

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 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 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.	325+ 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: Under 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 under 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, 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, and COBRA administration).	✓		
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.	✓		