



## Understanding Your Benefit Plan Renewal



# ISI (Interuniversity Services Inc.) Benefit Plans



Founded in 1984

Not-for-Profit

Volume Purchasing

17,000 insured



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*“Benefits” of ISI include:*

**Lower Costs**

**Benefit Innovation**

**Flexibility in Plan Design**

**Vendor Management**

**Communication & Education**



# ISI Participation



# My Benefits



# My Benefits Provide...

## FINANCIAL SECURITY

**DEATH/ACCIDENT BENEFITS**

**LONG-TERM DISABILITY  
INSURANCE**

**CRITICAL ILLNESS/ OPTIONAL LIFE**

## HEALTH AND WELLBEING

**MEDICAL AND DENTAL BENEFITS**

**TRAVEL HEALTH INSURANCE**

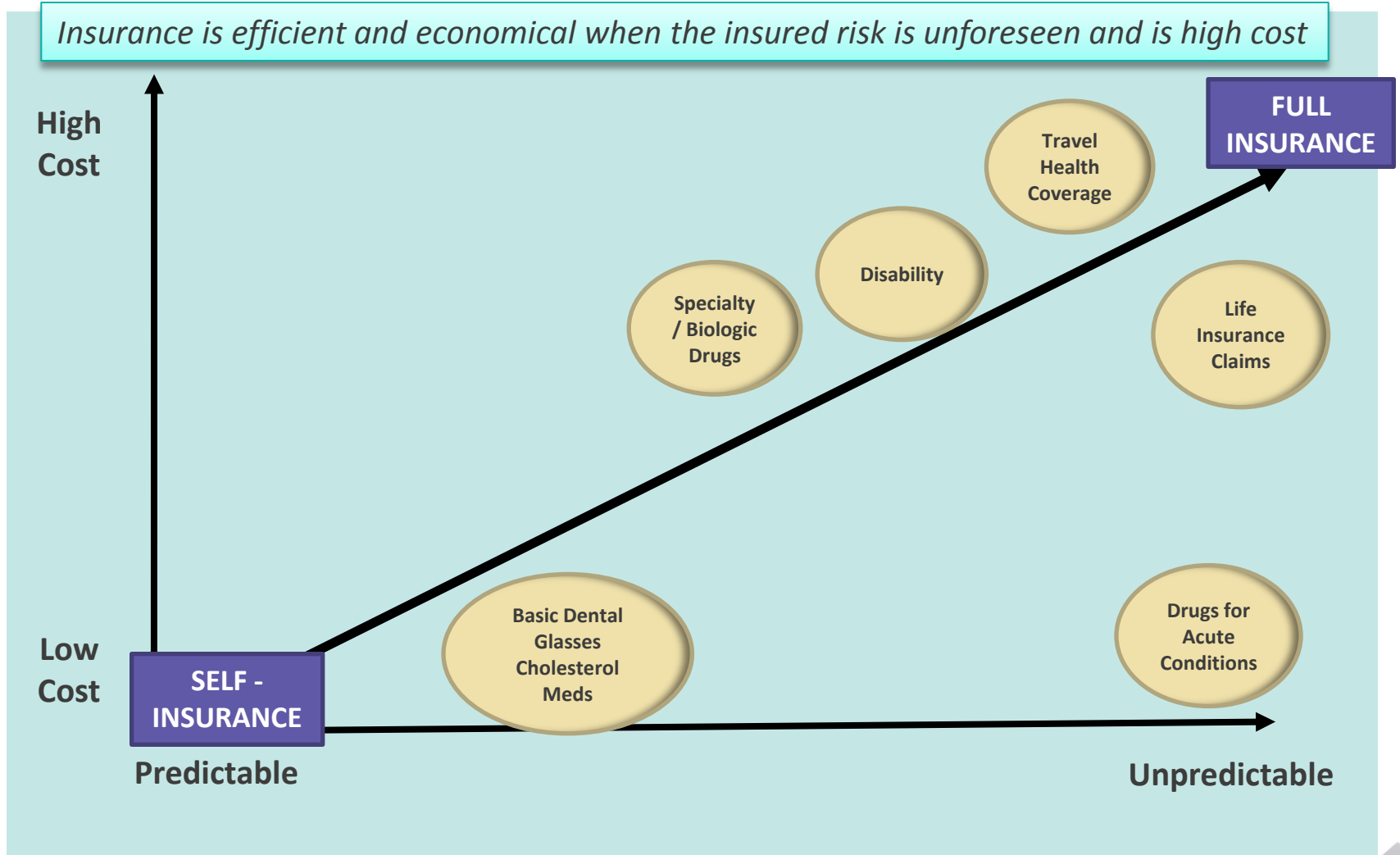
**EMPLOYEE AND FAMILY  
ASSISTANCE**



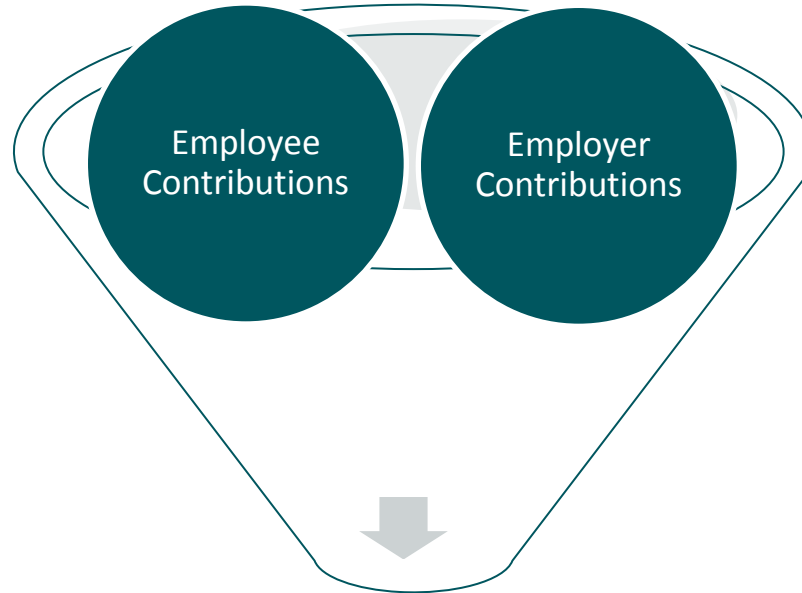
# How Does Group Insurance Work?



# Insurance is....



# How do we pay for our group insurance?



CLAIMS



RESERVES



INSURER  
FEES



PREMIUM  
TAXES



# What Impacts Life & LTD Renewal Rates?

Claims  
Reserves



Most recent 5 years

Interest Rates  
Demographics  
Health



# What Impacts Health & Dental Renewal Rates?

- Claims
- Insurance Company Administration/Expenses
- Trends

- High cost drugs

- Specialty & Biologic Medications

Typically \$15,000-\$30,000 per patient each year!

- Generics

Dental active ingredients as brand name drugs

Crohn's Disease  
Safe, effective...and only 1/3<sup>rd</sup> the cost!!!!  
Various Cancers



# How Can I Help to Manage/Reduce My Costs

Make healthy  
food choices

## Managing Your Health

Get active!

Drug store  
fees vary

## Wise Consumer Choices

90 day supply  
of  
maintenance  
drugs

