

# Who We Are

## Big Benefits for Small Public Agencies

Since 1978, Golden State Risk Management Authority (GSRMA) has provided innovative insurance and employee benefit solutions to California's public agencies.

Through our partnership with PRISM, we offer a competitive alternative to traditional small-group health programs. Our program provides:

- Greater purchasing power
- Flexible plan options
- Long-term cost stability

Our dedicated team supports members every step of the way – from onboarding and financial analysis to claims advocacy, compliance, and ongoing support.

*With GSRMA, you don't just get coverage – you get a partner who understands your agency's unique needs.*



At GSRMA, we believe your employees deserve more than just coverage – they deserve peace of mind. Our health benefits program is designed to deliver stability, flexibility, and innovative solutions that help care for their most valuable resource: *their people.*

## CONTACT US



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# HEALTH BENEFITS PROGRAM SUMMARY

*Innovative Programs  
Personalized Service*



# Why Choose GSRMA?

## The GSRMA Advantage

When your agency partners with GSRMA, you're choosing more than an insurance program:

- **Strength in Numbers** – Smaller agencies gain the leverage of a large-group platform.
- **Stable Costs** – Pooling reduces volatility and provides predictable long-term rates with area-rated rates vs. age-banded rates.
- **Personalized Support** – Our employee benefits specialists assist with onboarding, billing, eligibility, and claims.
- **Proven Experience** – Trusted by California public agencies for over 45 years.

*We understand the unique challenges smaller public employers face. That's why our mission is simple: deliver exceptional service, expert guidance, and programs that the people first.*



## Core Coverage

### Comprehensive Workforce Benefits

GSRMA delivers complete health and wellness coverage so employees and their families can thrive:

- 🏥 **Medical**
- 🦷 **Dental**
- 👁️ **Vision**
- ❤️ **Life & Disability**
- 👤 **Employee Assistance Program**

One program with multiple solutions – designed to meet the diverse needs of your employees.



## Added Value

### Health Plan Added Benefits

Membership in the program goes beyond standard insurance. Your agency and employees gain access to innovative, value-added benefits at no extra charge:

- **Carrum Health** – Access to Centers of Excellence for surgeries (little to no cost) and breast cancer treatment, with full care coordination.
- **Digbi Health** – Personalized weight management and chronic illness prevention using genetic and lifestyle insights.
- **Hinge Health** – Digital therapy with wearable devices, coaching, and orthopedic expertise.
- **RX'nGo** – Free home delivery of hundreds of generic medications, insulin supplies, and diabetic monitoring tools with \$0 copay and \$0 shipping costs.

These benefits enhance employee health while lowering long-term costs for agencies.

