

It's time for  
a better school  
of thought.

isbcb

Independent School  
Benefits Consortium

For decades, employee benefits have played a big role in attracting the best talent for an organization. As healthcare premiums continue to rise, it can be difficult for small and mid-size organizations to maintain these attractive benefits and retain the best employees.

Created by school leaders and for school leaders, the **Independent School Benefits Consortium (ISBC)** is an innovative employee benefits solution that is flexible, transparent, and allows your school to retain 100% of unused claim dollars.

An innovative  
insurance program for  
innovative institutions

**\$13M**

Total premium surplus  
to Schools

**1.6%**

Average annual cost  
change over past 6  
years

**10,200**

Plan members in  
13 states



*A simple, seamless transition.*

Switching to ISBC won't cause any unusual disruption for your employees. All changes are done behind the scenes, and we make the transition seamless.



*Created by school leaders, for school leaders.*

The rising costs of healthcare each year have become a normality. ISBC was created to take control of the employee benefit spend while cultivating a healthy work environment.



*You're in good company.*

Join fellow schools in a preferred-risk pool by paying your employee's small claims as a business expense while buying insurance for only larger unforeseeable claims.



*Data at your fingertips.*

Get full transparency of costs and claim utilization data and plan flexibility at reduced rates.

Let's talk.  
Call us for a  
no-obligation  
plan consult.

Contact Kurt Meinberg at:  
216-658-5034  
kmeinberg@oswaldcompanies.com