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Municipal Benefits Services

Your 'One Stop' Benefits Shop for:

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance
- Short-term Disability
- Long-term Disability
- Voluntary Benefits
- Spending Accounts
- Employee Assistance Program (EAP)
- Wellness Programs
- Health Advocacy
- Plan Design Consulting
- Compliance Support (including Affordable Care Act)
- Benefits Statements
- Customized Benchmarking
- Arbitration Support
- Complete Benefits Program Administration
- Retiree Benefits

MBS Benefits Bulletin

New Service Offering – Retiree Benefits Program

In response to numerous client requests and the impact of impending changes in the OPEB regulations (GASB 74 and 75), Municipal Benefits Services (MBS) will be implementing a new service designed to assist municipalities in administering the benefits for all retirees, even if post retirement benefits are not currently being offered.

The MBS Retiree Benefits Program will provide the following programs and services to eligible municipalities:

- **Retiree Medical Coverage (pre-65 and post-65)** – your retirees will have access to a complete line of retiree medical coverage options offered through regional and national insurance carriers. You can offer coverage to your retirees regardless if you subsidize (i.e., pay a portion of) the costs.
- **Dental and Vision Coverage** – you can offer complete access to the MBS Dental and Vision programs to your retirees (subsidized or retiree-pay-all).
- **MBS Customer Service Center** – your retirees will have access to a dedicated toll-free customer service center that will answer all their benefit coverage and insurance-related questions and discuss all available coverage options.
- **Invoicing** - MBS will coordinate all retiree billing functions and provide each municipality with a single, consolidated invoice that reconciles premium collected and owed to carriers, if applicable (i.e., if you currently collect retiree premiums). As an option, your retirees can be invoiced directly for any coverage they elect (e.g., if you do not subsidize coverage).

The MBS Retiree Benefits Program was developed to handle the complete administration of your retiree programs including eligibility, enrollment and COBRA administration - even if all or some of your programs are not administered through the MBS Trust.

The MBS Retiree Benefits Program will be a major enhancement to your overall employee benefits package at little or no additional cost, especially if you offer limited or no benefits in retirement. Just providing access to our dedicated customer service center will help eliminate a lot of the confusion regarding benefit coverage options your employees encounter in retirement.

The new program is initially being offered to all municipalities that currently participate in the MBS Trust - even those who do not offer post-employment benefits to their retirees (other than COBRA). The program will be offered to all other municipalities (i.e., those not currently participating in the MBS Trust) in 2018.

If you are interested in offering or learning more about the MBS Retiree Benefits Program, please contact your Client Manager for additional details:

- Tammy Cappel at (412) 394-6307 or tammy.cappel@mbgbenefits.com, or
- Kristen Chekan at (412) 246-2528 or kristen.chekan@mbgbenefits.com