

Physician Wellness Resources Available

MEDICAL MUTUAL recognizes that Physician burnout is a serious issue, caused by the stresses of the many challenges of the health care world. The NIH reports in a recent study that 45% of Physicians feel burnout in their work. This is the highest percentage in comparison to other careers in the United States. It is now more important than ever to be informed and aware of the causes and symptoms of Physician burnout. Not only can it affect you, but it can have a pervasive, negative effect on all aspects of medical care. MEDICAL MUTUAL is taking positive steps to assist with Physician burnout. In 2019, we introduced a successful risk management education program on Physician Wellness. We are expanding on that program by offering

a Physician Wellness resource page on our web site. Curated by our risk management experts, you will find informative articles, helpful links, printable PDFs and other valuable takeaways. Visit mmlis.com/wellness today for more information.



Notes

MEDICAL  MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

December 2019
ISSUE

- **Special Dividend Announced for 2020**
- **Additional MAP Allocation Approved**
- **New Texting Services Introduced**
- **Digital Resources for Your Practice Newsletter**
- **Extra Cyber Protection Available**
- **Physician Wellness Resources Now on Our Web Site**

FIRST CLASS
U.S. POSTAGE
PAID
PERMIT NO. 5415
BALTIMORE, MD

MEDICAL  MUTUAL
Liability Insurance Society of Maryland
Box 8016, 225 International Circle
Hunt Valley, MD 21030

Notes

MEDICAL MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

December 2019

Dear MEDICAL MUTUAL Member:

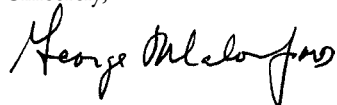
Doctors embrace passion and dedication. These attributes are the fuel for their relentless pursuit of the best-possible patient outcomes. As a Doctor-owned and directed company, we have the DNA that enables a similar single-minded focus. MEDICAL MUTUAL not only provides you with the absolute strongest, “gold standard” claims defense, we also continually seek new ways to provide support and protect your medical practice.

We are proud to announce that our Board of Directors has approved a special dividend credit of 25% for 2020, as described below. We continue to improve our customer service, and this year we have developed a new texting SMS service for your convenience, making it even easier to access our team of customer service professionals. Simply text your question to our main phone number and one of our service experts will be dedicated during business hours to promptly respond to your inquiry. We also are introducing a text message alert service for our risk management education programs. Our risk management team will now be able to send you a text message alert if there are any changes to a program’s date, time or location. It has never been easier to stay up to date with any changes involving your registered education programs.

Alongside these two new programs, we will be sending you a digital email newsletter each quarter to provide you with helpful guidelines and other resources for your practice. Our risk management experts have also curated a new Physician Wellness resources page for our web site, created with your needs in mind to help you stay informed.

MEDICAL MUTUAL strives to provide *unsurpassed* service, the highest quality benefits and the greatest dedication to our Doctors. Thank you for your continued loyalty. We look forward to serving you in 2020, our 45th year anniversary.

Sincerely,



George S. Malouf, Jr., M.D., FACS
Chair of the Board

HEADLINES

Special Dividend Announced for 2020

The Board of Directors has declared a 25% special dividend credit for 2020.

Additional MAP Allocation Approved

Great news for 2020, yet another allocation to MAP has been approved.

Two New Texting Services Introduced

Two new services introduced for Insureds who are on-the-go.

Resources for Your Practice Newsletter

Our new quarterly email newsletter will provide you with helpful information and materials.

Extra Cyber Protection Available

Our standalone cyber product has higher limits to ensure your protection.

Physician Wellness Resources on Web Site

Specially curated by our experts, you will find informative articles and more.



Special Dividend Announced for 2020

The Board of Directors of MEDICAL MUTUAL has declared a special dividend credit of 25% for 2020. To be eligible, you must renew with the company on January 1, 2020 and remain a Policyholder of Record on April 1, 2020. Your special dividend credit of 25% of your annual premium is based on your policy characteristics as of February 13, 2020. This special dividend credit will appear on your second quarter invoice, and will be officially applied to your account on April 1, 2020. This will not affect the third or fourth quarter invoices. Policyholders who have paid in full for 2020 can elect to transfer the 25% credit to their 2021 policy, or have a premium refund mailed to them after the special dividend has been applied. Please note, the special dividend credit is in addition to the previously announced renewal dividend of 20% that you are receiving on your 2020 policy. If you have any questions concerning the special dividend or your policy, please contact your Insurance Producer or call MEDICAL MUTUAL Customer Service at 410-785-0050 or 800-492-0193.

When is my payment due?

Can I make a payment online?

Can you send me an amended declarations page?

Did you receive my payment?

Where is the risk management program tonight?

Got a question?
Just text us.

textMM
CUSTOMER SERVICE

More convenient than an email or a phone call! In the fast-moving health care world, sometimes Doctors need to take care of business while on the go. With the new **textMM** SMS service from MEDICAL MUTUAL, you can use your mobile phone to quickly send our customer service team a brief text with your question. Then, you can get on with your day while we gather the information you need and reply.* And the **textMM** number is easy to remember, it's our main telephone number! **Text 410-785-0050**

Note: If the reply will contain protected or personal information, it may be provided via email to your email address of record in order to ensure your privacy and security. Text message replies will be sent during regular business hours (M-F, 8:00-4:30). Message and data rates may apply.

Additional MAP Allocation Announced

Great news for 2020 – yet another allocation to your *Mutual Advantage Plan* financial reward program has been approved by the Board of Directors. Participants in the *Mutual Advantage Plan* financial reward program will receive an allocation for 2020 of 10% of each eligible Participant's base premium (including part-time, suspension and government credits) per the underwriting characteristics upon 2020 renewal. Participants must complete their 2020 renewal in order to receive this allocation. The 10% 2020 allocation is in addition to the 10% allocation provided for both the 2019 and 2018 renewal as well as the initial 70% allocation provided when MAP was first introduced. If you have questions, please contact your Insurance Producer or Customer Service at 410-785-0050 or 800-492-0193.



MEDICAL MUTUAL Introduces Two New Texting Services

MEDICAL MUTUAL understands that today's health care world is rapidly changing. Not only are Doctors providing the highest quality care for their patients, but they are keeping up with today's constantly evolving technology. MEDICAL MUTUAL is making it even easier for our Doctors to get answers to their questions while on the go. We're proud to unveil two new programs created with your convenience in mind.

textMM SMS service – You can now use your mobile phone to easily send a message to our customer service team. Simply text our main telephone number, **410-785-0050**, with a brief text containing your question and one of our service professionals will respond to you promptly during our business hours. Opt in to this valuable service today.

Risk Management text alert service – Get an important text alert about your registered Risk Management education programs. Find out instantly if there are any last minute time changes, program relocations or cancellations.

Digital Resources for Your Practice Newsletter Added

MEDICAL MUTUAL goes digital! In just one more way we're doing more for you, our experts have created a quarterly email newsletter for our Insureds titled *Resources for Your Practice*. It contains helpful information, useful links, printable PDFs for your practice and more. Our first email newsletter arrived in your inbox this November. If you didn't receive it, it may be because we don't have your email address. Please contact Customer Service today to sign up and make sure you receive this valuable newsletter next quarter!

Online Podcast Library Adds New Titles

We're expanding our podcast library. Listen online or download them to stay informed on the latest issues in claims, communications, practice management and risk management. Our two newest podcasts, *Is It Safe to Send PHI Via Fax* and *Creating a Policy for Responding to an Active Shooter Incident*, address issues facing all medical practices. Other podcasts tackle such important issues as handling patient complaints, disaster planning, HIPAA compliance and more. Visit mmlis.com/podcasts to discover our growing library.



Extra Cyber Protection Available through *e-dataRESPONSE+* Coverage

e-dataRESPONSE+, a coverage available through our subsidiary, Professionals Advocate, can provide meaningful protection and reimbursement in case of a data breach. *e-dataRESPONSE+* has higher limits of \$250,000, \$500,000 or \$1 million to ensure that you are covered in the event of a cyber breach. This standalone product includes enhanced coverage for cyber crime, which keeps you protected in the event of financial fraud. If you have questions, please contact your Insurance Producer or Customer Service at 410-785-0050 or 800-492-0193.