

The Independent School Benefits Consortium (ISBC) began in 2003 with the purpose to improve carrier leverage, rate stability, benefits options, customer service and strategic planning for independent schools.

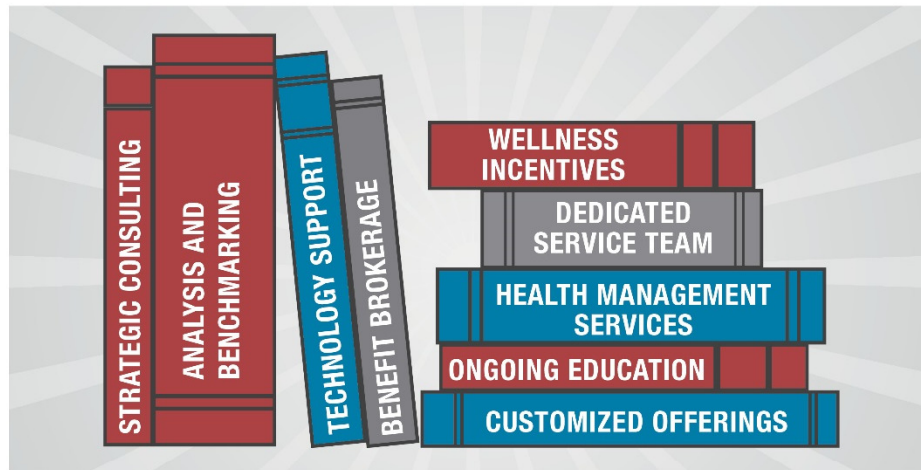
MISBO/ISBC Health Insurance Program

AN EMPLOYEE BENEFITS SOLUTION FOR INDEPENDENT SCHOOLS

In response to the impact of the Affordable Care Act, the ISBC has now transitioned to a self-funded, stop loss captive. Our funding arrangement allows for benefit design flexibility, complete data transparency, and further opportunities to stabilize or reduce the long-term costs of health insurance plans.

All current and future MISBO member schools will have their first month Plan Administration Fee waived* following the initial effective date of enrollment in ISBC.

*Must be ISBC preferred third party administrator (TPA).



The Affordable Care Act has dramatically impacted educational institutions, including: new fees, taxes, and community rating that will adversely affect independent schools.

We are proud to offer a solution to these challenges through the **ISBC Self-Funded Captive**.

Member schools participating in the Consortium have enjoyed below market renewals and a healthier work environment.

ISBC Partners are located near you to deliver a full range of benefits services, built on the foundation of:

SERVICE. A dedicated team of benefits professionals works with our partners to support you and your staff in addressing all benefits-related issues.

PRICE. The Consortium provides protection from the volatile group insurance marketplace while also rewarding good performance.

WELLNESS. Member schools have incentives to meet a wellness requirement for participation.

CHOICE. The Consortium offers flexibility of plan designs to suit your specific employee benefits needs.

The MISBO/ISBC Program is available to all MISBO member schools.

For more information, contact

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