



SYNERNET WORKERS' COMPENSATION FUND

The Synernet Workers' Compensation Fund was formed in 1991 and is currently one of the longest standing group self-insurance programs in Maine. The Fund offers a group self-insurance alternative for hospitals and healthcare providers that might not otherwise qualify for self-insurance.

Through the collaborative efforts of all its members, the Fund has been able to reduce the frequency and severity of injuries. This has resulted in very competitive premium rates and the return of nearly 25% of premiums collected since the Fund's inception.

As a member of the Fund, you will be an owner of the Fund. With the assistance of Synernet, you will actively participate in the management of the Fund and will be actively involved in the management of your claims. To learn more about what is expected of you, see Expectations of Synernet Workers' Compensation Fund Members below.

Members have full representation on the Fund's 3 committees:

1. Board of Trustees - This group is responsible for setting the broad direction of the Fund and makes the final decisions regarding the setting of premiums, returns of surplus, and admission of new members.
2. Finance Committee - This group is responsible for the financial management of the Fund, and oversees the Fund's investments, the calculation of surplus returns, the setting of rates, and all other financial matters.
3. Loss Control Committee - This group meets the most frequently and is charged with developing and implementing strategies to reduce both the frequency and severity of injuries. It works closely with individual members to assist them to develop plans and strategies to control their own injuries and losses.

Current Fund Members

- Calais Regional Hospital
- Down East Community Hospital
- Franklin Memorial Hospital
- Maine Coast Memorial Hospital
- Mayo Regional Hospital
- Mount Desert Island Hospital
- Millinocket Regional Hospital
- Northern Maine Medical Center
- Penobscot Valley Hospital
- Penobscot Bay Medical Center-Northeast Health
- Redington-Fairview General Hospital
- St. Joseph Hospital
- Waldo County General Hospital
- York Hospital

EXPECTATIONS OF SYNERNET WORKERS' COMPENSATION FUND MEMBERS

1. The group dynamics of group self insurance is what makes this collaborative effort successful. Peer interaction and peer pressure results in the improved performance of the entire group. It is the responsibility of each member to be accountable to other members, and to hold other members accountable.
2. Participate in governance of the Fund through regular attendance and participation in Fund's Board of Trustees, Finance Committee and Loss Control Committee. In those meetings, each member has a fiduciary responsibility to act in the good of the group as a whole.
3. Develop and maintain members' senior management commitment to the member's workers' compensation, employee health/safety and early return to work programs.
4. Actively participation in the Fund's overall loss control and safety programs. The basis of the Fund's loss control program is that through the active sharing of your ideas and experiences with fellow members, all members will be better able to manage their workers' compensation programs. This is accomplished through:
 - a. Designating a qualified representative to assume primary responsibility for loss prevention.
 - b. Participating in Fund group loss control activities and programs.
 - c. Working with Synernet Inc. staff, identifying workers' compensation loss drivers.
 - d. Developing and implementing specific plans, with the assistance of Synernet Inc. staff, to manage and reduce workers' compensation losses.
 - e. Providing fellow members' with your assistance and provide them with information and/or guidance to assist them in controlling their losses.
 - f. Involving employees at all levels in the identification of exposures and programs to reduce and prevent injuries.
 - g. Actively participating in the management of claims with the Synernet Inc. claims staff.
 - h. Reporting of all injuries to Synernet Inc. in timely fashion.
5. Abide by all Synernet Fund By-laws and "Financial and Loss Control Policies and Procedures" manual.