVESTON, TEXAS



BUDGET SHORTFALLS AND SUBROGATION HAVE YOU CONSIDERED SUBROGATION AS A VIABLE OPTION FOR RELIEVING YOUR BUDGET SHORTFALLS?

With our economic recession, and shrinking budgets, we have an obligation and fiduciary duty to our citizens as tax payers to improve “cash flow” and offset costs by all available means. Subrogation is a viable option in accomplishing this task. Subrogation allows for the recovery of funds lost through the negligence of another, thus, holding businesses and individuals accountable for significant payouts.

Aggressively pursuing subrogation is expected; however, if you don’t recognize a subrogation opportunity you can’t pursue it, and consequently, a lot of money can be left unrecovered. It’s a natural reaction for insureds to look at a claim in a defensive mode and take the “what is our liability, and who can we blame” approach. Rather than responding with a knee-jerk reaction that typically points to the claimant, perhaps we need to take a closer look and conduct a little better investigation in order to rule out a viable third-party. As a matter of rule, if the employee, co-employee, or employer didn’t cause the accident, then it’s likely a third party did.

Personal Injury Attorney’s take the position that “accidents don’t just happen”, if you can get past the word “accident” then a subrogation opportunity, may be revealed. Investigating claims requires the investigator to step outside the box and take a panoramic view of the scene while gathering the facts. If you are an “in the box” investigator, it’s likely you are missing subrogation opportunities. You can’t aggressively pursue something you can’t see.

Some of you may take the position that you are fully insured and you receive the benefit of a dollar for dollar policy looking to your insurance carrier to properly handle the claim, including subrogation. However, if your carrier is not recognizing subrogation opportunities, you too, will feel the effect when your premiums escalate as a result of claims paid when a recovery opportunity was there. The absolute constant necessary for successful recovery is: 1) recognizing a subrogation opportunity 2) timely pursuit of that opportunity, and 3) timely follow-up. Subrogation can help reduce your losses, reduce your premiums and controls your costs. Stay focused, exercise your lawful right to recover, and put money back into your budget.

Cynthia Huddleston, President and CEO HMI Financial Services

CALL FOR PRESENTATIONS SELECTION PROCESS

Every year Texas PRIMA receives inquiries and submissions in response to our call for presentations for our annual state conference. Texas PRIMA appreciates the time and effort it requires to compose a submission. The Education Committee thoroughly reviews each and every one of the submissions that is received in accordance to the selection criteria. While the Committee would love for everyone to present, the reality is that we are lucky enough to have many more submissions than available sessions.

Each year the Texas PRIMA Education Committee is faced with the task of reviewing and rating each submission and then presenting the Committee’s recommendations to the entire Board for approval. In an effort to help submitters ensure that they’re getting the highest qualification ratings possible, we’d like to share information to help improve the quality of your future submissions.

The following are common issues found with submissions which may reduce the overall rating of your submission as compared to others:

- Failing to complete all information fields required
- Lack of sufficient information related to the presentation’s topic
- Unclear description of topic
- Unclear or omission of course objectives
- Very little or no information at all
- Missing the submission deadline

To better your chances of your submission being selected to be presented at the annual conference, please detail your submission as closely as possible to the criteria which Texas PRIMA is requesting.



MEMBERS ON THE MOVE



Stacy Corluccio, The National Alliance for Insurance Education & Research



Stacy's 18 years of insurance experience are comprised of working in a myriad of roles in the private and public sectors. Soon after she graduated from Texas A&M University, she went to work for Texas Mutual Insurance Company in 1993 as a workers' compensation benefits administrator working with policyholders, attorneys, claimants, and medical professionals. In 1996, the Texas Association of School Boards hired her and she made her foray into the public sector as a trainer. She was responsible for risk management staff and school district training. In addition to curricula development and presentations, she was a regular author for the Fund's newsletter. In 2004, her promotion to education and training manager came with additional responsibilities to include coordination and oversight of the Annual Fund Members' Conference, Fall Fund Seminars, Fund Innovation Award, Fund newsletter, and content procurement/ development for the Fund Web Site and employee intranet. In April of 2011, Stacy expanded her career in risk management to a national level by accepting the position as academic director for risk management programs at the National Alliance for Insurance Education and Research. Stacy has presented for TASB, TASBO, Texas PRIMA, TASP, and other schools, associations and pools throughout Texas. She currently holds an all lines adjusters' license and is working toward her Certified School Risk Managers (CSRMs) Designation.

Patricia A. Hornsby, Mesquite ISD

August, 2011: Mesquite ISD's Risk Management Department welcomed Patricia A. Hornsby as the district's new Safety Officer. Prior to coming to Mesquite ISD, Ms. Hornsby was employed as the Safety Officer for the City of Shreveport.

James E. Huckaby, ARM-P, Mesquite ISD



March, 2011: Huckaby was promoted from Director of Risk Management to Administrative Officer – Operations/Risk Management. In addition to his oversight of the risk management function, he is responsible for the management of the district warehouse operations and all administrative duties associated with custodial services, records management, and the security guard program. This new role adds 338 additional employees under his umbrella, with an annual payroll of \$6.4 million.

John F. Palm III, ARM, Mesquite ISD



April, 2011: Formerly the "Safety Officer" for Mesquite ISD was promoted to Risk Management / Operations Manager. Mr. Palm is responsible for the day-to-day activities of the risk management department, as well as administrative duties associated with the district warehouse operations and custodial services.

Tracy Seiler, ARM, ARM-P, The University of Texas System Office of Risk Management



Congratulations to our Texas PRIMA President, Tracy Seiler, for receiving her ARM and ARM-P!

***Tell us about your new position, promotion or designation.
Send submission to info@texasprima.org.
Submissions for the December's issue of PRIMA Press are due
Monday, November 10, 2011.***

TEXAS PRIMA APP FOR IPHONES



You can access your Texas PRIMA website on your iPhone. View the Texas PRIMA membership directory, update your profile and register for upcoming events right from your iPhone. The app is not currently available for other phones but will be soon. [This document](#) details the features available on the iPhone app. To install the **free** app, search for “MemberClicks” in the app store. The Organization ID is tp and your user name and password are the same as your member’s only login information.

MY TEXAS PRIMA



Take a peek at the new Texas PRIMA member’s only website. Changes are still in progress but you can already see and use the new social community feature. Be sure to upload a photo in your profile tab and create connections. Your connections are equivalent to your Facebook friends. These are people who you know or with whom you would like to network. To create a connection you can search for the member’s name in the connections tab then click on the link to send a connection request. You can also browse the membership directory on the My community tab, click on a member’s name then click on the link to send a connection request. We hope you enjoy our new social media feature and we look forward to seeing you all on the My Texas PRIMA site!

ONE-CONE POLICY

Due to the importance of safe backing of vehicles, one should consider implementing a One-Cone Policy. The overall goal of this policy is to minimize the potential for issues resulting in injuries and other property/liability exposures. A One-Cone Policy means vehicles will be equipped with a traffic cone, which will be placed behind the vehicle once it has been parked and is temporarily out of service. The benefits of implementing this type of program will encourage and allow the driver to evaluate the area before he or she begins backing or other difficult maneuvers. The safety cone establishes a reference point which the driver can use when backing/reversing the vehicle. Implementing a One-Cone policy such as this will ensure that drivers are physically walking around their vehicle checking for obstructions before removing the cone.

Guidelines for Safe Backing

Since backing issues are a concern for many and have the potential for unnecessary exposures, it would be beneficial to consider the following guidelines.

- Implement and follow the One-Cone Policy Program
- Implement training on the policy and procedure
- Include backing topics in safety meetings
- Use “Backing Checklist”
- Use one-on-one training contacts to develop awareness
- Enforcement: Expect everyone to do their part

Backing Checklist

When designing a checklist, it is suggested the following basic recommendations be included. These recommendations will provide a good starting point when designing a policy that fits your organization.

- Do I need to backup? Will approaching from another direction eliminate backing?
- Have I stopped and looked around in all directions for hazards? Have I checked for overhead power lines, poles, ladders, awnings, etc? Any potholes or soft pavement?
- Will anyone walk into my path?
- Have I put out the cone?

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- Do I need someone to block or control the other traffic?
- Will current weather conditions cause a problem?
- Can the lighting be improved? Flashlight in the cone?
- How close do I need to get?
- Should this approach/delivery position be abandoned?

Before purchasing any cones, make sure of the following:

- Purchase enough cones to equip each vehicle with one cone
- Use orange cones
- Cone height should be at least eighteen (18) inches
- Make sure cones remain clean and visible by other drivers/pedestrians
- Placement should be behind/rear of vehicle.

This article was submitted and printed with the permission of the Texas Municipal League Intergovernmental Risk Pool (TMLIRP).

PROPOSED CHANGES TO GOVERNMENTAL PENSION REPORTING

The recent developments in regards to the national “debt” crisis and volatility of the stock market will likely place additional emphasis on funding for public employee pensions. Recently, The Governmental Accounting Standards Board (GASB) has issued two Exposure Drafts proposing significant changes to financial reporting of pensions by state and local governments: *Accounting and Financial Reporting for Pensions* and *Financial Reporting for Pension Plans*. The documents would propose amendments to the existing pension standards with regards to how the costs and obligations associated with the pensions that governments provide to their employees are calculated and reported.

In summary, this would include:

- Unfunded portion of pension obligation reported as “net pension liability” on balance sheet instead of in the notes to the financial statements.
- Projected benefits that are not covered by projected assets would be discounted using a 30-year high quality municipal bond index rate instead of a long-term expected rate of pension plan investments.
- Differences between assumed and actual investment returns on pension plan assets would have to be recognized as a pension expense over a 5-year period rather than first being “smoothed” and then also being amortized as part of the unfunded liability.
- Ad-hoc Cost of Living Adjustments (COLA’s) and other post employment benefit changes would be included in liability projections if employer’s past practices indicate a pattern of adopting such changes
- Additional accounting and disclosure requirements.

For the “non accountants” reading this (including myself), what does this all mean? First, The Exposure Drafts are still in the “comment” phase. Second, it depends on the response of your pension plan. In the case of Texas PRIMA Public Entity Members, that would be the ERS (Employees Retirement System), TRS (Teachers Retirement System), TMRS (Texas Municipal Retirement System), or the TCDRS (Texas County and District Retirement System). Some, like the City of Houston and others, have separate pension plans for their employees. One thing is for certain, more stringent standards relating to the accounting and reporting of public pension plans will require significant changes.

The Exposure Drafts, including instructions on how to submit written comments, are available for download at www.gasb.org. The deadline for submitting written comments is September 30, 2011.

In addition, the GASB has released a comprehensive plain-language supplement to assist non-accountant users of financial statements in commenting on the Pension Exposure Drafts as well as an archived webcast on the subject. The supplement and webcast is also available for download at www.gasb.org.

This is certainly an issue that we all need to be aware of and need to address in benefit planning today and into the future.

David Kester, Harris County

GENERAL CONTRACTOR PROVIDED COVERAGE THROUGH OWNER'S COVERAGE



A general contractor who participated in an Owner Controlled Insurance Program (OCIP) provided by the project owner was entitled to rely on the exclusive remedy defense against a claim by an employee of a subcontractor. In [Cook v. White Construction Company](#), (White) the Third District Court of Appeals agreed with the trial court that Texas Labor Code, [Section 406.123\(a\)](#) provided the general contractor on a construction project was the statutory employer of a subcontractor's employee when the general and subcontractors participated in the building owner's OCIP.

Robert Cook was working on a project for Seaton as an employee of subcontractor Keystone Structural Concrete, Ltd. (Keystone). The general contractor, White, and Cook's employer, Keystone, both participated in the OCIP provided by the owner. After Cook fell from a ladder and collected workers' compensation benefits, he sued White for negligence. The trial court granted Cook's motion for a summary judgment contending Cook was its employee for the purposes of workers' compensation as it had provided workers' compensation to Cook. Therefore, White could rely on the exclusive remedy provision of the Texas workers' compensation Act.

Cook appealed the trial court's decision to the Third Court of Appeals in Austin that likened this case to [HC Beck v. Rice](#) in which Beck had entered into a contract with the owner to provide workers' compensation coverage to the subcontractors and the subcontractor's employees. The Supreme Court determined this arrangement protected Beck from a negligence suit by the employee of a subcontractor. Following this Supreme Court determination, the Third Court found that White had provided the workers' compensation to Keystone and its employees, and White was the statutory employer of Cook.

The Third Court of Appeals affirmed the trial court's judgment that granted White the exclusive remedy provisions of the Texas labor Code.

Randall McNeel

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This bulletin is intended for general information only. It is not to be considered legal advice or a legal opinion. Any specific document referenced should be read. Should you desire a legal opinion, please contact their office.

GOVERNOR RICK PERRY SIGNS SEVRAL WORKERS COMP RELATED BILLS

Governor Perry has signed some workers' compensation bills into law that will impact our industry. However, these new bills will not lead to major changes. The most important signed bills will allow the Division of Workers' Compensation and Office of Inured Employee Counsel to continue after going through sunset review. The most important bill to go into law in this legislative session was HB 2605 which will continue the DWC until 2017.



DWC was under sunset review which requires state agencies to be evaluated periodically to determine if they should be continued, modified, or abolished. In addition to continuing DWC, HB 2605 contains a number of other changes. One change is that appeals of independent review organization decisions will be heard at DWC contested case hearings. There were also slight changes made to the designated doctor process and benefit dispute resolution process. The Division has already created informal working draft rules for BRC's and Appeals Panel proceedings to meet the changes required in HB 2605. The Appeals Panel will now be able to issue a written opinion for affirmed cases in certain circumstances.

The Office of Injured Employee Counsel (OIEC) was up for sunset review as well in this session. Under HB 1774, OIEC

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will continue until 2017 as well. HB 1774 does not contain a large number of changes for OIEC. OIEC will be required to develop a formal system to respond to complaints and will be limited in its ability to access claims information. OIEC's access to claim information will now be the same as the employee or any other party to the claim. Previously, OIEC had access to confidential information.

Other workers' compensation bills that passed include:

- HB 528 – Insurance carriers will be allowed to use a pharmacy informal or voluntary network to contract with health care providers to reimburse them for pharmaceutical services at rates inconsistent with DWC's pharmacy fee guidelines.
- HB 625 – Staff leasing companies will be required to provide their clients with claims information regarding that client's workers.
- HB 2089 – DWC will be required to establish procedures for insurance carriers to recoup overpayments of income benefits from income benefits and to pay underpayments of income benefits. The bill does not describe what types of overpayments will be recoupable.
- SB 800 – DWC now has the authority to contract with data collection agents to collect data from insurance carriers
- SB 809 – Judicial review of medical fee disputes must be filed within 45 days of the date that the State Office of Administrative Hearings or the hearing officer mailed the party the notification of their decision.

Other bills that passed that do not deal specifically with workers' compensation but would affect some system participants include:

- HB 158 – Creates harsher penalties for fraudulently obtaining prescriptions for controlled substances, "doctor shopping", and operating "pill mills."
- SB 321 – Employers will be unable to prohibit employees with concealed handgun licenses from storing guns and ammunition in locked vehicles in parking lots or garages.

Some of the proposed workers' compensation bills that did not pass include:

- HB 1870 – Would have allowed court appointed attorneys for claimants involved in judicial review who prevailed in administrative proceedings.
- HB 3428 – Would have created a procedure for doctors to re-enter the workers' compensation system if they have been disqualified as treating doctors.
- SB 546 – Would have affected physician-dispensing of drugs.

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NEW PRICING, NEW AWARDS AND NEW RULES FOR THE TEXAS PRIMA GOLF TOURNAMENT...WHAT ARE YOU WAITING FOR? REGISTER TODAY!!!

Thank you to all of the Texas PRIMA members who gave us their opinion in the golf survey last spring. The survey responders have been entered in a drawing for a free golf tournament registration. We will randomly select the winner October 1st. What we learned from you is that the golf tournament should be for everyone, not just the serious golfers, and should be affordable to public entities. The Golf Committee is pleased to announce the new "rules" of play. [Click here](#) for tournament details. Prizes will be awarded for three levels of players:
Sandbaggers (a team whose score is in the upper 1/3 of teams participating)
Topflighters (a team whose score is in the middle 1/3 of teams participating)
Duffers (a team whose score is in the bottom 1/3 of teams participating)

There will be plenty of food, drinks, games and camaraderie. With the price of only \$25 per public entity player, now is a great time to grab a few friends and join us at the Moody Gardens Golf Course. The tournament is November 16th at 9am. Register on your conference registration form.



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PRESIDENT
MANAGER OF RISK FINANCE, THE
UNIVERSITY OF TEXAS SYSTEM
512-499-4401,
TSEILER@UTSYSTEM.EDU

DONNA JAMES-SPRUCE
PRESIDENT ELECT
RISK MANAGER, CITY OF CORPUS
CHRISTI
361-826-3739,
DONNAJ@CCTEXAS.COM

SCOTT PAYNE, CGBA
TREASURER
RISK MANAGER, CITY OF DENTON
940-349-7836,
SCOTT.PAYNE@CITYOFDENTON.COM

BILL TARRO
SECRETARY
EXECUTIVE DIRECTOR OF RISK
MANAGEMENT, LUBBOCK ISD
806-766-1109,
BTARRO@LUBBOCKISD.ORG

REGAN J. RYCHETSKY
IMMEDIATE PAST PRESIDENT
DIRECTOR, HHS ENTERPRISE RISK
MANAGEMENT AND SAFETY
512-424-6985,
REGAN.RYCHETSKY@HHSC.STATE.TX.US

DAVID E. KESTER
PAST PRESIDENT
DIRECTOR, HUMAN RESOURCES &
RISK MANAGEMENT, HARRIS
COUNTY
713-755-5586,
DAVID_KESTER@HCTX.NET

DIRECTORS

CHARLES GILLENWATER
SAFETY & RISK MANAGER, CITY OF
MESQUITE
972-216-8168,
CGILLENW@CI.MESQUITE.TX.US

IRMA HERNANDEZ
DIRECTOR, EMPLOYEE BENEFITS &
RISK MANAGEMENT, SAN ANTONIO
I.S.D.
210-554-8669,
IHERNANDEZ2@SAISD.NET

SHARADA PHILLIPS
CLAIMS SPECIALIST, CITY OF WACO
254-750-5745
SHARADAP@ci.waco.tx.us

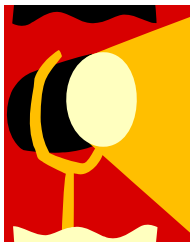
GILBERT SANCHEZ
RISK MANAGER, CITY OF LAREDO
956-795-3075,
GSANCHEZ1@CI.LAREDO.TX.US

DIRECTOR EMERITUS

CINDY KIRK, CGBA
RISK MANAGEMENT DIRECTOR,
CITY OF BRYAN
979-209-5054,
CKIRK@BRYANTX.GOV

LEGAL COUNSEL

MELINDA K. BRADLEY
713-951-5640
MELINDA.BRADLEY@STRASBURGER.COM

**BOARD MEMBER SPOTLIGHT**

This newsletter's Board Member Spotlight is on Gilbert Sanchez, Risk Manager for the City of Laredo. Gilbert has worked with the City of Laredo since 2006. Gilbert is one of the newer board members having joined the board in 2010. The last 18 years of Gilbert's career have been in



risk management with various public entities, 13 years of which have been as risk manager. Gilbert graduated from Texas State University, completed his graduate work at Trinity University, holds a general agent's license and has completed course work in underwriting!

He has been married for 8 years to his beautiful wife, Aleida. Gilbert has two sons, Chris who is a Texas Tech graduate and Stefan who is attending college in Houston. He also has a step-daughter, Alanna, who is attending his alma mater, Texas State University. In his spare time, Gilbert enjoys spending time with family, hunting, fishing, cooking, and being an average "gym rat". Thank you Gilbert for allowing us to spotlight you this month.

TEXAS PRIMA MEMBERSHIP DUES

"Balance the budget!" It is a phrase we're all tired of hearing even though we know how important it is. Texas PRIMA has not raised membership dues since 2006! However, the cost of maintaining the association and hosting the annual Texas PRIMA conference each November unfortunately, hasn't stayed stagnant. Membership to our association is still a great value to members and is on par if not less expensive than most dues of similar associations. Membership benefits continue to rise with the addition of the member's only website, lower regional meeting fees and free webinars. Beginning October 1st the membership rates will be as follows:

- **Public entity** = \$65 per year / per member
- **Public entity risk pool** = \$130 per year / per member
- **Corporate** = \$175 per year / per member
- **Retiree** = \$15 per year / per member (*retirees who were active members at retirement from a public entity*)
- **Student** = \$10 per year / per member

Part of the value of your Texas PRIMA membership is access to the following resources:

- Access to the "My Texas PRIMA" networking site.
- Access to the Texas PRIMA membership directory
- Access to Texas PRIMA's risk management job postings
- Archival and informational materials and presentations from Texas PRIMA conferences, etc.
- "Quick links" to helpful online resources
- Complete archival copies of Texas PRIMA's membership newsletter, the "PRIMA Press"
- Reduced costs for attending regional seminars
- Reduced costs for registration at the annual conference
- Free Webinars

If you are planning to attend our Annual Conference November 16-18, in Galveston, Texas, your membership renewal will be included with your conference registration. If you are not planning on attending the Annual Conference, your membership invoice will be emailed to you and you can renew online or by mail.

Your involvement is essential to the success of the organization. We look forward to your continued membership with Texas PRIMA.

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SPONSOR HIGHLIGHT



AS&G Claims Administration, Inc. is the nation's premier provider of claims administration services to the public risk sector. For 27 years, they have been a single source provider of workers' compensation, general liability, automobile liability, professional liability and property claims expertise to local governments and municipal organizations. AS&G has 7 offices in Texas and 16 offices nationwide that service the Gulf Coast, South East and Mid-Atlantic states. Their goal is to reduce our clients' costs through proactive claims handling and experienced decision making. AS&G's dedication is to deliver quality service that exceeds expectations.



Holmes Murphy ranks among the nation's top independent insurance brokerage firms. Through more than 75 years of growth they've maintained a one-on-one approach to client services. Their Employee Benefits group is committed to delivering the right solutions, at the right price, to employers and their employees. Holmes Murphy believes that what sets them apart is how far ahead they move their clients. Their services can be best evaluated by considering a few specific capabilities. These capabilities include: comprehensive scope of services and the ability to provide them unsurpassed expertise and experience of the team assigned to client accounts and their unmatched depth and breadth of public entity experience; exceptional value; innovative technology to support and comply with insurance industry standards and requirements; and the ability to impact, measure, and report the benefits and outcomes of the members benefit programs. Holmes Murphy specializes in a wide variety of plans and lines of coverage, including: insured and self-funded health plans, group life insurance, accidental death and dismemberment insurance, dental plans, short- and long-term disability plans, vision plans, voluntary benefits, and cafeteria plans. For more information about Holmes Murphy Employee Benefits, call 800-882-5949 and ask for the Public Entity team.



Aetna was founded in Hartford, Connecticut in 1853 and is one of the nation's leading providers of health care, dental, pharmacy, group life, disability insurance, and employee benefits. Building on their 158-year heritage, Aetna is a leader in cooperating and working with doctors, hospitals, employers, patients, public officials and the community in general to build a stronger, more effective health care system. They

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want make sure healthcare is high quality and affordable for all. Aetna believes it can help create a better health care system and this belief drives their daily decisions as one of the nation's leading health care benefits companies. They work hard to provide their members with information and resources to assist them to make the most informed decisions about their health. Aetna lives by a core set of values and the people who use their services are the focus of everything they do so that they can deliver on their mission to help people achieve health and financial security by providing easy access to cost-effective, high-quality health care.

Aetna continually develops new products and services that will have a positive impact.

- Offers a broad range of insurance and employee benefits products.
- The first national, full-service health insurer to offer a consumer-directed health plan.
- Full line of consumer-directed health care products.
- Offers a wide array of programs and services that help control rising employee benefits costs while striving to improve the quality of health care, such as case management; disease management and patient safety programs; integrated medical, dental, pharmaceutical, behavioral health and disability information.
- Provides members with access to convenient tools and easy-to-understand information that can help them make better-informed decisions about their health and protect their finances against health-related risks.

For more information please visit www.aetna.com

PROPOSED HEALTH PLAN DISCLOSURE REQUIREMENTS HEALTH CARE REFORM LAW

On August 22, 2011 various federal regulatory agencies released proposed regulations regarding mandated disclosure of the summary of benefits and coverage and the uniform glossary for group health plans and health insurance in the group and individual markets. These regulations are part of ongoing implementation of the various requirements under the Patient Protection and Affordable Care Act (PPACA), and include specified information regarding health plan information to be provided to members.

Comments on these proposed regulations are due on or before October 21, 2011.

Below are links to the proposed rules and requirements.

PROPOSED RULES

Summary of Benefits and Coverage and Uniform Glossary, 52442–52475 [2011–21193]

<http://www.gpo.gov/fdsys/pkg/FR-2011-08-22/pdf/2011-21193.pdf>

Summary of Benefits and Coverage and Uniform Glossary: Templates, Instructions, and Related Materials under Public Health Service Act, 52475–52531 [2011–21192]

<http://www.gpo.gov/fdsys/pkg/FR-2011-08-22/pdf/2011-21192.pdf>

Texas PRIMA members are encouraged to be aware of these requirements and to provide comments as appropriate. The effective date of these rules, as written, would be March 23, 2012.





UPCOMING DEADLINES & EVENTS

*All forms and information can be found at
www.texasprima.org.*

Please call 512-394-0719 if you have any questions.

Award Nominations

*Risk Manager of the Year, Associate Risk Manager of the Year,
 Achievement Awards
 ...August 31, 2011*

Texas PRIMA Board of Director Nominations

...September 16, 2011

Texas PRIMA Membership Renewal

*If you are NOT attending the conference, renew online with your
 username and password. If you are planning to attend the confer-
 ence, your membership renewal for October 1, 2011 to
 September 30, 2012 is included in your conference registration.
 ...September 30, 2011*

Scholarship Applications

...October 3, 2011

Conference Early Registration Deadline

...October 18, 2011

Golf Tournament Registration

...November 1, 2011

Texas PRIMA Annual Conference

...November 16-18, 2011

Texas PRIMA Annual Golf Tournament

...November 16, 2011

Correspondence

The Texas PRIMA Press is the official newsletter of Texas PRIMA. Correspondence should be sent to:

Texas PRIMA
 PO Box 4693
 Austin, TX 78765-4693
 Telephone: 512-394-0719
 Fax: 512-394-0720

For information about the Chapter, visit the Texas PRIMA website at
www.texasprima.org.



Communications Committee

Board Liaison & Newsletter Editor:

Gilbert Sanchez

Assistant Editor:

Naomi Velarde

Website:

Rene Burt

About This Newsletter

This newsletter is published quarterly for the benefit of Texas PRIMA members. However, the opinions expressed in the newsletter are those of the writers and do not necessarily represent the views of Texas PRIMA. The aim of this newsletter is to provide information to our members about Chapter events and risk management issues. Please send news, information, comments, etc. to the editor via email, info@texasprima.org.