



West Manchester Township

How Benecon & the Intergovernmental Insurance Cooperative provided a Pennsylvania Township more than \$2.2M in unused claim fund dollars.

West Manchester Township joined IIC in 1993 for the cost savings and nearly 30 years later, they're still seeing the benefits of savings turn into surplus dollars.

In addition to the cost savings, the IIC program allows the Township to have more control over its benefits by selecting the most appropriate plan for them. Another primary benefit to them using Benecon and IIC is the transparency and the ability to gain a better understanding about how their health insurance money is spent. This is extremely important to the Township's elected officials since the benefit plan is funded in part with taxpayer funds.

West Manchester Township has had a great experience with Benecon and its partners in the IIC. **The Township has received over \$2.2 million in premium returns since 2013. The Township has primarily used these funds as a recruitment and retention tool by supplementing the contribution costs of future healthcare increases for employees.**

"West Manchester Township values its relationship with Benecon. Our customer reps are always looking for ways to control costs without sacrificing the integrity of our plan. Our plan representatives are extremely knowledgeable and are always available to answer questions or help when the need arises. Benecon's employees also have extensive experience in the local government processes with several of their employees previously working in the public sector. This type of knowledge and experience provides an extra level of credibility and trust with our elected officials. Their professional and personal approach to each issue makes them an asset to any organization."