



ACEC Life/Health Trust

www.aceclifehealthtrust.com

September
2025

About the Trust

The ACEC Life/Health Trust is a non-profit Association Health Plan governed by a board of Trustees elected by ACEC Life/Health Trust Member firms. Our mission is to provide exclusive, high value health care benefits to ACEC Member firms to support the health and well-being of their employees and families.

Although we serve firms of all sizes, we take particular pride in offering small firms the products and service generally only available to large firms. We take a long term approach to employee benefits and strive for consistency and predictability. The results speak for themselves: We've been in business for 60 years and we're proud to say we have a 90 percent annual retention rate.

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Heath Overfield, P.E.
CEO, Engineering Associates



Marc Alper, P.E., S.E., FACEC
Principal, Alper Audi, Inc.



Ellen McDonald, Ph.D., P.E.
Vice President of Operations
Plummer Associates, Inc.



Rosalie Morgan, P.E., FACEC
President, EMCS, Inc.



Matthew Ainely
Principal
4 Creeks, Inc.



Laura Rosenbaum, C.P.A.
Vice President of Finance
Taylor Engineering, Inc.



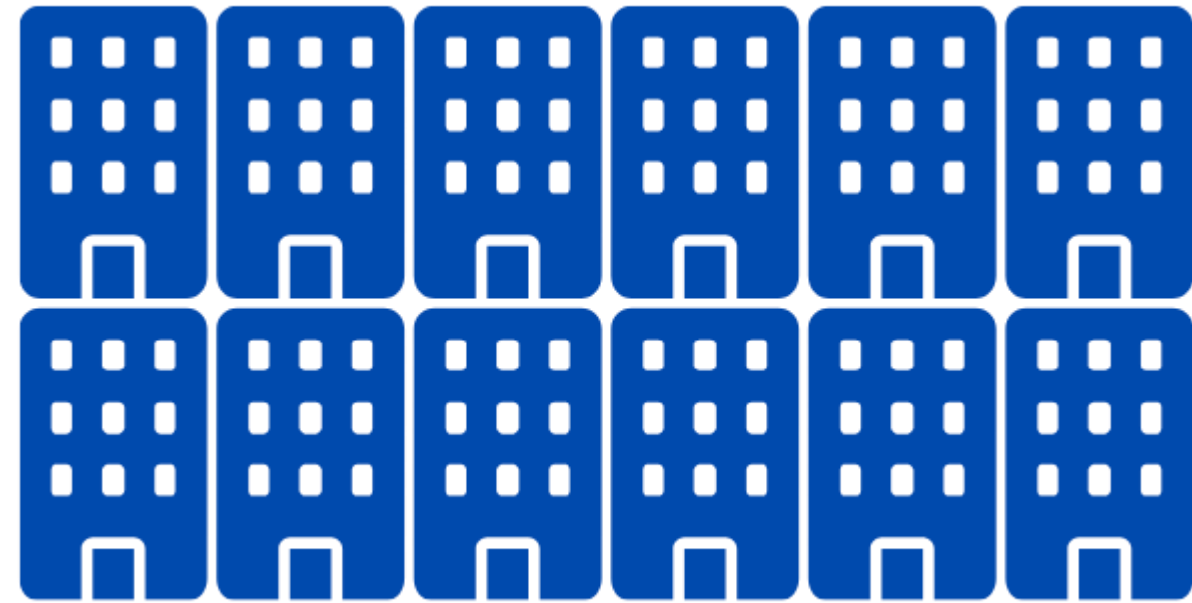
Elizabeth Stolfus, P.E.
President, Stolfus & Associates, Inc.

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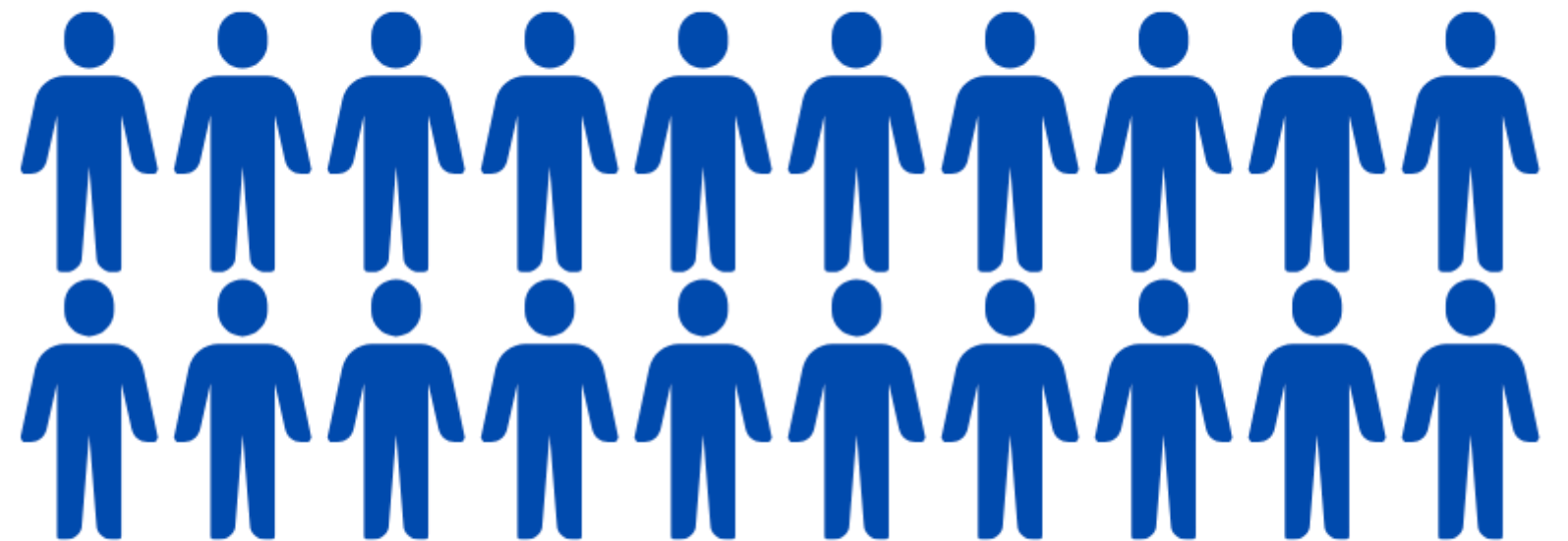
Trust Headquarters in The Woodlands, Texas



1,350

Member Firms

73,000
Medical
Members



2024 Update

- 143 new groups
- 9,700 + new members
- Largest new group: 412 employees
- Smallest new group: 2 employees
- Over 62% of firms NEW to ACEC
- 92% retention



2025 YTD

- 104 new firms (average firm size 32 employees)
- 6,200 new members
- Largest new group: 320 employees
- Smallest new group: 2 employees
- 57% of firms NEW to ACEC

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Level Funded (Select Plan)



Medical underwriting – get a rate based on the needs of your business, not everyone else's.

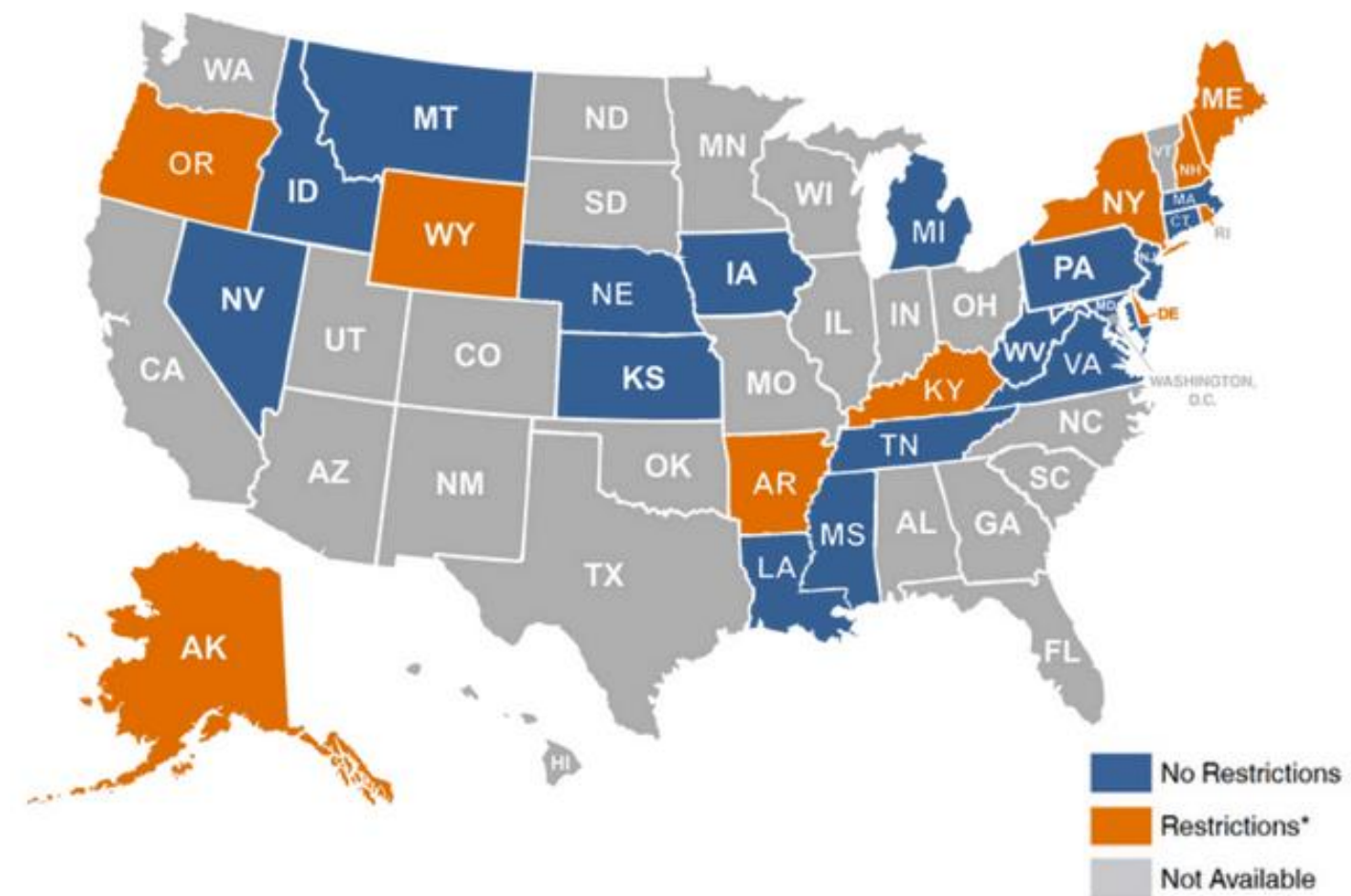
National network – access our top national network for consistency wherever your employees are located.

Surplus opportunity – receive half the surplus back when you renew if claims are lower than expected.

Financial Incentives

- 5% discount through the ACEC Select Plan.*
- Up-front savings with admin fee credits starting at \$400 per enrolled employee.*

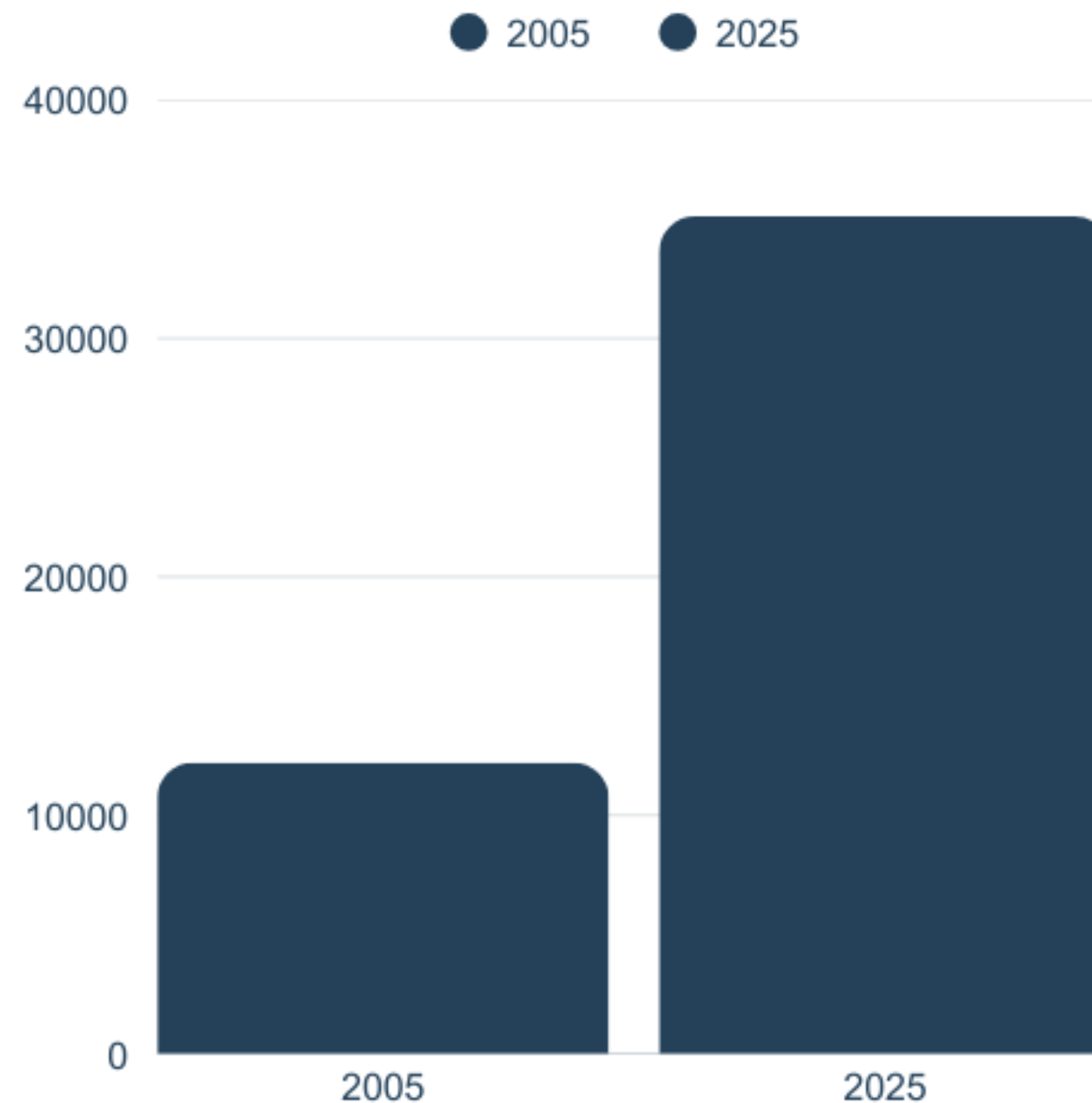
Availability by State⁽²⁾



Map demonstrating where the Select Plan is offered. For states where plans are not offered (shown in gray) employees located in these states can have incidental coverage if the firm is located in one of the blue states.

Healthcare Costs

A look at the healthcare trend (2005–2025) The average annual increase in healthcare costs has been 6.1% throughout its twenty-year history. This compares to an average inflation rate of 2.5% during the same period.

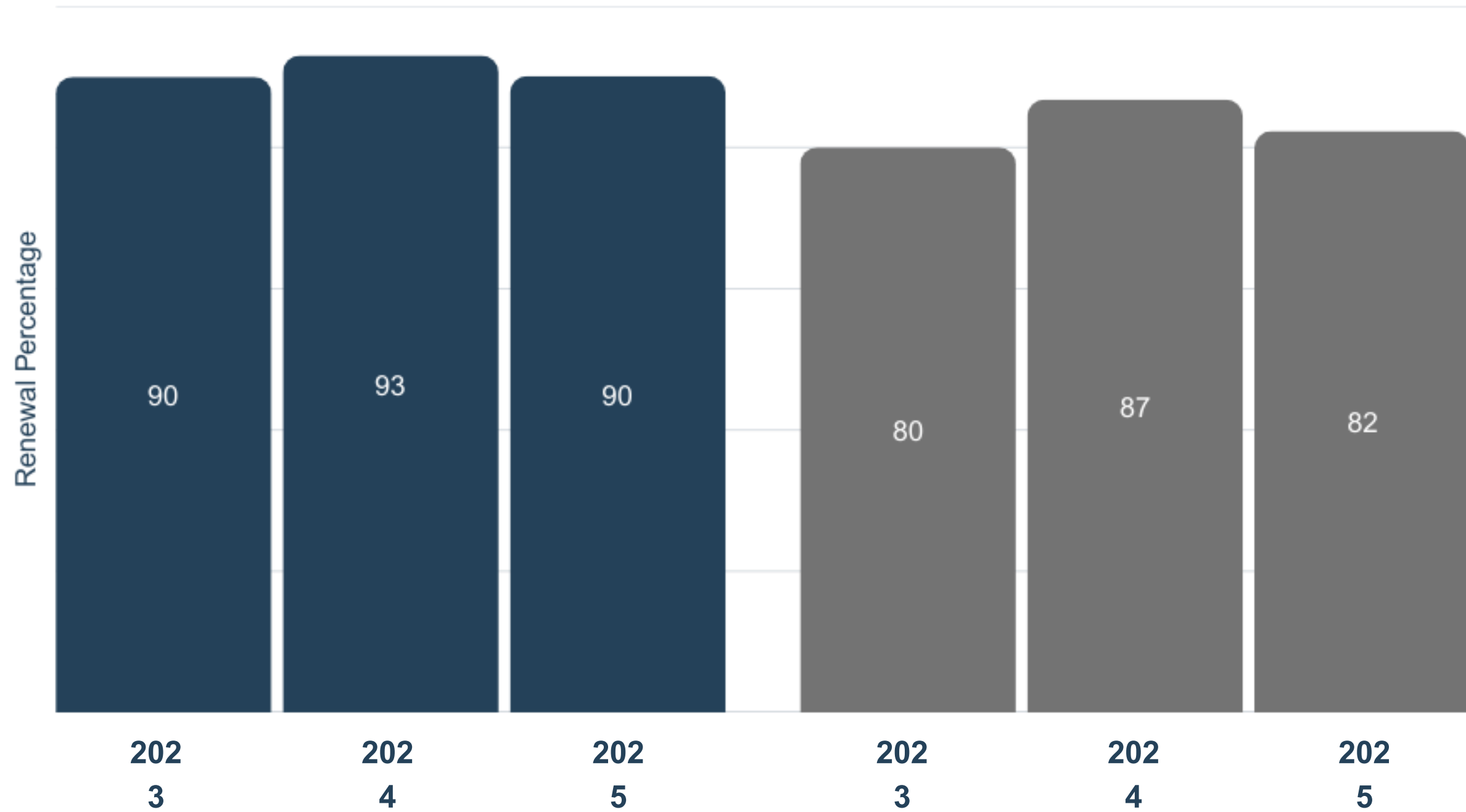


Milliman reported that in 2005 (for a family of four) healthcare cost was \$12,214. That same family's healthcare cost in 2025 is \$35,119, almost triple the 2005 amount. Healthcare costs have outpaced wage increases and inflation during this time.

Renewal Performance

Trust Results by
Year

● Small Group ● Large Group



Underwriting

There are five components of Underwriting a group with the Trust:

Demographics

The profile of the group. Includes Age, Sex, and Geographic location.

Risk

This is a score between 0 and 10. 1.0 being average. Risk score is used to project future risk.

Score

Relation to Manual Rate

The current group premium rate relative to the average rate for the demographic for the group. If a group pays \$500 per member per month, and the average is \$1,000 per member per month, the relation to manual score is 0.5

Claim History

The preceding 24 months of medical and pharmacy claims paid by the carrier, minus any pharmacy rebates for a group.

Commission

The amount of compensation paid to the group broker, usually a percentage of premium (generally 5 percent) but can be as high as 7%. Some brokers are paid a fixed fee, or per employee per month which ranges between \$25 to \$75 per employee per month



2025 Wellness Programs

Employees and spouses that are enrolled in a Trust medical plan are eligible to participate in our 2025 wellness programs. Programs vary based on the current medical carrier:

- Members enrolled in an UnitedHealthcare medical plan can access the UHC Rewards program and a number of other wellness resources: [Download the UHC Wellness Presentation.](#)
- All enrolled members are eligible to receive one (1) discounted fitness device through the ACEC Life/Health Trust store. The Trust has partnered with Invite Fitness to host an exclusive storefront with discounts on the latest Fitbit and Garmin devices: [Download the 2025 Fitness Device Flyer.](#)



Financial Strength

- **Operational experience** of UnitedHealthcare, Aetna and Summit Re backed by the financial strength of the Life/Health Trust
- **Lower target operating margin** compared with traditional commercial group insurance products
- As an Association Health Plan with a long history, the Life/Health Trust continues to **maintain a strong balance sheet**
- Excess reserves are **reinvested into our member firms**
- The Trust strives for **pricing consistency** and takes a long term approach in underwriting employee benefits



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Contact Information



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