



AAA FINANCIAL RATING

Based on Demotech's review of audited financial statements, actuarial reports and related financial information, IPRF has received the highest financial stability rating AAA Unsurpassed.

GRANT PROGRAM GIVES BACK

Designed to ease the burden of safety related expenses, the grant program covers products that have been identified by our Loss Control Consultants that will assist in reducing injuries and or illnesses. To date, over \$75,000,000 in dividends/ grants have been given back to our members.

LEXIPOL GRANT PLUS PROGRAM

IPRF members receive a 10% discount off of Lexipol training products. In addition, IPRF reimburses our members 25% up to their allotted grant amount. Members also receive a complimentary 12-hour introductory Agency Assistance Plan (an \$1,800 value) and a 25% discount on selected professional services.

Illinois Public Risk Fund has over 700 members comprised of Illinois governmental entities and public agencies. IPRF coverage includes:

- ✓ Employers Liability \$3,000,000
- ✓ Volunteer Coverage
- ✓ Broad Form All States Coverage
- ✓ First Dollar Program
- ✓ Longshoreman's & Harbor Workers' Compensation Act
- ✓ Approved Physical Fitness & Training Programs
- ✓ Various large deductible programs are available



LOSS CONTROL



CONSULTING

IPRF's team of experienced Loss Control Consultants coach and support your loss control efforts. This team can assist with OSHA compliance, conduct GAP analysis, and provide general support of your occupational health and safety efforts.

COMMUNICATIONS

IPRF makes communicating safety and loss control simple for members. Members are provided with ready to use "Risk Reminder" training shorts. IPRF Members also receive a bi-monthly loss control newsletter, safety articles, and white papers. All are easy to use in support of your loss control efforts.

RESOURCES

IPRF offers a newly designed Risk Management Center in addition to the Loss Control section of the IPRF website. Resources available include OSHA compliant training videos, toolbox talks, sample policies, on demand webinars, and tools for tracking and organizing your safety training records.

Additional Benefits



Virtual Reality Training: VR training simulations can easily recreate both safety and crisis situations that allow learners to practice theoretical learning in a practical environment before performing tasks in the real world.



Webinars: IPRF continually monitors loss trends and delivers timely webinars to focus on trending safety issues resulting in employee injuries.



Safety Grant Program: IPRF's Grant Program provides Members with funding for safety inspired products and services that will assist a Member in reducing/preventing accidents and injuries



OSHA Compliance: Loss Control Consultants provide on-site, in-depth evaluation to determine the effectiveness of your current occupational health and safety efforts.



CLAIMS MANAGEMENT



DEDICATED CLAIMS TEAM

Each member is assigned a Claims Team consisting of a Supervisor, 3-4 Advocates, a Medical Advocate and a clerk.

CLAIMS REPORTING

There are many reporting options available including an online reporting tool that creates a claim in real time and immediately places the claim in the hands of our claim experts.

CLAIM PORTAL (iCE) AND CLAIMVIEW







With Claim Portal (iCE), an IPRF member can report claims, view status notes and download OSHA reports in real time.

With Claimview, injured workers can view lost time payments, communicate with the advocate and upload documents.

HEALTH NAVIGATOR

When a claim is reported, IPRF creates and sends a Personalized Health Navigator ticket to your employee. The ticket includes information about local medical providers, pharmacies and explains how to access resources and benefits available to them.

Additional Benefits

-  **In-House Nurse:** Available to discuss medical issues with members and assist advocates.
-  **PPO/Managed Care Services:** Network savings are available with over 10,000 medical providers and facilities located throughout Illinois.
-  **Optum First Fill Scripts:** Avoids out-of-pocket expenses and provides a risk-free way for employees to fill prescriptions when they need them.
-  **Aggressive Subrogation Experts:** Includes member out-of-pocket expenses.
-  **Attorney Selection:** IPRF members can select their own defense counsel, subject to IPRF's litigation management process and approval.
-  **Telemedicine:** Connect with healthcare professionals at the time of injury through a HIPPA compliant platform accessible from any smart device or computer which is available 24/7/365.