



NORCAL

Our Passion Protects Your Practice

Increased Opportunities for Free Tail Coverage Following Retirement

NORCAL Mutual Insurance Company understands the desire of many physicians to practice medicine on a limited basis after retiring from full-time practice – whether at a local non-profit community clinic, as a *locum tenens*, or on a part-time basis. NORCAL Mutual has reduced several restrictions regarding the type and amount of work that is permissible for a physician whose NORCAL Mutual tail premium has been waived due to retirement.

The following “Overview of Rules on Practicing after Retirement” compares the newly expanded rules with the old rules.

The broadened standards allow you to meet your practice goals, and they support community clinics at a time when reimbursements are tight and patient visits are on the rise. NORCAL Mutual hopes this encourages more “retired” physicians to share their knowledge, skills and experience with their communities by providing medical care to those who need it most.

The NORCAL Mutual network brought this need to our attention, and we acted. We heard from executive directors of county medical societies, leaders of statewide associations, insurance brokers, clinic directors...and, from you our policyholders. These changes are part of the continuing efforts of NORCAL Mutual to enhance our product and service offerings. The broadened standards apply to physicians who become eligible for waiver of tail premium due to retirement on September 1, 2009, or later. We appreciate your faith in NORCAL Mutual and look forward to meeting your practice needs long into the future.

Overview of Rules on Practicing After Retirement*

New Rule May be eligible for tail premium waiver if providing/performing:	Old Rule	Primary Change
Services on behalf of a federal, state or local governmental entity and the physician is covered under the governmental entity's professional liability coverage	New rule	Now no limitations on providing services in these practice settings
Services on behalf of a nonprofit community, free, migratory worker, rural health or American Indian/Native American clinic	New rule	Now no limitations on providing services in these practice settings
Charitable/volunteer professional services and the physician does not receive any compensation other than reimbursement of expenses necessarily incurred in rendering such services	Charitable/volunteer professional services for no more than 120 days per calendar year and does not receive any compensation other than reimbursement of expenses necessarily incurred in rendering such services	Removed the 120-day annual limitation
<i>Locum tenens</i> or part-time work for no more than 60 days per calendar year	<i>Locum tenens</i> or part-time work for no more than 45 days per calendar year	Increased the number of days from 45 to 60
Services in a bona fide medical emergency requiring immediate intervention	Same rule	No Change
Services as a teaching faculty member at an academic institution, any clinical services directly correlated to the teaching faculty position and are not provided in an outside capacity, and the physician is covered for the services under the institution's medical professional liability insurance	Same rule	No Change

* Certain conditions may apply. Please contact your insurance representative or NORCAL Mutual directly for additional information.