

## MLA Consortium is Open for Business!

At long last, the MLA initiated consortium for Health, Dental, and Vision Insurance is open for business! There have been many twists and turns along the way, including changes in federal legislation this past summer which added a couple months of delays, but I am pleased to say we are finally ready to move forward.

Rick Labian and Jason Rushton from National Insurance Services, the agents for the MLA consortium, will be at the annual conference next week. They will have information on how you can get a quote and sign up. Rick will be the primary point person for quoting and implementation.

The consortium will be fully-insured (not self-funded), and will be provided through Blue Cross Blue Shield of Michigan. Groups can become effective as early as January 1, 2019, or can join at any point throughout the year. The consortium will have a common renewal rate of January 1, 2020, and every January thereafter. There is a choice of 20 Medical/Rx plan designs, 5 Dental plan designs, and 3 Vision plan designs.

The consortium is open to any library with fewer than 50 enrolled employees. There may be some possible exceptions for groups over 50 enrollees. The more libraries we have participating, the better scale and spread of risk, and the more favorable our future renewals should be.

Rates will be the traditional “tiered” rates of single, two-person, family – not the age rates which many smaller libraries have had to deal with over the last several years. Libraries with as few as one eligible employee are welcome to participate.

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