

Health Insurance Now Available



Pennsylvania Rural Water Association is proudly partnered with Benecon to offer

PA Municipal Health Insurance Cooperative (PMHIC) Health Insurance Program*

**Public municipal authorities, including schools, with six or more enrolled employees are eligible to join PMHIC*

Save money without sacrificing quality healthcare.

Some of the benefits members receive with PMHIC...

Savings

- Retain premium dollars that typically go to the insurance carrier (SURPLUS).
- Save up to 50% on administrative costs.
- Pay the lowest appropriate premium.

Control

- Control what benefits you offer your employees and when they change.
- Know your funding & renewals are controlled by Actuaries that work for you.
- Own and have a voice in the Cooperative.

Transparency

- Know where every dollar is spent for claims, administration & insurance protection.
- Receive a full accounting of your plan's performance.
- Know how rates are developed and what's driving your next renewal.

Protection

- A cap on claim liability.
- Fixed monthly budget amount based on enrollment.
- Protection when experiencing a "bad" claim year.

Support

- A dedicated account manager to provide complete account management support.
- Open enrollment design and support
- Reports on actuarial performance.
- Access to compliance professional who support your HR needs.

Resources

- Nurse navigation services & support.
- Patient Advocacy.
- Wellness program development & support.
- Lunch & learn topics and communications.
- Individual & group nutritional exercise programs.

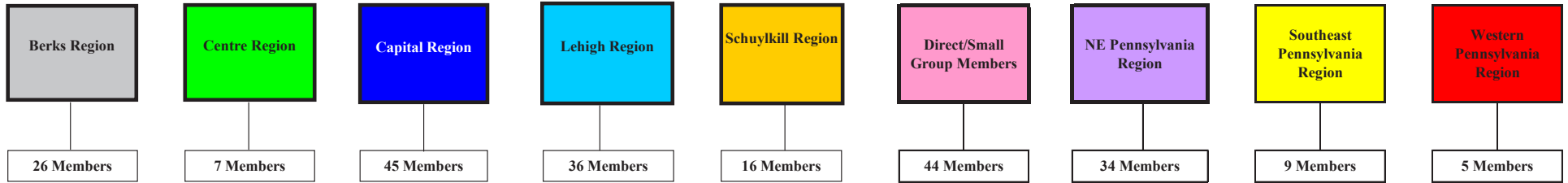
Join the 222 CURRENT MEMBERS (over 6,000 employees)!

See a list of who has already joined on back

Since 1991, Benecon has been serving PMHIC members while maintaining a 99.9% retention rate!

**Visit www.prwa.com/health
or call (888) 328-PRWA to learn more!**

PENNSYLVANIA MUNICIPAL HEALTH INSURANCE COOPERATIVE



222 MEMBERS

Amity Twp
 Antietam Valley MA
 Bern Township
 Birdsboro Borough
 Central Berks RPD
 Cumru Twp
 Douglass Twp
 Exeter Twp
 Fleetwood Borough
 Hamburg Borough
 Kutztown Borough
 Lower Alsace Twp
 Lower Heidelberg
 Maxatawny Twp
 Muhlenberg Twp
 Reading Area WA
 Richmond Twp
 Robeson Twp
 Shillington Borough
 South Heidelberg
 Spring Twp
 Topton Borough
 Washington Twp
 W. Reading Boro.
 Western Berks WA
 Wyomissing Boro.

Bellefonte
 CATA
 College Township
 Centre Region COG
 Ferguson Twp
 Patton Twp
 State College Boro

Annville Township
 Antrim Twp
 Buffalo Valley RPD
 Camp Hill Borough
 Capital Tax Bureau
 Carlisle Borough
 Carroll Valley
 Chambersburg Boro
 Conewago
 Cornwall
 Derry Township
 Dauphin County HA
 East Pennsboro Twp
 Eastern Adams Grp
 Gettysburg MA
 Greencastle Borough
 GLRA
 Hampden Twp
 Highsire Borough
 Lebanon Cty. HA
 Littlestown
 Lemoyne
 Lower Allen Twp
 Lower Allen Auth
 Lower Paxton Twp
 Lower Swatara Twp
 Middlesex Twp
 New Cumberland
 North Lebanon
 North Londonderry
 North Middleton
 Palmyra Borough
 Shippensburg Boro
 Silver Spring Twp
 South Londonderry
 Steelton Borough
 Susquehanna Twp
 Swatara Twp
 Swatara Twp Auth
 Upper Allen Twp
 USCAA
 Washington Twp
 Waynesboro Boro
 West Shore Tax
 York Adams Tax Bureau

Allentown PA
 Bangor Borough
 Bethlehem Twp
 Bushkill Township
 Catasauqua Borough
 CRPD
 Emmaus Borough
 Forks Twp
 Fountain Hill
 Hanover Twp
 Hellertown Borough
 Lehigh.Northampton AA
 Lehigh Cty Auth
 Lehigh Valley Plann. Comm.
 Lower Macungie
 Lower Milford
 Lower Saucon Twp
 LCWSA
 Lynn Township
 Moore Township
 Macungie
 N. Catasauqua Boro
 North Whitehall Twp
 Northampton Boro
 Northampton MA
 Pen Argyl Borough
 Plainfield Township
 Salisbury Twp
 Slatington Borough
 South Whitehall
 Upper Macungie Twp
 Upper Milford Twp
 Upper Saucon Twp
 Weisenberg Twp
 Whitehall Twp
 Wilson Borough

Ashland Borough
 Danville Borough
 Kulpmont Borough
 Mahoning Twp/Auth
 Mahonoy Twp Auth
 Minersville Borough
 Minersville WA
 Pottsville HA
 Schuylkill Cty. HA
 Schuylkill Cty. MA
 Scott Township
 Schuylkill Haven
 Shamokin-Coal JSA
 St. Clair Borough
 Sunbury
 Sunbury MA
 Tamaqua Borough

Allen Township
 Alsace Township
 Bangor Authority
 Bloomsburg MA
 Caernarvon Twp
 Coopersburg Boro.
 Chambersburg Wage Tax
 Clarks Summit
 Dallas Borough
 East Allen Twp.
 Harris Township
 Hummelstown Boro
 Jackson Township
 Jersey Shore Boro
 Laureldale Boro
 Lebanon City Auth
 Lehman Township
 Lewisburg Borough
 Lower Milford
 Lower Nazareth
 Mercersburg Boro
 McSherrystown
 Mifflin County SWA
 Mifflintown MA
 Milton Borough
 Monroe Twp.
 Mont Alto Borough
 Mt. Holly Springs
 Muncy
 Myerstown Borough
 North Middleton Auth.
 Orwigsburg Borough
 Penbrook Borough
 Pine Grove
 Tobyhanna Twp
 South Hanover Twp
 UCHA
 Union Twp
 WSRPD
 West Pennsboro
 Western Berks WA
 Williams Twp
 Womelsdorf Boro
 WVJA

Archbald Borough
 Brodhead Creek Auth
 Dallas Township
 Dickson City
 East Stroudsburg Boro
 Hanover Township
 Jim Thorpe Borough
 Kingston Borough
 Kingston Township
 Lehighton Borough
 Lock Haven
 LCHA
 Middle Smithfield
 Monroe CCC
 Nanticoke
 Nesquehoning
 Montoursville
 Northern Tier SWA
 Old Lycoming
 Olyphant Borough
 Palmerton Borough
 Pocono Township
 PMRPD
 SARP
 Stroudsburg Boro
 Stroud Township
 Sugarloaf Township
 Throop Borough
 Troy Borough
 TVRPD
 Weatherly Borough
 Wilkes-Barre Twp.
 Williamsport
 Wyoming Valley SA

Downingtown Boro
 DMWA
 East Bradford
 East Fallowfield
 West Bradford
 West Chester
 Springfield Twp
 Upper Pottsgrove
 Valley Twp

Avalon Borough
 Moon Twp MA
 North Fayette Twp.
 Titusville
 Union City Borough &
 Union City MA