"It's great to know that there is someone there to call if we have issues or questions. The quick response is a valuable trait and everyone at CIS represents this well."

2013 CIS Conference Survey Response



# **CIS Benefits of Membership**



Membership in CIS = excellent coverage, unparalleled service and great value.

Coquille River Lighthouse near Bandon

Excellent coverage and unparalleled service at a great value are just some of the many benefits of belonging to the League of Oregon Cities (LOC) or to the Association of Oregon Counties (AOC). That's because as members, Oregon's cities and counties are eligible to join CIS (Citycounty Insurance Services), a public entity founded by AOC and LOC. Member owned, **CIS** is a trust that provides employee benefits, workers' compensation, property and liability coverage to member entities. Meeting the unique needs of members with financial strength and stability, CIS provides 98% of Oregon's cities and 78% of Oregon's counties with many benefits, programs and services.

**CIS** has been providing for the insurance needs of our member-owners since 1981, working to make sure that we provide trustworthy results. All of the benefits listed here are programs and services offered exclusively to CIS members of AOC and LOC.

3



## **CIS Benefits**

CIS' Employee Benefits programs offer unique and valuable advantages including coverage for Medical, Dental, Vision, Life, Long Term Disability, and Accidental Death & Dismemberment (AD&D). And, in today's fastpaced, changing health care landscape, CIS is a beacon of information for our members as they navigate the Affordable Care Act.

Many of the additional services noted here are offered to CIS Benefits members at no additional cost.

### **Resources for Employers**

- Online enrollment and premium administration
- COBRA administration
- Direct billing services for retirees
- Assistance with understanding and complying with state and federal healthcare reform changes
- Education on benefit options for benefit committees and labor groups
- Training and wellness support materials

### Administration of Healthcare and Dependent Care Flexible Spending Accounts

### Employee Assistance Program (EAP) available 24/7

## Healthy Benefits Health Risk Management and Wellness Programs

- Worksite Wellness grants
- Health Coaching
- Tobacco Cessation program
- Healthy eating/lifestyle programs
- · Health Status Questionnaire and Personal Health Report
- Wellness Works newsletters

#### cisbenefits.org

- Manage benefit information
- Comprehensive health library
- Interactive tools

## "Personalized Service"



## Property/Liability

CIS provides Property and Liability Coverage that is designed for the unique needs of local public entities. Comprehensive and coordinated coverage maximizes protection of resources and aids in financial recovery from accidental losses.

### Tailored to meet individual entity needs

## Competitive pricing & discounts for more than one CIS coverage

Flexible deductible and retro options

### **Online renewal**

### **Best Practices**

### Property appraised every five years

### Comprehensive Liability Coverage that includes:

- General Liability under the Oregon Tort Claims Act
- Employment Practices and Employee Benefits Liability
- Public Officials Liability
- ADA Liability

6

- Fair Housing Act Liability
- Law Enforcement Liability
- Ethics Complaint Defense
- Pesticide/Herbicide Property Damage
- Owned and Non-Owned or Hired Auto Liability
- Medical Malpractice (excluding hospitals)
- Limited Pollution Coverage
- Limited Cyber Liability Coverage (optional increased limits available)



**Broad Property Coverage that includes:** 

- Direct Physical Property Loss
- Loss of Revenue & Rental Value
- Extra Expense Coverage
- Property in Transit
- Rented or Borrowed Equipment
- Data & Books Records Restoration/Reproduction
- Off Premises Service Interruption
- Limited Pollution Cleanup
- Earthquake & Flood (optional increased limits available)
- Crime (optional increased limits available)
- Police Dogs (if scheduled)
- Boiler Machinery/Equipment Breakdown
- New cars for old ones on certain auto physical damage claims
- Agility Recovery Solutions

## **Pre-Loss Legal Services**

CIS' Pre-Loss Legal Services connects entities with the appropriate specialists for legal advice on issues that could turn into claims. This valuable service saves members money and time and includes:

- Dedicated Pre-Loss Legal hotline & email address
- Employment law expertise
- Human Resource expertise
- Assistance with employee terminations

## "Always there for us"





## Workers' Compensation

CIS provides Workers' Compensation coverage with a focus on "People First". Proactive case management includes controlling risks to prevent claims, early medical treatment, and safe, early return to productive work. A new service –CIS 24 – assists entities with CIS Workers' Compensation and Benefits coverage to better meet the needs of injured workers in a timely fashion. CIS Workers' Compensation also provides:

- Risk Management strategies & best practices
- Return to Work assistance
- Ergonomic evaluations
- Job Safety analysis

8

- Safety Committee training
- Supervisory skill training
- Health & Wellness support
- Coordination with CIS Benefits for covered workers
- Claims processing by public sector professionals

## Disability Management and Return to Work

CIS provides professional assistance to help an employee return to work quickly and safely.

- Return-to-Work incentive funds
- Individualized plans to benefit the employee and the entity
- Ergonomic evaluation
- Disability Management training

## Claims

CIS liability, property, and workers' compensation claims are administered by experienced claims personnel who understand the unique needs of public entities.

- Active communication and teamwork to resolve claims
- Accurate, timely and meaningful feedback to members
- Assistance to help mitigate future claims
- Real time claims on portal with benchmarks and dashboards
- Emergency after-hours access to claims staff
- Claims decisions consider longer-term impacts, rather than just the immediate cost of defending a claim.

### "Quick Response"

It's All About TRUST





# **Risk Management**

CIS Risk Management Consultants work as your partner to help reduce exposure to costly claims. Reducing risk is good business for you, and keeps your employees healthy and safe.

- Knowledgeable of local government challenges
- Risk Management Consultant dedicated to each member
- Consultation for safety and loss control
- Individualized risk management plans for each entity
- Risk Exposure assessments
- Physical inspections
- Best Practice evaluations
- Training Assistance
- CIS Learning Center- online training, onsite training, and Risk Management Library at learn.cisoregon.org

# **CIS Learning Center**

The CIS Learning Center provides in-person and free online training and resources to help members achieve their goals. Included in the CIS Learning Center:

### Instructor-led training

- Webinars
- Regional trainings
- On site

### **Risk Management Library**

### **Online learning system**

- Over 400 courses available
- Tracking of course completion
- Large selection of elective courses

## **Public Safety Program**

CIS Public Safety Program provides specialized expertise to law enforcement agencies and fire departments.

#### Law enforcement consulting includes:

- Best practices
- Risk management review and advice
- Job description review
- · Assisting with claims involving law enforcement members

#### Law enforcement policy review

### Law enforcement training

**Lexipol policy grants** 

**Accreditation grants** 

### Liaison to LOC, AOC, OACP, OSSA, OPOA and ODDA

### **Fire Chief training aids**









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