

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 and dental programs (each individual employer is not self-insured on their own)
- Medical program expense ratio around 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 ONLY MUNICIPALITIES, 50+ YEARS	TRUST OR INSURANCE CARRIER	TRUST OR INSURANCE CARRIER
EXPERIENCE: Municipalities have been our only clients for over 50 years.			
SIZE: We can accommodate any size client including one or more employees since we aggregate all our clients together as though we were one large employer group.	350+ CLIENTS, 8,000+ EMPLOYEES		
EXCLUSIVE: Self-insured partnerships with Highmark and UPMC Health Plan guarantees MBS the absolute lowest claims cost.	✔		
MEDICAL PLAN EXPENSE RATIO: Around 6% (as % of overall premium) includes ALL expenses, including 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 significantly 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 annual MBS Trust-level increase has been about 4% since 2013!	✔		
RESERVES: Adequate reserve levels protecting ALL groups in the Trust with excess reserves distributed to individual group accounts. No overcharging of groups just to give it back at year-end.	✔		
COMPREHENSIVE BENEFIT PROGRAM SUITE WITH FLEXIBILITY TO MEET YOUR NEEDS: Medical, pharmacy, dental, vision, life, disability, EAP, wellness, voluntary benefits, etc.	✔		
'ONE STOP SHOP': Ability to integrate ALL of your employee benefit programs and offer an online member enrollment option for your employees to complete yearly elections for open enrollment under a single, fully integrated platform.	✔		
ADMINISTRATIVE SERVICES AT NO COST: Complete plan administration services provided at no additional cost (eligibility, enrollment, life event changes, employer and employee communications, single consolidated invoice, spending accounts, federal COBRA administration, and an MBS chronic conditions management program).	✔		
RETIREE BENEFITS PROGRAM: Comprehensive medical, dental, vision, and life insurance options for all pre-65 and post-65 retirees.	✔		
COMPLIANCE GUIDANCE AT NO COST: Full ACA support and required filings, Section 125 plan documents, required notices, and other legally required documents.	✔		
NEW! MBS MEMBER SUPPORT CENTER: The MBS Member Support Center provides members with the support they need to navigate their MBS benefit coverage. The Support Center is staffed by a knowledgeable team that will help our Members with benefits-related questions during open enrollment and throughout the year.	✔		