

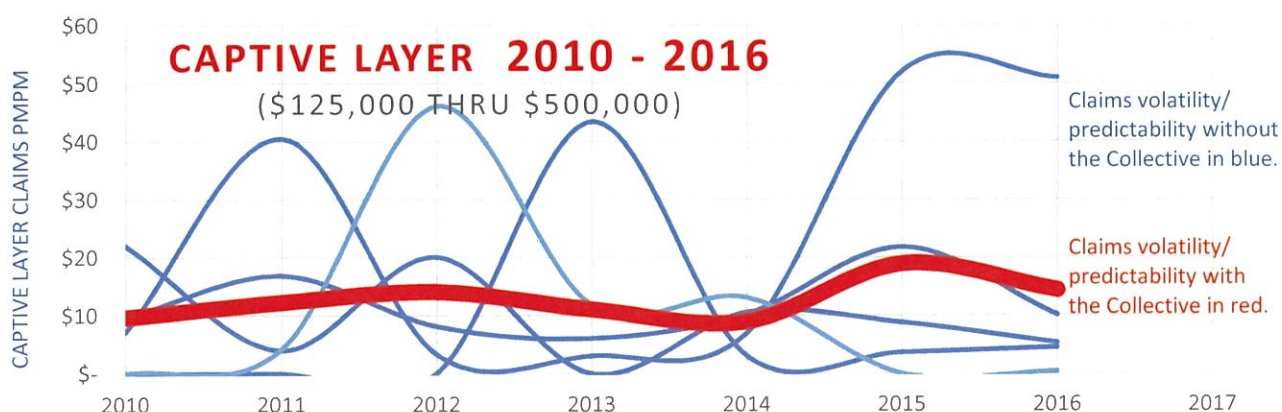


NYSAC
NEW YORK STATE
ASSOCIATION OF COUNTIES

Municipal Healthcare Financing Collective (MHFC)

The NYSAC Municipal Healthcare Financing Collective (MHFC) is designed to lower the cost of health care insurance for municipalities and public employers with more than 100 covered employees.

This program, developed in partnership with Relph Benefit Advisors, was created to help address the challenge of rising health insurance costs. The Collective model enables multiple municipalities to come together and aggregate stop-loss plans to lower the cost for participating employers. The Collective leverages enrollment and advanced data analytics to reduce stop-loss costs, claims volatility, as well as fixed costs. Importantly, the program may qualify as a shared service initiative.



MHFC is modelled after a similar program here in New York State that has a successful multi-year track record of saving considerable health care dollars for participating employers. The graph above shows actual individual claims for each employer in blue, compared to combined captive costs shown in red.

Collective Opportunity

Based on Data Provided by Seven (7) Upstate Municipalities

Covered Employees	7 MUNICIPALITIES
Annual Stop-Loss Premiums	\$5,114,489
Ceded Premium (Green-Back Opportunity)	\$3,407,855
Estimated Real Dollar Savings	\$1,056,435!!

We have been working with Relph Benefit Advisors to analyze health care plan data, provided by 7 Municipalities and found a significant savings opportunity!

The more covered lives, the more we can push down the costs of stop-loss and increase the savings for participating municipalities.

If you are looking for savings in your health insurance plan, we encourage you to participate in the program.

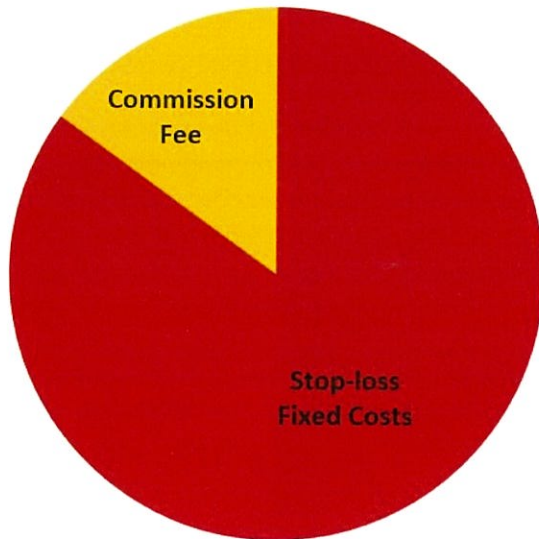
For more information call Eric Lintala at 800.836.0026, ext. 320, or email elintala@relph.net, or Mark LaVigne at 518.465.1473, ext. 206, or email mlavigne@nysac.org



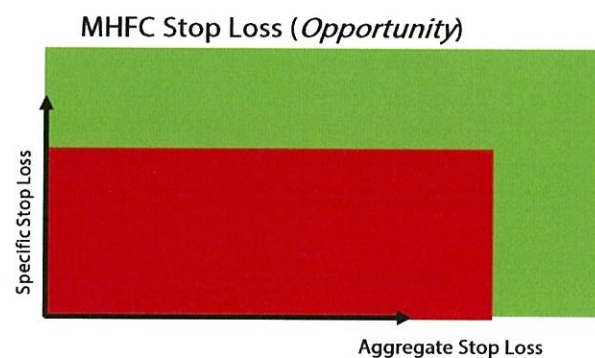
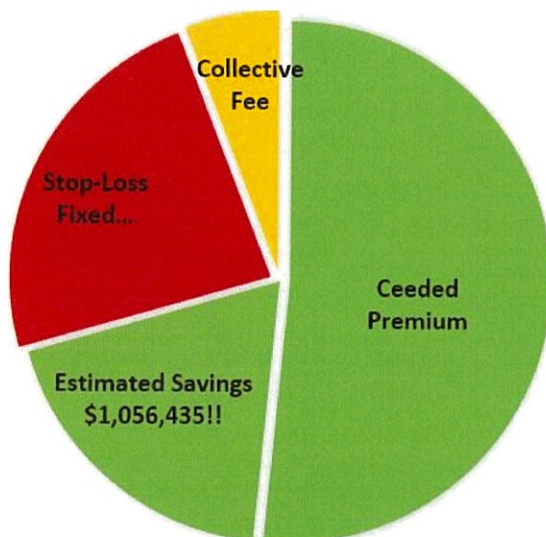
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CURRENT STOP-LOSS ARRANGEMENT



2018 NYSAC COLLECTIVE STOP-LOSS



NYSAC MHFC & Shared Services
A Fantastic Way to Get More Green Back!!

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