

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 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)
- + Dedicated, experienced customer service team (not a broker-driven model)
- + 99% client retention

	MBS	Trust or Insurance Carrier	Trust or Insurance Carrier
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 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%)	< 6%!		
Self-insured at Trust Level, Not Individual Group Level (blending the experience of all groups <u>significantly</u> lowers risks for employers)	✓		
Rate Smoothing and Stabilization (rate smoothing enables MBS to eliminate large fluctuations in individual employer rates year over year)	✓		
Low Medical Plan Renewals (the average MBS Trust-level increase has been only <u>3%</u> since 2013)	✓		
Reserves (adequate reserve levels protecting <u>ALL</u> groups in the Trust with excess reserves distributed to individual group accounts. No overcharging of groups just to give it back at year-end)	✓		
Retiree Benefits Program (comprehensive medical, dental, vision, and life insurance options for all pre-65 and post-65 retirees)	✓		
Comprehensive Benefit Program Suite with Flexibility to Meet Your Needs (medical, dental, vision, life, disability, voluntary, etc.)	✓		
Additional Value-Added Program Administration at No Cost (spending accounts, wellness, EAP, health advocacy, etc.)	✓		
Administrative Services at No 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 Cost (full ACA support and required filings, Section 125 plan documents, required notices, and other legally required documents)	✓		

Phone: 1 (800) 405-3620

www.municipalbenefitsservices.com

The 'One Stop' Benefits Shop for Pennsylvania Municipalities