



## East Fallowfield Township

How Benecon & the PA Counties Health Insurance Cooperative provided stable cost savings and superior service.

How Benecon & PA Municipal Health Insurance Cooperative helped one Southeastern PA township navigate the healthcare maze.

### Time for a Change

In 2014, East Fallowfield decided to join the PMHIC Cooperative after membership in another association program left them wanting more control and transparency over their health plan. They were growing frustrated with not seeing why their rates kept increasing.

### Program Experience & Surplus

East Fallowfield Township has done well in PMHIC. They have received surplus every year except 2015, when their performance ratio was 123.32%, and 2016, when their performance ratio was 210.38%. Total Surplus distribution through 2020 is \$292,135.

“We shopped around and found that Benecon provides the most value and the best service. Navigating the healthcare maze can sometimes be confusing, but Benecon personally guided me through the process.”

**Scott Swichar** - Township Manager, East Fallowfield Township