



## High-Quality Health Benefits

Comprehensive health benefits designed to offer the highest quality medical and ancillary benefits, all vetted through a competitive bid process overseen by ESC - Region 12.



## Significant Savings

Our plans offer savings on premiums, prescription drug costs, and consulting fees. This savings puts health benefits within reach to more of your employees and their families.

### Ask about our free, no-obligation analysis of your current plan

For many families and individuals, health insurance is one of the largest household expenses. It is not uncommon for health insurance premiums to equal or exceed 10 percent of income, and often there are significant additional out-of-pocket costs.

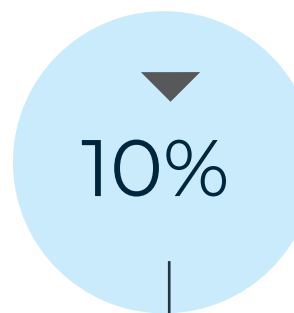
The Universal Benefits Consortium was formed to serve the education community by ESC - Region 12 to offer alternative medical plans and benefits... **specifically for school districts.** Through an inter-local agreement, your district is able to offer a rich offering of affordable and effective health care solutions for your employee's and their families.

#### Offered within the UBC are:

- Medical Insurance
- Medical Administration Services
- Employee Assistance Program
- Stop Loss Insurance
- Tele-Medicine
- Pharmacy Benefit Management
- Clinic Management

#### The UBC is designed to:

- Significantly Reduce Consulting Fees
- Lower Administrative Costs
- Lower Premiums/Prescription Costs
- Offer Network Flexibility
- Enhance Cost Effective Access to Care
- Increase Employee Participation
- Bolster Recruitment and Retention



Our solutions are saving employees around 10 percent on their premiums.



Our districts report that they have increased health benefit coverage to an additional 25 percent of their employees.