

# INSURANCE ADVISOR



## Health professionals & dietitians agree on 3-A-Day of Dairy

The American Academy of Family Physicians, American Academy of Pediatrics, American Dietetic Association and the National Medical Association support 3-A-Day of Dairy for stronger bones and healthy bodies.

The 3-A-Day of Dairy campaign can help parents establish positive eating behaviors, such as including the unique nutrient package found in dairy products, as they act as role models for the entire family. To learn more about 3-A-Day of Dairy, visit [www.3aday.org](http://www.3aday.org).

### Mission:

*To provide access to innovative, quality insurance programs for farmers in production agriculture and ag-business, resulting in economic value.*

## A Message from the President: Superior Customer Service A Top Priority

Who hasn't been frustrated by getting trapped in a voice message system you couldn't seem to escape? You need some information, so you call a customer service number only to be greeted by a computer voice that keeps telling you to press this number and press that number. Bottom line – you get nowhere and you end the call frustrated, without receiving the information you called for in the first place. Nearly everyone has had an experience like this.

Agri-Services Agency (ASA) is committed to providing our customers with service that exceeds their expectations. We understand our customers' time is valuable, and they deserve to reach a person who can properly respond to their question or concern in a timely manner. Our Customer Service Center strives to deliver superior service. Our goal is to ensure that everyone reaches a live person when they call.

Recently ASA made changes to the phone system in the Brittonfield office (Syracuse, N.Y.) to replicate this level of service. Updates were made in our Health, Workers' Compensation and Finance areas to allow callers to reach a person, even when the initial person they called is not available.

While our Customer Service Center should always be the first point of contact for customers, all ASA employees provide customer service on a daily basis. It was only natural that we made these changes to ensure the same high level of service, no matter which number our customers call.

Have a question or need some information? Call our **Customer Service Center at 1-800-654-8840**. Have a safe and healthy summer!

Max Gannon  
President, Agri-Services Agency

Generic vs. Brand Name

Prescription Drugs

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# Save \$\$ by Requesting Generic Drugs with Your Next Prescription

Choosing generic prescriptions over brand names results in significant plan and member savings. Heartburn, cholesterol and depression are typically responsible for 20-25 percent of a health plan's total drug expenses.

The chart below shows a comparison of average brand vs. generic costs. As the chart shows, generics can provide real

cost savings to members through lower copayments. Generics also help keep plan expenses lower, working to offset future premium increases.

**FACT or MYTH?** If something costs more, it must be better in quality.

**MYTH.** Not true, when it comes to generic medications. A generic drug contains the same active ingredients in

the same dosage form as a brand name drug. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration. We can use generics with confidence.

**FACT or MYTH?** Generic medications can cause more side effects than brand name drugs.

**MYTH.** There is no evidence of this. FDA monitors reports of adverse drug reactions and has found no difference in side effect rates between generic and brand name drugs. Because generics are made from the same ingredients as brand name, there is no difference in the side effects.

For more information on generic medications or to try the generic drug savings calculator, visit the Excellus BlueCross BlueShield web site at [www.excellusbcbs.com](http://www.excellusbcbs.com).

## Find a Doctor or Specialist Anywhere

You never have to worry about your insurance coverage regardless of where you live or travel, across the country or around the world. The BlueCard network of health providers goes with you. Call 1-800-810-BLUE to find a participating doctor or hospital, or visit [www.bcbsa.com](http://www.bcbsa.com).

## Strawberry Yogurt Smoothie

Makes 4 servings – Prep time: 5 minutes

1-1/2 cups cold milk  
1-1/2 teaspoons strawberry, soft drink mix  
1 container (8oz.) vanilla yogurt  
1 cup frozen strawberries

Place all ingredients in blender in order listed; cover. Blend on high speed until smooth. Serve immediately.

*All 3-A-Day of Dairy recipes, which meet specific nutritional guidelines, can be enjoyed by parents and kids alike! While kid-friendly, all recipes and snacks also include a unique mix of nutrients.*



**ASA**  
Agri-Services Agency

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Published quarterly by Agri-Services Agency  
P.O. Box 4910, Syracuse, NY 13221-4910

For more information,  
call 800.654.8840  
or visit [www.AgServAgency.com](http://www.AgServAgency.com)

## Power Take Off (PTO) Safety

Spring is here and crop operations are in full gear. Most farms have used the winter months to prepare for spring planting. Did your preparation include an inspection of the PTOs on your tractors and equipment?

Tragic accidents can happen as a result of unprotected power trains. Recently, one of our farms had a serious accident when one of their employees was spreading manure.

Unprotected PTOs are the third leading cause of tractor-related fatalities. ASA Loss Prevention recommends that each farm owner develop and implement a PTO inspection program. The program is simple and consists of the following:

- *Keep all PTO shaft shields in place on equipment and in good condition*
- *Ensure Master Shields are serviceable*
- *Require daily inspections which include testing (while the tractor implement is turned off) to ensure they spin freely*

The few minutes taken daily to inspect a PTO can make the difference between life or death.

Remember too, there is a PTO Shield Retrofit Center to assist farms in replacing missing or damaged master shields. The Retrofit Center provides replacement kits for 95% of all existing

PTO shaft shields at a cost of \$50 per kit. These shields are manufactured by NEAPCO and comply with OSHA, SAE and ASAE standards when properly installed.

Retro-fits can be ordered by calling 1-800-343-7527 Monday - Friday 8:30 a.m. to 4:30 p.m. You will need the make, model number and driveline manufacturer of your equipment, as well as the measurement (to the nearest 32<sup>nd</sup> inch) of the groove in the universal joint yoke.

Should you have any problems or questions, please feel free to contact Lee Hipp, safety and loss control specialist, at 1-866-826-0207 for assistance.

## Workers' Compensation Claims Corner

### Is it necessary to report all Workers' Compensation Accidents?

The Workers' Compensation Law states that all injuries or illnesses incurred by an employee during the course of employment shall be recorded by the employer or a third party designated by the employer. The three types of claims that can occur as a result of an injury or accident are: Incident Only, Medical Only and Lost Time Claims.

### Does this mean that every claim needs to be faxed or reported to the third party claims administrator, PMA Management Corp.?

No. However, every accident or incident that is reported to you, as the employer, must be recorded and kept in your company's filing system.

An **Incident Only Claim**\* is just that, an incident or injury that occurs which does not require medical treatment. Record the accident with as much detail as possible, and code the claim as an incident only. This type of claim is not required to be reported to the state regulatory departments.

A **Medical Only Claim**\* is any incident or accident that occurs that requires the employee to seek medical attention, beyond first aid treatment, without any lost days from work. Like the Incident Only Claim, you are required to record the incident. Depending on the state in which you operate your business, you may be able to self-pay the medical treatment, without having to report the injury to the state. However, in most jurisdictions, you will need to report the claim to PMA Management Corp., and they will, in turn, pay the necessary medical invoices and report to the state as required on your behalf.

A **Lost Time Claim**\* is defined as any injury or illness arising out of, and in the course and scope of employment, that results in one or more days of lost time from work. The accident must be recorded on a state approved Employers First Report of Injury form (EFR), then immediately sent onto PMA Management Corp. for further investigation and claims management. PMA Management Corp. will work with the employer, the

employee and the treating provider to determine claim acceptance, medical needs and return-to-work options. A Lost Time claim is time-sensitive. Failure to comply with proper notification to the state could result in penalties against the employer, increased claim costs and ultimately have a negative impact on the outcome.

### There are several ways to report an injury to PMA Management Corp.:

1. Fax a completed Employers First Report of Notice to 1-888-329-2721.
2. Submit via the web at [www.pmamc.com](http://www.pmamc.com). Click on "Report a Claim" icon.
3. Mail a completed Employers First Report of Notice to:

PMA Management Corp.  
P.O. Box 25250  
Lehigh Valley, PA 18002

*\*Please note: These are general reporting guidelines. For specific state reporting requirements, please contact our Customer Service Center at 1-800-654-8840.*