

# 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
<b>Experience</b> municipalities have been our <u>only</u> clients for over 50 years	Only Municipalities, 50+ years		
<b>Size</b> our average client size is around 25 employees, but we aggregate all our clients together as though we were one large employer	300+ clients, 7,500+ employees		
<b>Exclusive Self-insured Partnerships with Highmark and UPMC Health Plan</b> guarantees MBS the absolute lowest claims cost	✓		
<b>Medical Plan Expense Ratio</b> as % of overall premium, includes <b>ALL</b> 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%!		
<b>Self-insured at Trust Level, Not Individual Group Level</b> blending the experience of all groups <u>significantly</u> lowers risks for employers	✓		
<b>Rate Smoothing and Stabilization</b> rate smoothing enables MBS to eliminate large fluctuations in individual employer rates year over year	✓		
<b>Low Medical Plan Renewals</b> the average MBS Trust-level increase has been only <u>3%</u> since 2013	✓		
<b>Reserves</b> 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.	✓		
<b>Retiree Benefits Program</b> comprehensive medical, dental, vision, and life insurance options for all pre-65 and post-65 retirees	✓		
<b>Comprehensive Benefit Program Suite with Flexibility to Meet Your Needs</b> medical, dental, vision, life, disability, voluntary, etc.	✓		
<b>Additional Value-Added Program Administration at No Cost</b> spending accounts, wellness, EAP, health advocacy, etc.	✓		
<b>Administrative Services at No Cost</b> <i>One Stop Shop Client Portal</i> that manages eligibility, enrollment, life event changes, and client management support. Timely employer and employee communications, including customized annual open enrollment materials. Single consolidated invoice and COBRA administration.	✓		
<b>Compliance Guidance at No Cost</b> 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](http://www.municipalbenefitsservices.com)

The 'One Stop' Benefits Shop for Pennsylvania Municipalities