



# Electric Co-ops: Who We Are

NRECA serves a membership of more than 900 rural electric cooperatives, or co-ops, across the United States. The men and women in NRECA's benefit plans aren't just participants, they are our members—70,000 people working at cooperatives around the country to deliver cost-effective, reliable power. The mission of the NRECA Group Benefit Plan is to provide cost-effective, reliable healthcare benefits and improve the quality of life of all rural electric co-op employees.





## The Cooperative Principles

- 1. Voluntary and Open Membership.** Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
- 2. Democratic Member Control.** Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership.
- 3. Members' Economic Participation.** Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative.
- 4. Autonomy and Independence.** Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.
- 5. Education, Training, and Information.** Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.
- 6. Cooperation among Cooperatives.** Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures.
- 7. Concern for Community.** While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.





# What is an Electric Co-op?

Electric co-ops are non-profit utilities that provide electric service to their local communities. In the 1930s, only 10% of rural American homes had electricity, and businesses didn't expand into un-electrified areas. Only after 1936, when the Rural Electrification Administration was established, could rural communities obtain funding and form co-ops to build their own electric lines and services.

In the decades that followed, rural electric co-ops spread across the country, and today they provide electric service to:

42 million people in 47 states, or 12% of the U.S. population

99% of America's farms

19 million homes, businesses, schools, churches, farms, irrigation systems and other establishments

## CO-OPS SERVE THEIR COMMUNITIES—AND WE SERVE CO-OPS

As non-profits, electric co-ops exist solely to provide safe, affordable electricity to their communities. To focus on that mission, co-ops need high-quality, affordable insurance programs that meet the needs of a hardworking employee population.

NRECA is proud to provide top-notch programs and customer service to the men, women and families who are keeping the lights on across rural America. Over the years, NRECA programs and services have developed a reputation for the excellence, dependability and responsiveness that are a central part of co-op culture. For example, Cooperative Benefit Administrators (CBA) processes more than 90% of benefit claims within 10 business days and with 99% accuracy.

## A DIFFERENT KIND OF BENEFITS “CUSTOMER”

A company may have branches or subsidiaries around the country that are all part of the same corporation. Each electric co-op, however, is independent and autonomous. Co-ops that are members of NRECA can choose to participate in any of its group benefit plans. Because co-ops vary in their size, business needs and other circumstances, they can tailor these plans to their own populations and specific needs. The result? There's a great deal of variety in the benefits and plan features that employees at one co-op may have, versus those at another co-op.

In fact, there is a saying at NRECA: “If you've worked with one co-op, you've worked with one co-op.” Electric co-ops are all unique in their needs and the way they do business. However, one thing is common throughout—the seven guiding principles that all co-ops adhere to.

**NRECA's employee  
benefit plans serve**

**70,000  
PARTICIPANTS**

**and their families.**

**Group insurance plans  
offered by NRECA cover**

**162,000 LIVES.**

**Member co-ops vary in size—the largest has more  
than 2,000 employees, while the smallest ones have  
fewer than five.**

# Helping Co-op Employees Stay Healthy

**Serving co-ops means helping their employees live the fullest, healthiest lives possible, with a focus on preventing serious illness before it occurs. As part of the group medical plans NRECA offers to co-ops, we also offer participants access to a variety of health and wellness programs and resources at no additional cost. A few of these programs include:**

## **MYHEALTH COACHES®**

MyHealth Coaches provides 24/7 access to our team of experienced health coaches. Participants can call a health coach for any health or lifestyle concern, including:

- Help with ongoing health conditions, such as diabetes, heart disease, and back and joint issues
- Questions about lifestyle changes such as diet, exercise, weight loss and quitting tobacco
- Advice about health care choices and treatment options

## **FIRST STEPS MATERNITY PROGRAM**

To help soon-to-be moms stay healthy during pregnancy, NRECA's First Steps Maternity Program assigns expectant participants a registered nurse with a minimum of three years' experience. The nurse helps ensure that the women understand and can prepare for changes experienced during pregnancy and childbirth—and recognize the symptoms of potential complications early on.

## **WEBMD MYHEALTH MANAGER**

The WebMD MyHealth Manager is a tool available on NRECA's Employee Benefits website that allows participants to take control of their health by:

- Building personalized health improvement plans
- Finding information about preventing and managing serious diseases
- Watching videos and reading articles about health topics

## **CENTERS OF EXCELLENCE**

NRECA offers the Centers of Excellence Program in partnership with the Optum network as a valuable resource to participants who need to be treated for cancer, receive an organ transplant or have bariatric surgery.

- The **Cancer** Centers of Excellence program is an optional resource for people with any type of cancer. The program offers participants access to comprehensive cancer centers across the U.S. and is especially beneficial for those with uncommon cancers or those that require complex treatment. Cancer nurse case managers can answer participants' questions, help them select the right facility for treatment of their cancer and coordinate their care.
- The **Transplant** and **Bariatric Surgery** Centers of Excellence programs are required for NRECA medical plan participants undergoing these procedures and offer participants access to high quality medical centers and personalized nurse support.





### POWER WELLNESS PROGRAM

The POWER Wellness Program offers medical plan participants wellness activities that are designed to provide maximum impact on employee health and well-being.

### LIFE STRATEGY COUNSELING

Life Strategy Counseling (LSC) from APS Healthcare provides professional, confidential support for personal challenges that might include assistance with: parenting, childcare or elder care resources, finding an apartment or home, relocation assistance, pet services, home and appliance repairs, and leisure activities. Participants can speak with a certified, licensed counselor 24 hours a day, seven days a week by phone.

### PREVENTIVE CARE

NRECA provides coverage for many important tests and procedures that can help prevent serious health conditions and diseases or find them early when they are most treatable. Preventive benefits are not subject to deductible, coinsurance or copayment. However, if services are provided outside the network for a PPO plan, reasonable and customary limitations and coinsurance apply.





# Meet Our Members

Our members are as diverse as the regions and communities they serve. When you speak with an NRECA plan participant, you could be talking with:

- An engineer who lives and works in Alaska
- A marketing director from Missouri
- A south Texan line technician
- An accountant who works for a co-op in rural Maine
- A meter reader for a co-op in the suburbs of Atlanta
- An administrative assistant in a small town in South Dakota
- An operations director whose home is the Nevada desert

Some co-op employees work for large generation and transmission, or “G&T” plants that might employ thousands. Others help run small co-ops with a dozen or fewer employees.

Co-op employees tend to have long careers at their co-ops—they switch jobs less frequently, on average, than the typical American worker. Their commitment to their jobs and communities also shines through during severe weather and natural disasters that damage or destroy power lines. It’s not unusual during a crisis for co-ops to work around the clock for days, even weeks, to remove dangerous downed lines and get power restored, or even travel to other regions whose electric crews need help.

Because of the physically demanding nature of many co-op jobs, musculoskeletal disorders are the most costly medical condition our medical plan participants experience. This includes osteoarthritis (joint damage) as well as problems in the discs, spine and pelvis.

Respiratory conditions such as asthma and chronic obstructive pulmonary disease (COPD) rank second in terms of medical costs for co-op participants, followed by heart disease and cancer.

Encouraging wellness programs, preventive care and healthy lifestyle choices are high priorities at NRECA, to help our participants lower their risk of these chronic conditions.

