



# Building Better Benefits for LeadingAge Kansas Members

## Why did we build LeadingAge Kansas Employee Benefits, Inc.?

A MEWA affords employers of all sizes an opportunity to:

- ✓ Enjoy considerably lower costs and create long-term financial stability
- ✓ Improve your attraction and retention strategies by offering tailored benefits packages, including medical and a full suite of ancillary plans
- ✓ Easily manage eligibility, enrollment, and claims for both employers and employees
- ✓ Enhance your benefit offering with special programs that assist employees with work-life balance
- ✓ Combine the cost-savings control and bulk buying power of a large self-funded plan with the convenience and financial predictability of a fully-insured plan

## What is a MEWA?

Simply stated, a MEWA refers to a Multiple Employer Welfare Arrangement. Employers with common interests are enabled to purchase health insurance as a group, governed by a Board of Trustees. A self-funded MEWA is regulated by ERISA and avoids some ACA and State-mandated obligations.

Participating employers pay funding rates (like a premium) of employer and employee contributions to fund claims and pay plan costs. Stop-loss Reinsurance protects the Plan from egregious and unexpected losses. A 501(c)3 non-profit designation allows for some tax exemptions.

## What sets a MEWA built by Integrity Benefits apart from the rest?

Integrity Benefits (INBS) has been successfully building and providing management support for MEWAs for LeadingAge Associations for five years. Our team is made of Plan Development and Management Specialists trained solely for MEWAs.



## How can my organization join EBI?

There are three basic steps for Prospective Non-Charter Members to join EBI. An interested Member must be a non-profit nursing home facility and member of LeadingAge Kansas in good standing.

Step one is a financial and administrative screening with LeadingAge Kansas, which checks for financial stability and reviews administrative staff history for the prior five years. After being approved by the Association, Non-Charter Members are underwritten for health conditions. Underwriting can be completed with claims data, or if sufficient data is not available, with health questionnaires taken by each employee.

Once the underwriting evaluation is completed and approved, the final legal documents are signed, and plan selections made. SISCO, the Third-Party Administrator (TPA), and the Integrity teamwork with your organization to finish implementation and schedule Open Enrollment meetings for employees.

## What happens after my organization joins EBI?

After joining as a Non-Charter Member, SISCO and the Integrity team help to ensure your organization and employees have a superb experience. Both teams coordinate to ensure a smooth transition for administration with your employees.

Throughout the Plan Year, INBS provides support for benefits education, both for your HR staff, and all employees.

At Renewal, the Integrity team provides strategic planning consultations to help make the most of your benefits for your budget. We hold annual Open Enrollment meetings virtually or on-site.

Members of EBI are owners of the plan, so each has a vote and an opportunity to serve on the Board of Trustees.

## Who We Are

Although licensed as brokers, the Integrity Benefit Solutions team, led by Sharon Earlenbaugh, works to develop, implement, and provide management support for specialized health plans and other employee benefits for trade associations.

## Contact Us



### Integrity Benefit Solutions

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