

# Making the Right Choice

## Lowest Expense Ratio

June 2019

**Did you know...** the "*expense ratio*" (the comparison of the expenses to administer a medical program to the premium dollars collected) for the MBS Medical Program is under 6%?

All insurance companies, third-party administrators, trusts/coalitions, etc. incur costs for administering their health insurance programs. For MBS, our operating expenses for administering the MBS Medical Program include:

- ✓ fees paid to our insurance carriers to process claims, 'rent' their networks, care management, etc.
- ✓ enrollment and eligibility management
- ✓ client consulting and plan/cost modeling
- ✓ stop loss insurance

**What does this mean for you?** 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 from the insurance carriers, 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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