

Making the Right Choice

Guaranteed Lowest Claims Cost

May 2019

The way health care is delivered in Western Pennsylvania continues to evolve. Our region now has two integrated delivery and finance systems (IDFS): UPMC Health Plan/UPMC Health System and Highmark/Allegheny Health Network. In its simplest form, an IDFS combines both a health care system with a health insurer to deliver more efficient health care to members.

MBS is the only Trust to have exclusive partnerships with BOTH Highmark and UPMC Health Plan. Nobody else can offer a trust-level self-insured program through either of these carriers.

What does this mean for you? Our members are guaranteed to receive the best discounts on healthcare costs incurred in our region. In other words, each health care system will give their respective integrated health plans the absolute best deal. This means that competing carriers such as United Healthcare, Aetna, and CIGNA pay much higher reimbursement rates to both UPMC Health System and Allegheny Health Network providers and facilities.

With our extremely low expense ratio of **less than 6%**, over **\$0.94** of every dollar our clients pay in premium, on average, goes toward paying claims. Since we are getting the best discounts, there is simply no other health care program that can compete with us over the long term!

Click on the link below to access the **Making the Right Choice** handy tool to compare the MBS Trust to competing trusts or to insurance carriers when dealing direct.

<http://municipalbenefitsservices.com/wp-content/uploads/2019/05/Making-The-Right-Choice-MBS-Flyer.pdf>

Contact your client manager for more details or to discuss all of the many advantages of having your employee benefits programs administered by MBS:

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