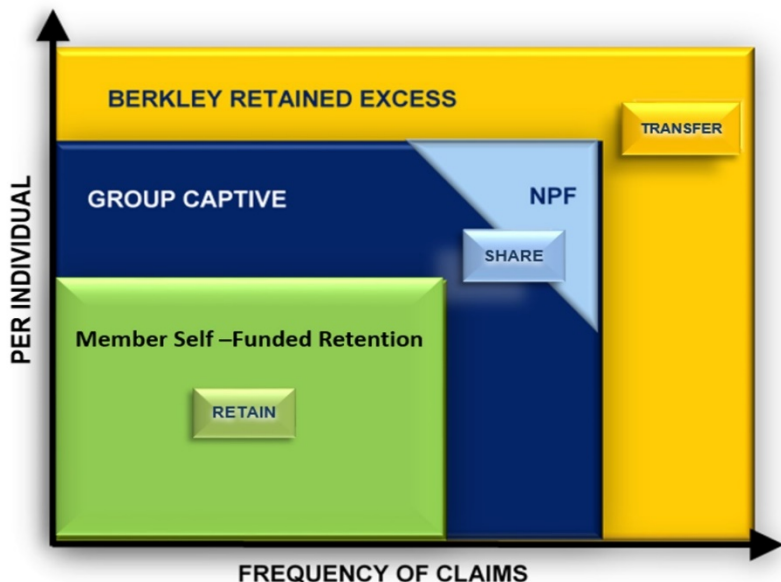


How does the MHFC work? Claims above \$250k are managed by the Captive and claims above \$550 are managed by Berkley.



Careful monitoring and reporting = No surprises!

Age Range	Status	Current Primary Diagnosis	Total Paid
50-64	Active	ENT Neoplasm	\$82,980
65+	Terminated	Cardiovascular Surgery	\$78,067
			\$74,707
			\$73,290
			\$72,532
			\$70,287
			\$66,463
			\$62,159
0-17	Active	Gastrointestinal Medicine	\$62,022
65+	Active	Gastrointestinal Neoplasm	\$61,803
50-64	Active	Gastrointestinal Neoplasm	\$60,597
36-49	Active	Gastrointestinal Medicine	\$59,809
50-64	Active	Pneumonia	\$59,439

Colors indicate the clinical forecast for cost over the next 12 months:

- Green = < \$50k
- Yellow = \$50k-\$100k
- Red = > \$100k

Participant Testimonials

The NYSAC MHFC provides a range of opportunities that alone or in combination have allowed the county to manage their healthcare budget and plan for the future. All these combined have yielded savings of \$2 million a year, plus.

Sheree Cross
Ulster County Personnel Director
Personnel Directors Association

We have literally reduced our base plan cost by roughly \$2,000,000 while maintaining benefits.

Clint Johnson
Ulster County Attorney
County Attorneys Association

Yates County has saved over \$500,000 in our first year by going to the ASO program. **As a small County, this was made possible by the MHFC providing access to affordable stop-loss coverage.**

Nonie Flynn
Yates County Administrator
County Administrators Association

The ability to get a return of our stop-loss premiums and reduce future costs is how we win together. The MHFC makes this possible.

Ron Caponera
Controller/Auditor/Corporate Compliance Officer
Columbia County

Even if you are large enough to self-fund and have reserves built up – we have had high-cost claimants run hundreds of thousands of dollars and a million dollar plus. That's a significant liability, **so working collaboratively with other Counties in the MHFC enables the insurance companies to write our coverage for an affordable premium, savings of \$250,000 in premiums, and reduced laser amount.** The more participating public sector employers, the greater leverage we have, spreading risk and saving money.

We ask for your consideration and for your participation.

PJ Keeler
Columbia County Treasurer
Treasurer & Budget Officers Association

Don't wait – Get an opportunity analysis today.

Contact Mark Pulinski: 585-750-1089