



Covington Business Council Insurance Plan  
(In Association with St. Matthews Chamber Trade Association Plan)



# Focus: The Trust



Covington Business Council Insurance Plan offers a group insurance program as a service to associated trade committee members with 2-99 employees.

It is organized within a trust in partnership with the St. Matthews Trade Association Insurance Trust. The Trust is a not-for-profit entity, existing solely to enable associated trade committee members to purchase competitive, high quality group insurance products and services.

The Trust offers all associated members the buying power of one of 7 large trade associations. This means lower overhead expenses, more plan flexibility, expanded administrative services, and personal assistance from consultants and actuaries at no extra cost to members.

Trust Plan Participants have access to a complete portfolio of products and services, including managed care programs with preferred provider organizations, retail and mail order drug options.

The Trust works with Anthem Blue Cross and Blue Shield to continuously review programs, with the goal of providing the most up-to-date products, cost management techniques, and administrative efficiencies. The Trust is governed by a Board of Trustees made up of presidents and CEOs of associated trade committee members. It is run exclusively for the benefit of Trust Plan Participants. The Trust complies with the Employee Retirement Income Security Act (ERISA).

# Dedicated Customer Service

Covington Business Council Insurance Plan has an established service philosophy that is unique in the marketplace. We believe in a dedicated service team that is accountable for all the activity on your account.

Your dedicated team will include:

- Senior account manager
- Administrator
- Account service manager
- Reporting and analysis manager

Your team is available to review plan updates, meet with Plan Participants and answer your questions. In addition, they conduct webinars and send mailings to Plan Participants to communicate any changes well in advance of renewals – you won't have any last-minute surprises.

## Best In Class Coverage.

The Trust leverages its buying power to find the best value in health and welfare benefits.



# Value: Anthem Blue Cross and Blue Shield

The health plans offered by the Covington Business Council Insurance Plan programs are fully insured and underwritten by Anthem Blue Cross and Blue Shield. Traditionally, premium surpluses are kept by the insurance carriers. In The Trust's arrangement, surpluses are held by The Trust and are given back to Plan Participants in future years. Health coverage solutions available

- The largest provider network in the country.
- The deepest PPO network discounts of any carrier in Kentucky.
- A dedicated service team - your advocate in the complex world of healthcare.
- Interactive compliance oversight to help Plan Participants stay on track with the many laws that regulate their health plans.
- By pooling membership, the St. Matthews Trade Association Insurance Trust is able to help mitigate the rate swings created by ever changing claims experience. In addition, it may use its assets to provide premium credits that can lessen the impact of spikes in medical inflation.
- The St. Matthews Trade Association Insurance Trust is not subject to Community Rating, a federal regulation effective as of 2014 which forbids insurers from basing premiums on health factors or past claims experience.
- The St. Matthews Trade Association Insurance Trust is viewed as a single large plan so the experience of Trust Plan Participants can continue to be considered when calculating renewals. Thus, the Trust should have significantly lower premiums than the state pools.

## Innovating for Better Health

With the Covington Business Council Insurance Plan and Anthem Blue Cross and Blue Shield, you get real solutions to today's health care issues. Our benefits are integrated with health improvement resources to proactively help Plan Participants make positive changes. Not only do we pay claims, we also educate and engage Plan Participants to put them on the road to better health, because we know health improvement can help curb high health care costs.

**Anthem's 360° Health** surrounds Plan Participants with programs and services that help them get healthy, stay healthy and make informed choices. The following information is available on the Anthem website (<https://www.anthem.com/health-insurance/healthand-wellness/hw-overview>) with specific plan details available once the Plan Participant logs in:

**Health Content** – Plan Participants can access reliable health information, education and resources via a userfriendly website.

**Online Tools** – Hundreds of interactive online tools help Plan Participants make good decisions about their health, health care and benefits, including access to personal benefit information, a health assessment guide, hospital quality and cost, and prescription drug information.

**SpecialOffers@Anthem<sup>SM</sup>** – Save money with discounts at [anthem.com](http://anthem.com). With the SpecialOffers@Anthem<sup>SM</sup> program, you can access discounts on products and services that help promote better health and well-being.

**Disease and Care Management Programs** – Rather than wait for claims to pile up, the plan identifies and reaches out to Plan Participants who may need additional support by analyzing claims data on a monthly basis.

*By joining forces with Kentucky's largest insurance carrier, Anthem Blue Cross and Blue Shield, the St. Matthews Trade Association Insurance Trust will provide Plan Participants an unparalleled combination of competitive rates and member benefits.*

# We've Got You Covered

When it comes to employee benefits, the Covington Business Council Insurance Plan and Anthem Blue and Cross Blue Shield have you covered. You'll find the solutions and expertise you need to build an attractive, competitive benefits package.

Our insurance solutions are designed with you in mind: flexible and straightforward, with a host of built-in services and support to give you the greatest long-term value.

- Group health insurance
- Prescription drug program
- Wellness programs
- Ancillary products including Vision, Life, LTD, and AD&D

**Here's the secret to long-term cost control:** Cost shifting alone won't do it. Real cost control will be achieved only when engaged employees improve their health and reduce their claims. We help achieve this by building essentials into our coverage.

- **Education** – Helps Plan Participants understand how their behaviors affect costs
- **Engagement** – Products and resources that encourage health improvement
- **Ease of use** – Makes controlling costs as hassle-free and automatic as possible

**Prevention** – Health improvement goes beyond the commodity of a health plan design. It begins with prevention. We take decisive action to reduce claims before they happen, because the claim that costs the least is the one that never occurs.

- Adult wellness benefits
- Community connections
- Well-child benefits

**Controlling Costs** – When Plan Participants are sick or injured, extensive personalized resources automatically engage to maximize care while better controlling high-cost claims.

- Case management
- Migraine care
- Hospital care coordination
- Disease management
- Prenatal care
- Specialized care
- Transplant coordination

## Reasons to Join the St. Matthews Trade Association Insurance Trust

- The largest PPO in the country
- Built-in wellness and disease management programs
- Single source solutions
- Attentive customer service
- Flexibility
- The latest technology
- Financial soundness
- ERISA Compliance management

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