



“Concordia has received tremendous value through our participation in the FBN Health Benefits Program. It has enabled us to save significantly on our insurance costs through a risk management strategy built around the promotion of healthy lifestyles and preventive health care practices. With the outstanding support of our program partners, Triad USA and Highmark, our employees are enjoying better health and becoming more savvy health care consumers. I truly believe that every organization can benefit, as we have, from the best practices we are developing with our FBN members.”

~Keith Frndak
President and CEO
Concordia Lutheran Ministries

INSURANCE PROGRAMS

We forged the FBN Health Benefits Group (FBNHBG) in response to runaway health benefit costs that were making it difficult for our members to perform in a fiscally responsible manner while still providing this important benefit to their employees. The group designed a long-term solution in partnership with Highmark Blue Cross Blue Shield that helps members manage their exposure and reduce volatility in insurance rates. Other insurance programs include the Faith-Affiliated Insurance Program, which offers general and professional liability coverage, and the AAHSA’s Benefit Communication Program.

FBN HEALTH BENEFITS GROUP

Before we formed the FBN Health Benefits Group, our members were frustrated by “shopping for benefits,” which resulted in changes of carriers and plan designs that confused employees and created anxiety. To make matters worse, they were faced with inflated premium renewals in the following years because the initial bids were so aggressive. Our members knew that there was no magic pill that would lower their costs over the long haul. Still, there had to be a better solution. With the help of benefit consultants from Triad USA, FBN members designed a long-term solution that helped them manage their exposure and manage the volatility in insurance rates that had dogged them for years.

FBN Health Benefits Group is an exclusive program available only to FBN members and affiliates. Through partnerships with Highmark Blue Cross Blue Shield and Triad USA, we offer:

- Standardized benefit plan designs.
- Individual ratings for members.
- Group volume discounts and administrative credits.
- Sophisticated data mining tools and risk analytics.
- Unique health and wellness promotion programs.
- Superior client service and support.
- Monthly partner meetings focusing on strategy, best practices and data analysis.

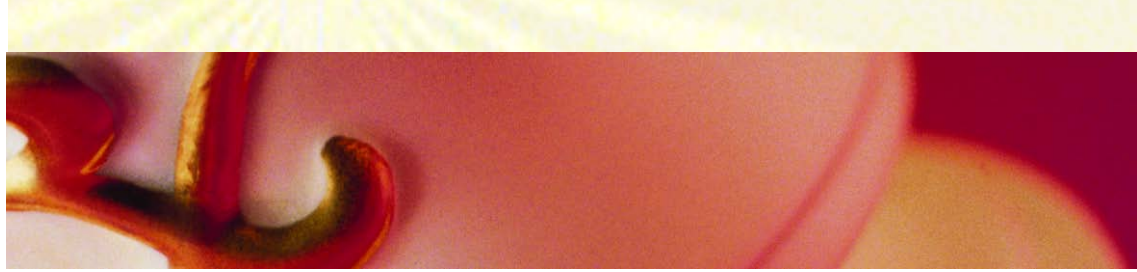
FAITH-AFFILIATED INSURANCE PROGRAM

In July 2003, FBN members launched the Faith-Affiliated Insurance Program, an on-shore insurance captive offering general and professional liability coverage for its owners/members. FAIP, domiciled in South Carolina and licensed in Pennsylvania, offers qualified nonprofit facilities the opportunity to gain control of the volatile ➤

OUR SERVICES INCLUDE:

Pharmacy • Food, Nutritional Supplements & Dietary Management • Organizational Learning • Medical Supplies & Equipment • Insurance Programs • Office Supplies/Equipment & Capital Equipment • Housekeeping, Maintenance & Facilities

The Faith-Based Network is a business alliance of faith-affiliated, long-term care facilities in Western Pennsylvania that work collaboratively to create high-value business solutions.



INSURANCE PROGRAMS

liability market through a risk-retention group program. Interested organizations may apply for admission into the program by contacting Mark Otto of Aon Risk Services at 412.594.7511.

PROGRAM COMPONENTS:

- Professional liability and general liability coverage in amounts that conform to requirements for nursing facilities.
- \$500,000 per occurrence / \$1.5 million aggregate.
- Additional \$500,000 / \$1.5 million through MCARE Fund.
- \$1 million per occurrence / \$3 million aggregate.
- Occurrence and claims-made policy coverage available.

BENEFITS:

- For three years, members have enjoyed level premiums.
- Aggregate losses have been nominal.
- Members participate in the quarterly Health Review Committee.
- There are no more insurance renewal applications.
- Participants control risk and litigation management issues.

AAHSA BENEFIT COMMUNICATION PROGRAM

FBN sponsors AAHSA's Benefit Communication Program, presented by Combined Worksite Solutions (CWS). CWS is a national, full-service benefits communication and marketing company that offers voluntary employee benefits. The company

specializes in helping employers recapture lost benefit dollars by educating employees about the full value of their benefits, thereby helping employees fully appreciate their total compensation. At the same time, CWS helps employers fight the rising cost of benefits by helping them expand their current benefit offerings at no additional hard cost. This is accomplished through the use of an extensive portfolio of products and services that can be purchased by employees and paid for through convenient payroll deductions.

BENEFITS:

- No high-pressure independent sales agents. All worksite account executives are fully salaried CWS employees.
- No enrollment or participation requirements. In fact, employee product selection is limited to the equivalent of one hour of pay per week.
- The sales approach is needs-based, so each individual receives only relevant benefits education and counseling.
- Because products are purchased on an after-tax basis, paid benefits are always tax-free.
- Products are portable and premiums are paid through payroll deduction.
- Benetrax software is provided to members as a value-added decision support tool to analyze human capital costs.

FOR MORE INFORMATION

Learn how much you could save on insurance programs with an FBN membership.

Call today for a free Value Assessment.

LINDA MASSIE
724.935.7976
linda@faith-basednetwork.org