

FAQs

Here's some additional information about our Points Program. For full program details, please log in to perma.org and visit our points page.

What are PERMA Points?

PERMA Points are earned rewards that active members can use to redeem goods and/or services from PERMA preferred vendors.

What can I use PERMA Points for?

Accrued PERMA Points can be redeemed for reward cards that can be used on safety equipment or services to support and enhance your organization's safety program. Items can be selected that will be most beneficial to your organization.

What is the dollar value of each PERMA Point?

Each point is valued at one dollar. Please note that Points cannot be redeemed for cash.

Who can redeem and view your organization's Points Balance?

The designated contact will be able to log in and see a full history of your Points earned including participation in designated activities.

Do PERMA Points reset each calendar and/or policy year?

Points are valid for three years from your coverage effective date, as long as you remain an active PERMA member. Points accumulate throughout your membership.

If you have any questions about this program, feel free to reach out to us using the contact info below or get in touch with your Underwriter & Account Manager.

OUR CONTACT:



518-220-1111



perma.org/points



points@perma.org

Our PERMA Points redemption center is powered by:

eGifter

TERMS & CONDITIONS

PERMA Points is a rewards program exclusively for active PERMA members, allowing them to redeem points for various goods and services offered by our Preferred Vendors. These vendors are independent entities and are neither owned nor controlled by PERMA. Consequently, PERMA is not responsible for the quality of goods or services provided by any Preferred Vendor, nor for any actions, errors, or omissions on their part. PERMA Points are redeemable while coverage is in force. PERMA Points cannot be redeemed for cash. PERMA reserves the right to modify or discontinue the program without prior notice. Full terms and conditions are available at perma.org/members/points.

PERMA Points Loyalty Program

We are committed to helping you create the safest work environment possible by providing a range of workplace safety solutions. The PERMA Points® program is just one way we show our appreciation for your continued loyalty and active involvement in your workers' compensation program.

Learn more on how to get started!

PERMA.ORG/POINTS

INTRODUCING THE PERMA POINTS® LOYALTY PROGRAM

Our new rewards initiative is designed to recognize and reward your active involvement in our workers' compensation program. Earn points by completing designated activities and redeem them for meaningful rewards tailored to your organization's needs. It's a great way to promote safety, boost engagement, and benefit from your proactive efforts.

The More You Engage...

The More You Earn!

AS A MEMBER, YOU EARN PERMA POINTS® BY ENGAGING IN DESIGNATED ACTIVITIES THROUGHOUT THE YEAR.

HOW IT WORKS

Anyone can earn and your designated contact can redeem!

- 1 Participate in designated activities that qualify for points throughout the year like attending webinars, completing online courses, completing surveys, and more!
- 2 By participating, you will earn points for your organization. Anyone at your organization can participate and earn.
- 3 Redeem your accumulated points from our preferred vendors. Choose from a variety of options to help enhance your safety program.
- 4 Utilize your rewards to improve your safety program and keep earning!

PREFERRED VENDORS



Presenters on Safety Culture and Leadership classes.



Offering Defensive Driving Courses.



Your vendor choice from a preapproved vendors.



Available IT solutions.



Protective clothing for special education teachers.



Ergonomic and job task evaluation workshops.



Options for employee Appreciation Luncheons.

Villages, Towns & Cities

PERMA is the largest membership association that partners with public entities throughout New York state to provide comprehensive workplace safety and risk management solutions as well as strategic Workers' Compensation coverage. We understand the constraints and risks involved with operating a municipality in today's challenging environment.

PERMA's remarkable member retention rate of 97% is evidence of our commitment to personal service and diligent attention to members' needs. We share the same goal: containing costs for public entities and taxpayers by managing risks and expenses associated with workplace safety and Workers' Comp.

More Than Workers' Comp

PERMA provides a comprehensive approach to workplace safety and claim prevention, offering a full range of programs and services as part of membership:

- Risk Management Services
 - Risk Analytics
 - Facilities Site Inspection
 - Training Programs
 - Self-Directed Learning Resources
- Administrative Support Services
 - HR manuals & employee handbooks
 - Disruptive Event Management
 - Cybersecurity
 - Attorney Referral Program
- Proactive Claims Handling
- Education and Events
- Dividend Program
- Safety Grants

PERMA comprises over **800 public entities** across New York State

PERMA's site assessment and consultation helped the **Village of Wappingers Falls** improve their business operations. The municipality formed a Safety Committee, created a safety manual, inspected each of their public buildings, and corrected 100% of safety hazards identified, earning PERMA's Risk Management Award in 2021.

"Wappingers Falls' Safety Committee did more than fix problems. They changed how the village leadership approached their commitment to the safety and well-being of their employees and residents."

– John Karge, Village Clerk

Public Employer Risk
Management Association, Inc.

PO Box 12250, Albany, NY 12212 | 888-737-6269

perma.org

Training Programs

PERMA membership includes a wide range of online and in-person training options that satisfy specific training requirements for diverse public entities, including:

- Workplace violence & sexual harassment
- Bloodborne pathogens
- Personal protective equipment
- Certified Flagger training
- Hazard communication/Right-to-Know
- Safety Coordinator training & certification
- Crossing Guard training
- Vehicle and driver safety
- Lockout/Tagout
- Confined Space
- Ergonomics

Facilities Site Inspection

We work together to evaluate current practices, policies, and procedures to provide recommendations that promote a safe and healthy workplace. PERMA Facility Inspections proactively help members maintain federal (OSHA) and state (PESH) compliance and target specific exposures that may cause workplace injuries.

Personalized Claims Handling

PERMA offers dedicated claims administration utilizing nurse-driven case management and proactive case analysts. Registered Nurse Patient Advocates help implement a transitional duty program that reduces costs by returning injured employees safely to the workplace in less time. Our programs make returning to work a team effort by the injured employee, medical provider, employer and PERMA.

A Wise Investment

PERMA is a self-insured pool into which members make annual contributions – building equity rather than paying premiums. The association has an asset base of over \$350 million. Our financial health and commitment to transparency and ethics has been recognized with a Certificate of Excellence in Financial Reporting every year since 2000 by the Government Finance Officers Association (GFOA).

"In 1996, I was first introduced to PERMA at the county level. The service has never waned in all those 28 years. In fact, the support has grown stronger and programs have evolved. Today as a Town Supervisor, I know I can continue to rely on PERMA as a trusted partner for relevant training and to help promote a strong safety culture at the Town of Wells."

– Beth Hunt, Town Supervisor (Town of Wells) & PERMA Board, Vice Chair

PERMA's Mission

PERMA strives to be the best partner to public employers in New York State by providing Workers' Compensation coverage, customized workplace solutions, delivering exceptional value with membership, and prioritizing personal and dedicated service to members and their employees.

Governance

PERMA was created by municipalities for municipalities and other public entities in New York State and is governed by a Board of Directors composed of municipal members elected by our membership.

Partners

PERMA is proud to partner with:

- New York State **School Boards** Association
- New York State Association of **Counties**
- New York State Association of **Chiefs of Police**
- New York State Association of **Fire Chiefs**

Interested in PERMA Membership?

Leah Demo
Sales Executive
888-737-6269 ext. 141
sales@perma.org

Tony Cassaro
Sr. Sales Executive
888-737-6269 ext. 140
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Claims Handling

PERMA partners with public entities across New York State to proactively address workplace risks, protect workers' health and safety, and reduce costs associated with Workers' Compensation.

When a claim is filed, PERMA is quick to respond – within 24 hours – and provides both the employer and the injured worker with support and exceptional customer service.

PERMA prioritizes:

- **Expert Medical Case Management**

A Registered Nurse serves as Patient Advocate on claims involving lost time. This ensures that workers get the treatment they need to return to health and productivity.

- **Personalized Approach**

We connect with injured workers to build rapport and understand their concerns. We help coordinate transitional duty plans with employers to allow injured workers to adjust to any potential challenges created by their injury.

- **Cost Containment**

We emphasize cooperative planning and ensuring the satisfaction of injured workers to minimize the risk of malingering or fraud, along with the associated costs. We identify and pursue any potential subrogation – when other entities bear some liability and associated cost for injuries.

"My patient advocate was awesome, very kind, professional and genuinely cared." – Injured worker

"PERMA knows what kind of work we do and understands that we have claims now and then. They prepare us well financially for claims and work with us to make sure the person is evaluated properly." – Pat Becher, Executive Director, Mohawk Valley Water Authority

- PERMA's claims handling achieved a 98% overall score with a "Superior" ranking. (Bickmore, 2015)
- PERMA is recognized for consistently providing industry leading service. (Northshore Consulting, 2019 & Northshore Consulting, 2025)
- Consistently exceeds New York State averages and 85% compliance threshold.
- PERMA is dedicated to resolving claims efficiently, resulting in faster resolutions and member savings.

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Claims Reviews

When organizations change Third-Party Administrators (TPAs) and bring their previous claims over to PERMA, we review the member's claims, past and present. The diligent attention of our experienced team yields peace of mind – and sometimes, surprising savings.

- When Steuben County joined PERMA, they received \$400,000 in reimbursements for overpayment on Workers' Comp claims managed by their previous carrier.
- One school district switched from a Third-Party Administrator, and when PERMA reviewed their account found an overlooked claim for which the district had been penalized for late reporting, and were able to recoup \$60,000 in losses for the district.

Diligence Pays

PERMA's case analysts carry a lower than industry average caseload by design, which allows them to give members and cases more detailed attention and often find issues, errors and opportunities for savings that others don't.

A Smarter Way to Do Business

PERMA's unique model as an **insured pool** – where members make annual contributions and build equity – means that member employers benefit collectively from the PERMA team's diligent efforts to reduce claims costs.

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- New York State **Association of Counties**
- New York State **Association of Chiefs of Police**
- New York State **Association of Fire Chiefs**

Interested in PERMA Membership?

Rich Hayes
Deputy Executive Director, Operations
518-220-0111 ext. 207 | rhayes@perma.org

Risk Management

Safety starts at the top. PERMA understands the rigors of public service organizations and works collaboratively with leadership and managers to promote safety initiatives and foster a safety culture throughout the member's organization.

PERMA knows that the best way to lower the cost of Workers' Compensation claims is to reduce them in the first place. We offer a variety of delivery methods for training, consultation, policy development, data analytics reporting and safety grants.

Risk Analytics

PERMA uses individual risk loss profiles for public employers with claims data analysis to identify areas for improvement determining the frequency and severity of common accidents. We then recommend targeted risk management strategies to minimize risk and injuries on the job.

Facilities Site Inspection

We work together to evaluate current practices, policies, and procedures to provide recommendations that promote a safe and healthy workplace. PERMA Facility Inspections proactively help members maintain federal (OSHA) and state (PESH) compliance and target specific exposures that may cause workplace injuries.

Organizations who have participated in PERMA's Crossing Guard training have seen a **60% reduction in claims**.

PERMA's risk management specialists have a combined 100 years experience in their industries.

PERMA's site assessment and consultation helped the **Village of Wappingers Falls** improve their business operations. The municipality formed a Safety Committee, created a safety manual, inspected each of their public buildings, and corrected 100% of safety hazards identified, earning PERMA's Risk Management Award in 2021.

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– John Karge, Village Clerk

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Office Ergonomics

Workplace ergonomic assessments help our members recognize ergonomic risks caused by workplace layout and surrounding environments that may be contributing to an employee's stress or physical discomfort. These assessments analyze an employee's workstation to ensure the design for the space minimizes injury and maximizes productivity, allowing your employees to work comfortably. Our Office Ergonomic Evaluators are certified through Humanscale Corporation to provide comprehensive ergonomic assessments, which address common postural problems and assess equipment challenges.

Training Programs

PERMA membership includes a wide range of training options that satisfy specific training requirements for diverse public entities, including:

- Workplace violence & sexual harassment
- Bloodborne pathogens
- Personal protective equipment
- Certified Flagger training
- Hazard communication/Right-to-Know
- Safety Coordinator training & certification
- Crossing Guard training
- Vehicle and driver safety
- Lockout/Tagout
- Confined Space
- Ergonomics

Self-Directed Learning Resources

- PERMA offers to members both an online safety training portal and a curated collection of videos. The DVD library, accessible via the PERMA website, houses almost 200 safety videos.
- The **PERMA Safety Institute** is an online learning management resource for members who want to conduct and offer workplace training and education on their own time. The Institute has more than 400 classes, tailored by type of municipality or department, that public employers can assign their employees and monitor employee progress.
- PERMA offers **certification courses** for basic and advanced safety coordinators where members can earn designations for their role. Newly introduced programs include DPW and Highway certification levels for new hires, middle management, and upper management.

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- New York State Association of **Fire Chiefs**

Interested in PERMA Membership?

Christian Summers, Director
Risk Management
518-220-0111 | csummers@perma.org

Fire & EMS

PERMA is a membership association that partners with public entities throughout New York state to provide comprehensive workplace safety and risk management solutions as well as Workers' Compensation coverage.

PERMA's member retention rate of 97% is evidence of our personal service; each member organization is assigned a dedicated team member. Claims are handled using nurse-driven case management; our RN Patient Advocate can help implement transitional duty plans that reduce costs by returning injured employees safely to work in less time.

Membership in PERMA includes a full range of services tailored to your industry, including:

- **Facility Consultation & Site Inspections:** Certified PERMA staff conduct on-site visits and provide recommendations for ensuring a safe and healthy workplace and maintaining OSHA and PESH compliance.
- **Training Opportunities:** PERMA helps member agencies provide interactive training in emergency vehicle operation, safe lifting instruction for EMS assists as well as required PESH regulatory trainings (bloodborne pathogens, PPE, etc.)
- **207(a) Education & Referrals:** PERMA offers sessions on General Municipal Law section 207(a) and can refer members to experts for further guidance.
- **Claim Reviews:** PERMA specialists run reports upon request to better understand the member organization's specific areas of need.
- **Data & Injury Analysis/Targeted Interventions:** Data is continuously reviewed to determine where and what interventions will most effectively reduce the risk of injuries and claims.
- **Advancing Safety Culture:** PERMA consultants work with department leadership to promote safety initiatives throughout the organization.

Partner Profile

New York State Association of Fire Chiefs (NYSAFC)

A non-profit organization serving the leaders and future leaders of New York's emergency services.

"Since 2018, our partnership with PERMA has allowed us to work together to reduce risks and prevent common injuries for both career and volunteer firefighters. Offering grant programs, regional training and education programs alongside risk reduction initiatives demonstrates PERMA's commitment to the safety of fire service members across the state."

Bruce Heberer,
NYSAFC Chief Executive Officer

PERMA's membership includes more than 280 fire departments and districts across New York State.

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Above & Beyond

PERMA offers a number of programs and grant opportunities to provide members with added value and access to important resources for their firefighters.

- **Turnout Gear Washer & Dryer Grant**

PERMA and NYSAFC award grants to departments for the purchase of a special washer & dryer which cleans carcinogens from turnout gear without compromising the gear.

- **Cross Functional Training**

PERMA and NYSAFC collaborate on risk management programming with subject matter experts relevant to both memberships, such as rehabilitation guidance, safe patient lifting techniques, interactive emergency vehicle operation and more.

Featured Expert

Public Safety Risk Management Specialist **Pete Frisoni** is available to consult with fire departments and districts on improving operational safety. His 31-year career in law enforcement, including eight years as a chief, uniquely qualifies him to provide valuable public safety guidance to members. He holds a Master of Public Administration degree from Marist College.

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For more information on the Public Safety Risk Management program, contact **Pete Frisoni**:
pfrisoni@perma.org | 518-220-0383

Interested in PERMA Membership?

Leah Demo
Sales Executive
888-737-6269 ext. 141
sales@perma.org

Tony Cassaro
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888-737-6269 ext. 140
sales@perma.org

Police

PERMA is the largest association that partners with public entities throughout New York state to provide comprehensive workplace safety and risk management solutions as well as Workers' Compensation coverage.

PERMA's member retention rate of 97% is evidence of our personal service; each member is assigned a dedicated team. All claims are handled using nurse-driven case management; our RN Patient Advocates can help implement transitional duty plans that reduce costs by returning injured employees safely to work in less time.

Membership in PERMA includes a full range of services tailored to your industry, including:

- **Facility Consultation & Site Inspections:** Certified PERMA staff conduct on-site visits and provide recommendations for ensuring a safe and healthy workplace and maintaining OSHA and PESH compliance.
- **Training Opportunities:** PERMA helps member agencies provide interactive training in emergency vehicle operation, School Crossing Guard, safe lifting instruction for EMS assists, training injury prevention, and safer citizen encounters as well as required PESH regulatory trainings (bloodborne pathogens, PPE, etc.)
- **207(c) Education & Referrals:** PERMA offers resources on General Municipal Law section 207(c) and can refer members to experts for further guidance.
- **Claim Reviews:** PERMA specialists run reports upon request to better understand the member's specific needs.
- **Data & Injury Analysis/Targeted Interventions:** Data is continuously reviewed to determine where and what interventions will most effectively reduce the risk of injuries and claims.
- **Advancing Safety Culture:** PERMA consultants work with agency leadership to promote safety initiatives throughout the organization.

Partner Profile

New York State Association of Chiefs of Police (NYSACOP)

A non-profit organization that supports the more than 500 Chiefs of Police in New York State.

"Our partnership with PERMA has allowed us to bring opportunities to our members. The services and solutions offered by PERMA allow our members to better serve their employees which in turn allows them to better serve their communities."

Patrick Phelan,
NYSACOP Executive Director

PERMA's membership includes more than **125 police departments** across New York.

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Above & Beyond

PERMA offers additional grant opportunities to provide members with added value and access to important resources for their personnel.

- **Bulletproof Vest Grant**

PERMA subsidizes half the cost of new body armor and outer carriers for departments that apply. Research and our pilot program show that moving some gear from a duty belt to an outer carrier with holders/pockets reduces lower back injuries and claims.

- **Lexipol Grant**

Lexipol offers customizable public safety policies that are state-specific, as well as hours of online learning content and trainings. In partnership with Lexipol, PERMA offers discounted rates for first time subscribers.

Featured Expert

Public Safety Risk Management Specialist **Pete Frisoni** is available to consult with departments on improving operational safety. His 31-year career in law enforcement, including eight years as a chief uniquely qualifies him to provide valuable guidance to members. He has served on the board of NYSACOP and as president of the Northeastern Chiefs of Police Conference. He holds a Master of Public Administration degree from Marist College.

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pfrisoni@perma.org | 518-220-0383

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Leah Demo
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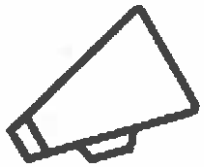
Tony Cassaro
Sr. Sales Executive
888-737-6269 ext. 140
sales@perma.org

Service Offerings



Training Programs

- Over 160 courses through the **PERMA Safety Institute**, like:
 - Workplace Violence & Sexual Harassment
 - Bloodborne pathogens
- Ergonomic Assessments
- Site Inspections
- **Certification Courses** for DPW & Highway, Member Claims Coordinator, Safety Coordinators
- Mobile Safety Solutions Center
- Certified Flagger Training
- **New! PERMA Points Loyalty Program**
Earn points through engagement and spend on your safety program!



Your Voice Matters!

- Nominate someone for the Board of Directors
- **Vote** on Board of Directors nominations
- Attend the **Annual Member Business Meeting**
- Complete the Annual Member **Survey**



Educational Conferences & Webinars

- Annual Member Conference
- PESH Safety Awareness Training
- PESH Core Training
- Webinar resources to include: Finance Series, Claims 101, 207 a/c Overviews, Seasonal Employees, Winter Driving Safety, Effective Communication, VFBL Misconceptions and more!

PERMA

Did you know
these are
included in your
PERMA
membership?

Take Advantage

Our Partners:

New York State School
Boards Association

New York State
Association of Counties

New York State
Association of Chiefs of
Police

New York State
Association of Fire Chiefs

perma.org

In 2024, we provided over \$1M in Safety Grants. Below are our offerings.

Bulletproof Vest & Outer Carrier

Reimburses 50% of the cost of new body armor and outer carriers.

Ongoing

up to \$5,000

Gear Washer / Dryer

Each fire department would receive \$5,000 to purchase gear washer or dryer, aimed at reducing exposure to carcinogens.

Fall

\$5,000

Lexipol Subscription Police & Fire

Discounts on annual subscriptions, supplemental policy and procedure along with implementation services.

Ongoing

30%

Wellness Grant

Available funds to enhance wellness program through education, screenings and wellness related equipment for all employees.

Ongoing

\$400

School Safety Initiative Grant

Funding to address specific safety needs identified within our members' workplaces.

Fall/Summer

up to \$10,000

Safety Training Grant

Funding to assist in additional ancillary training for members. Members need to submit an outline for approval and find the training.

Summer

up to \$5,000

Slip and Fall Prevention Grant

Utilize workplace assessments and funding to address slip and falls.

Summer

up to \$5,000

Work Zone Safety Kit

New work zone equipment package to assist with highway or public works projects.

Summer

\$3,500

Annual Member Conference Safety Initiative Grant

Three safety grants to help develop or further enhance existing safety initiatives at the workplace.

Spring

up to \$5,000