



Purchasing power. Stability. Local autonomy.
Your trusted health care alliance



Protecting your employees and your bottom line



Strength in numbers

When it comes to providing quality health care coverage for the long term, there is strength and security in numbers. That's why more than 600 Minnesota school districts, cities, counties and governmental agencies partner with their Minnesota Service Cooperatives for affordable, stable, comprehensive health coverage for their employees. In fact, more public organizations turn to their Minnesota Service Cooperative for health coverage than any other Minnesota health plan.

Leveraged purchasing power

Partnering with your Minnesota Service Cooperative protects your employees and your bottom line. Public employer groups of all sizes achieve purchasing power usually reserved for very large employers. This collective group participation maximizes your limited health benefit dollars. To ensure the lowest cost, the Minnesota Service Cooperatives follow public contract bidding laws and retain independent, third party actuaries to analyze responses to statewide requests for proposals. The Minnesota Service Cooperatives currently retain Blue Cross and Blue Shield of Minnesota to administer their health plans.

Greater stability through shared risk

Your organization experiences more stable and predictable health care rates through "insurance pooling" or shared risk. With insurance pooling, your risk is spread among similar public employer groups participating in the plan. This reduces the need for sizable rate increases following a year of high claims, and promotes a willingness to pay a little more in years of low claims. Smaller yearly rate fluctuations contribute to greater stability, enhanced risk management and long-term financial security for your organization.

Member groups have experienced significant savings through our effective pooling and cost containment strategies. Year after year, the success of these insurance pools can be attributed to the strong partnership between the Minnesota Service Cooperatives and their member employers.

The health plans people want

The Minnesota Service Cooperatives offer the state's most comprehensive health care coverage. Their array of benefit plans feature innovative and flexible plan designs, competitive pricing, member health management and improvement programs, and dedicated customer service and support.

The Minnesota Service Cooperatives provide their member employers with access to the state's largest provider network that includes over 95 percent of the doctors and specialists practicing in Minnesota and nearly every hospital in the state. The Minnesota Service Cooperatives have also made arrangements through BlueCard® national and BlueCard Worldwide® international networks to provide coverage to your members when they travel throughout the country or around the world.

In addition, your Minnesota Service Cooperative offers a wide range of related insurance programs and services.

Preserving your group's autonomy

When you join forces with like-minded public employer groups in your area through your Minnesota Service Cooperative, you maintain your group's independence and local autonomy. Our member groups share a common bond and mission — to provide quality health care coverage to their valued employees and their families for years to come.

Keeping health care local

Your Minnesota Service Cooperative believes in the importance of local health care. That's why we support our public employer groups with the state's largest provider network, in addition to dedicated customer service, operations, sales and account management teams. Our strong presence in your community is recognized and appreciated by employer group leaders and enrolled members alike.

Minnesota's first and foremost VEBA plan

The Minnesota Service Cooperative VEBA Plan, coupled with a high-deductible health plan (HDHP), is an effective way to reduce your health care costs while giving your employees greater control and choice in their health care usage. The VEBA Plan is a tax-advantaged, employer-funded health reimbursement arrangement for your employees to use to help pay for out-of-pocket medical expenses and health insurance premiums in retirement. Contributions are held in a trust, and your employees may direct the investment of their accounts until needed for medical expenses — including medical expenses in retirement. The VEBA Plan is backed by an impressive array of health improvement programs, member tools and web-based information to help members improve their health and make cost-effective health care decisions.



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Join the hundreds of Minnesota school districts, cities and counties that have joined forces to provide affordable and high quality health coverage to their employees. Contact your Minnesota Service Cooperative or human resource department to learn more about this powerful health care alliance or visit www.bluecrossmn.com/mnservcoop.

Lakes Country Service Cooperative (Fergus Falls)

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Northeast Service Cooperative (Mountain Iron)

Paul Brinkman, Executive Director

(218) 741-0750 www.nesc.k12.mn.us

Northwest Service Cooperative (Thief River Falls)

Lloyd Styrvoll, Executive Director

(218) 681-0900 www.nw-service.k12.mn.us

Resource Training & Solutions (St. Cloud)

Robert Cavanna, Executive Director

(320) 255-3236 www.resourcetraining.com

South Central Service Cooperative (North Mankato)

Les Martisko, Executive Director

(507) 389-5109 www.mnscsc.org

Southeast Service Cooperative (Rochester)

Suzanne Riley, Executive Director

(507) 281-6673 www.ssc.coop

Southwest/West Central Service Cooperative (Marshall)

Cliff Carmody, Executive Director

(507) 537-2240 www.swsc.org

