



Today, the Co-op Advantage Is Greater Than Ever.

Your co-op's mission is centered on service.
So is ours. Inside: Key ways we can serve your co-op



Like you, we're in business for a cause greater than profits.

Our primary goal is the health and productivity of your greatest asset: your employees. NRECA medical plans are built exclusively to serve our electric co-op members, with broad national access to providers, health-promoting programs, and outstanding service. We know the co-op business—and understand that excellent benefit programs help you attract and retain outstanding employees.

We also know, however, that cost is a critical factor when choosing a medical plan. That's why our plans are more competitively priced than ever, with health care options that make good business sense—while still enabling us to continue our tradition of quality care and service excellence.

1. As your partner, we support your co-op's business needs.

YOUR CO-OP'S CIRCUMSTANCES AND EMPLOYEE POPULATION ARE UNIQUE.

That's why we don't have off-the-shelf plans that may or may not "fit." Instead, we design our plans with co-ops in mind—and then allow you to choose from a broad menu of features and benefit options to create the plan that works best for your co-op. NRECA also offers multiple funding options for larger groups.

Our members also enjoy the benefits of participating in a multiple-employer plan. As plan sponsor and primary fiduciary, NRECA shoulders much of the administrative burden and provides your co-op with ongoing legal, compliance and communications support. We give you tools you need, and we help you provide information and education to your employees.

To help you keep your employees' health needs in balance with your business needs, our dedicated regional field representatives will work with your co-op's leadership on an ongoing basis.

Online, real-time rate modeling lets your co-op try out different plan designs before making decisions.



2. You have a voice in your plan—no matter how large or small your co-op is.

YOU'RE AN OWNER, NOT A CUSTOMER. Another cooperative advantage is ownership in the NRECA Group Benefits Trust. Being a member of this Trust is different from being a customer of a commercial insurance carrier:

- > The Trust is governed by a co-op appointed Board of Trustees.
- > Trust assets are used only for member benefits; there is no profit margin.
- > The Trust pays no state insurance taxes and no commissions.

As members, co-ops have open access to NRECA senior management and multiple forums for providing input, including advisory groups, annual meetings and regional meetings. Your co-op's voice matters.

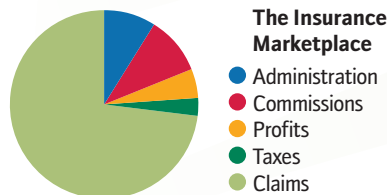
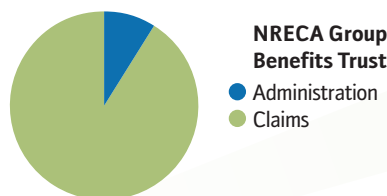
Minimizing Co-op Expenses under the Affordable Care Act

As members of NRECA's Group Benefits Trust, co-ops are exempt from health insurance taxes under the Affordable Care Act (ACA). NRECA also pays reinsurance assessments on co-ops' behalf.

We're here for you as your partner—helping you prepare for and manage changes that are required by any new legislation that affects your plan.

How Your Money Is Used

The bottom line: In the insurance marketplace, a bigger piece of the pie goes toward commissions, taxes and profits. With the NRECA Group Benefits Trust, those dollars are devoted to paying claims.



3. Deep discounts provide greater value.

AS A COOPERATIVE COMMUNITY, WE HAVE POWER IN NUMBERS. We've used that strength to secure high-value, lower-cost plans for our members. NRECA's partnership with UnitedHealthcare gives co-op employees access to the extensive, nationwide Choice Plus network, with substantial, highly competitive discounts.

And because pharmacy costs can make up a large portion of medical claims, we offer CVS Caremark's "Exclusive Choice" pharmacy network, which includes CVS, Walmart, Sam's Club and CVS mail-order. This network provides **significant discounts and no copay for generic drugs** under most plans.

Smart business and excellent coverage: They can go together.



CBA: A tradition of excellence

NRECA's claims management team, Cooperative Benefit Administrators, has a long-standing reputation for responsiveness and top-quality service. That tradition continues under our partnership with UnitedHealthcare.

90% of benefit claims are processed within **10** business days and with **99%** accuracy.

4. Promoting wellness helps everyone win.

KEEPING ELECTRIC CO-OP EMPLOYEES HEALTHY IS OUR MISSION.

We know the most common health issues your employees face—and many of these chronic conditions are preventable. That's why wellness is at the very core of our plan.

Promoting healthier lifestyles is good for your employees—and it's good for your co-op's bottom line. Wellness programs reduce absenteeism, injuries and disability claims, while increasing productivity and employee retention.

NRECA offers robust coverage for preventive services so that healthy employees can stay that way, plus extensive wellness program and health education resources for your co-op. To help employees through health challenges and treatments, we provide support programs at no extra cost.

\$160,000

HOW MUCH A CO-OP SAVES, ON AVERAGE, WHEN ONE HEART ATTACK IS PREVENTED

80% OF HEART ATTACKS CAN BE ATTRIBUTED TO LIFESTYLE HABITS THAT WELLNESS PROGRAMS CAN ADDRESS



NRECA medical plans make your co-op a true partner. We invest in your greatest asset—your employees.



A Touchstone Energy® Cooperative

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