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Making the Right Choice

Compare MBS to your other health care options (other trusts or direct with insurance carriers)



- Municipal Benefits Services (MBS) Delivers to You:**
- + Over 50 years exclusively serving Pennsylvania municipalities
 - + Trust-level self-insured medical, dental, and vision programs (each individual employer is not self-insured on their own)
 - + Medical program expense ratio under 6%! (means that on average, over \$0.94 of every dollar that comes into the Trust goes to pay claims)
 - + Group purchasing provides lowest cost programs and stable rates
 - + No long-term commitment contract (other Trusts require up to a three-year commitment to join)
 - + Excess reserves returned to participating groups (no additional load is added to your premium just so we can give it back to you at year-end)
 - + Dedicated, experienced customer service team (not a broker-driven model)
 - + 99% client retention

| | MBS |
|--|--------------------------------|
| Experience (municipalities have been our <u>only</u> clients for over 50 years) | Only Municipalities, 50+ years |
| Size (our average client size is around 25 employees, but we aggregate all of our clients together as though we were one large employer) | 300+ clients, 7,000+ employees |
| Exclusive Self-insured Partnerships with Highmark and UPMC Health Plan (guarantees MBS receives the absolute lowest claims cost) | ✔ |
| Medical Plan Expense Ratio (as % of overall premium, includes ALL expenses, <u>including</u> stop loss insurance – for example, a typical fully-insured contract will have an expense ratio (also known as retention) from 15% to 20%) | Less than 6%! |
| Self-insured at Trust Level, Not Individual Group Level (blending the experience of all of our groups <u>significantly</u> lowers risks for each individual employer) | ✔ |
| Rate Smoothing and Stabilization (employer groups are pooled into one large group enabling MBS to smooth our rates, thereby eliminating large fluctuations in employer rates year over year) | ✔ |
| Low Medical Plan Renewals (the average MBS Trust-level increase has been only <u>3%</u> since 2013) | ✔ |
| Retiree Benefits Program (medical, dental, vision, and life insurance options for all pre-65 and post-65 retirees – including a dedicated customer service center) | ✔ |
| Comprehensive Benefit Program Suite with Flexibility to Meet Your Needs – all in One Place (medical, dental, vision, life, disability, voluntary benefits, etc.) | ✔ |
| Additional Value-Added Program Administration at No Cost (spending accounts, wellness, EAP, health advocacy, etc.) | ✔ |
| Administrative Services at No Additional Cost (eligibility and enrollment, new hire and annual enrollment packets, life event management, single consolidated invoice, COBRA administration, customized employee communications, etc.) | ✔ |
| Compliance Guidance at No Additional Cost (full ACA support and required filings, Section 125 plan documents, required employee notices, and other legally required documents) | ✔ |

Phone: 1 (800) 405-3620
www.municipalbenefitsservices.com

The 'One Stop' Benefits Shop for Pennsylvania Municipalities

For example use **ONLY** - actual design is subject to change

Member Profile - FREE for ALOM Members
 \$300 for non-Members

ASSOCIATE MEMBER

Municipal Benefits Services

“One Stop” Benefits Shop for Municipalities & Authorities

www.municipalbenefitsservices.com

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800-405-3620 (Phone) | 800-405-3625 (Fax)

info@MBGbenefits.com



| Direct Contacts | Name | Contact Info |
|-----------------|----------------|--|
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Overview
 The Municipal Employers Insurance Trust (MEIT), now operating as Municipal Benefits Services (MBS), was established in 1968 to provide comprehensive employee benefits programs and related administrative services to local government entities in Pennsylvania. MBS mission is to provide valuable and cost-effective employee benefit programs and related services to local governments through co-operative purchasing

Services Offered
 Municipal Benefits Services offers a full array of products and services for government employees.
 • Medical • Dental • Vision • Employee Assistance Program
 • Short/Long Term Disability • Life Insurance • Wellness Programs

Clients
 Municipal Benefits Services operates exclusively for the benefit of municipalities in Pennsylvania. With over 50 years of experience, we are best suited to understand the nuances of benefits in local government

Accolades
 MBS offers services in Administration, Arbitration, Compliance, Risk Management and Wellness. Over 50 years exclusively serving Pennsylvania municipalities! \$0.94 of every dollar that comes into the Trust goes to pay claims. We have a dedicated, experienced customer service team and a 99% client retention rate.

Call us to inquire about ALOM Membership for 2020! 412-261-2521