



**Indiana Statewide Association of Rural Electric Cooperatives, Inc.**

A Touchstone Energy® Cooperative 

**Q. Why was the Indiana Statewide Group Insurance Trust formed?**

**A. For you**

The Trust was formed for the sole purpose of providing affordable and high quality health insurance to the Indiana Statewide Association members. The Trust is a non-profit entity and makes no income or revenue from the service it provides.

**Q. Who runs the Trust?**

**A. The members**

The Trust is governed by a Board of Trustees made up of executive officers and directors from member co-ops. The plan Trustees work side by side with you right here in Indiana - they understand the local issues and appreciate Hoosier values. Just like you, the Trustees struggle with the high cost of healthcare and how to balance health plan benefits with health plan expenses. Their objective is to help Trust members purchase high quality health plans at the lowest possible cost.

**Q. Is it better to keep our health insurance local?**

**A. With the Indiana Statewide Group Insurance Trust, you won't get lost in the crowd**

The Trust is your advocate in the complex world of healthcare. Every group is important, and they are treated accordingly. The Trustees study the healthcare market to ensure you have access to the best hospitals and doctors in the state at low negotiated rates. If you encounter problems or issues with your plan, they work hard to fix them. They thoroughly evaluate trends and update plan options when there is a proven benefit to the members. They know what it's like on your side of the desk, and everything they do reflects it.



# Group Insurance Trust

## **Q What if I find a cheaper rate on my own?**

### **A. The survey said: “The Indiana Statewide Group Insurance Trust is a great value!”**

The Indiana Statewide Association recently conducted a study that compared its Trust health plans against other plans available to electric co-ops. It found that the Trust was equally competitive with, and often times better than, the other plans in terms of cost, flexibility and plan options. However, in any given year, a company may be able to find a better rate than the Trust offers. Just beware of short term fixes. For companies that have taken a long-term approach to providing employee benefits, joining the Trust has been a great option. The Trust has given its members outstanding value over the long run with low rates and high quality plans. This, of course, ultimately impacts employee satisfaction, productivity and recruiting.

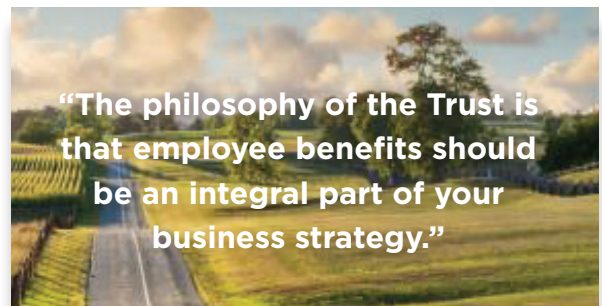
## **Q Why is joining the Trust a good business decision?**

### **A. It's the best of both worlds**

The Trust gives you the negotiating leverage and cost advantages of a large group plan, as well as the service and advocacy that comes with doing business on a local level. In addition, the Trust uses its assets to stabilize or lower rates even further. These assets are used solely for the benefit of the Trust members.

The philosophy of the Trust is that employee benefits should be an integral part of your business strategy. It retains professional advisors and legal counsel to ensure it stays current with the latest healthcare trends and is continually looking out for its members' best interests.

Also remember that the Trust benefit plans are fully insured by Principal Life Insurance Company. The Trust and its members assume no risk whatsoever for any of the insurance provided. This means you can rest assured that your benefit plan will always be there when you need it.



## **We would love to hear from you!**

Please contact Carol Jobe at **317-874-3812** for more information on what the Indiana Statewide Group Insurance Trust can do for you.



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