



Created by physicians, for physicians and their employees

~ Established in 1981 ~



Helping physician owned practices provide employee benefits for over four decades!

Established in Marion County in 1981 by physician employers in the private practice of medicine, the MCMS, Inc. Insurance Trust provides organizations with comprehensive insurance coverage for employees and their families.



Program Highlights

- **Enhanced employee benefits portfolio**
Medical, dental/vision, life, disability, accident, critical illness, hospital indemnity
- **Dedicated service & support**
- **Stable renewal rates**
Average statewide increase of 5% or less over the past 10 years
- **Statewide market presence**



Eligibility

- **Member of your local Medical Society**
- **Associate member of Marion County Medical Society**
- **Join March 1st each year, or on your current renewal date**

For more information and to request a proposal, scan the QR Code to contact the MCMS, Inc. - Insurance Trust or e-mail Ocala.GBS.TrustBenefits@AJG.com



MCMS, Inc. Insurance Trust

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MCMS, Inc. Insurance Trust

Statewide Growth Statistics

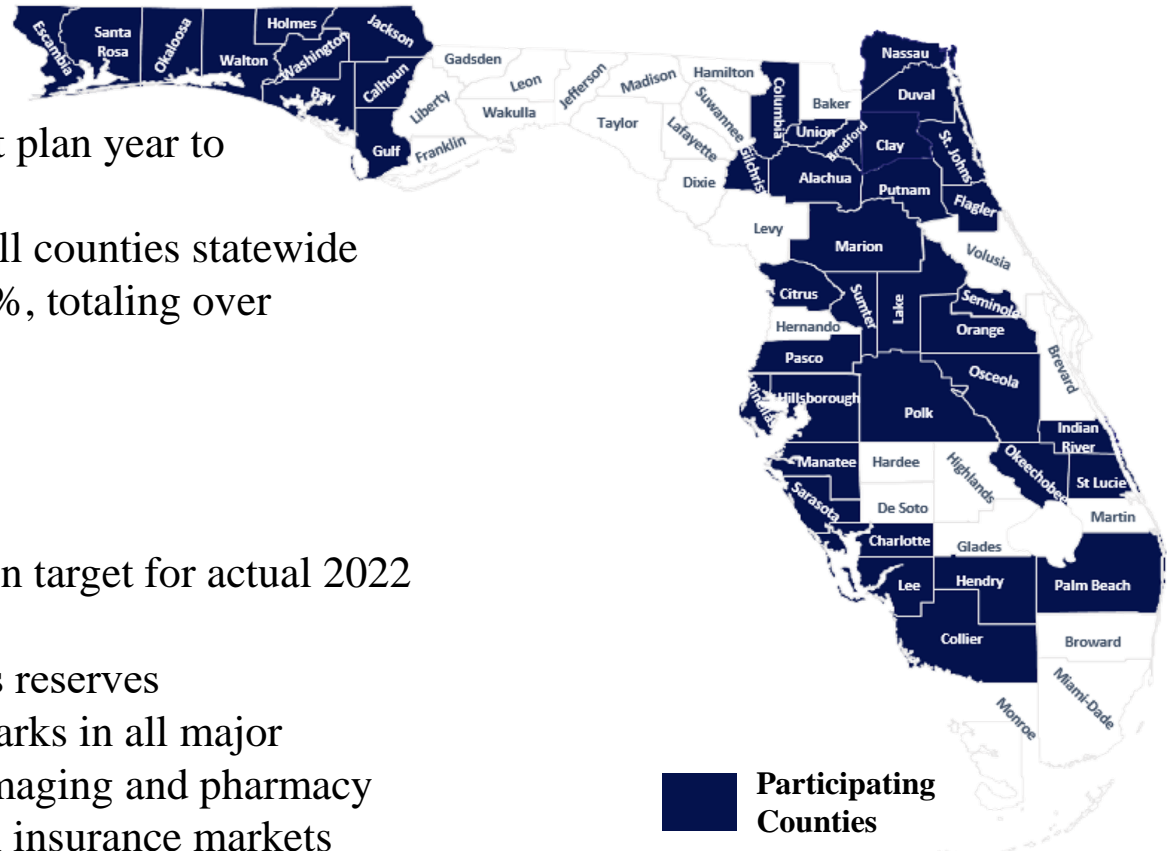
The Board of Trustees voted to continue a statewide strategy for March 1, 2023 renewal due to the factors below

■ Growth Trajectory

- 10% growth within the last plan year to 7,000+ members statewide
- Expanded to over 70% of all counties statewide
- Annual premiums grew 10%, totaling over \$39,000,000 statewide

■ Financial Integrity

- Projected premiums were on target for actual 2022 claims cost
- Steady growth of the Plan's reserves
- Exceeded industry benchmarks in all major service categories except imaging and pharmacy
- Out-performed other health insurance markets
- Investment into group evaluation software continues to allow the Trust to strategically add groups





Florida Blue

~Medical Benefits~

Helping physician owned practices provide affordable medical benefits to their employees for over four decades!



Employees

- Large provider network available with BlueOptions PPO & BlueCare HMO
- Calendar Year Deductibles *as low as* \$750
- 5 copay plans & 1 HSA compatible plan
- Condition Care Rx on *ALL* plans



Physician Owners

- All plans are BlueOptions PPO network
- Calendar Year Deductibles *as low as* \$1,000
- 1 copay plan & 2 HSA compatible plans
- Retiree / Survivorship Benefits*

**Available after 10+ years enrolled in the Trust benefits*



**See What's NEW
in 2023!**

~Dental & Vision~

Effective March 1, 2023, the MCMS Insurance Trust is excited to announce that new, large group dental & vision benefits are available to you and your employees!



Dental

- **Extensive provider network**
- **2 plan options**
(Up to \$2,500 annual max benefit)
- **Orthodontia Benefit**
(for children up to age 26)
- **No waiting periods**
(including orthodontia)



Vision

- **National provider network with VSP**
- **Affordable co-pays**
- **Expanded coverage limits**
- **Annual exam, frames, and lenses or contacts**



See What's **NEW** in 2023! ~ *Life & Disability* ~

Effective March 1, 2023, the MCMS Insurance Trust is excited to announce that *NEW*, large group life and disability benefits are available to you and your employees!



Life Insurance*

Employer Paid Life

- Physicians: \$100,000 benefit
- Employees: \$25,000 benefit
- Optional dependent life insurance

Additional Life

- Guarantee Issue - \$150,000
- Dependent life available for spouse and children



Disability Insurance*

Long Term Disability

- Physicians: Up to \$15,000 monthly benefit
Own Occupation Sub Specialty Provision
- Employees: Up to \$5,000 monthly benefit

Short Term Disability

- Physicians: Up to \$2,500 weekly benefit
- Employees: Up to \$1,000 weekly benefit

**True open enrollment. No medical underwriting questions required for initial offer.*



See What's **NEW** in 2023! *~ Worksite Benefits ~*

**Effective March 1, 2023, the MCMS Insurance Trust is excited to announce that
NEW Worksite Benefits are available to you and your employees!**

Accident Insurance

Critical Illness Insurance

Hospital Indemnity Insurance

- Rates 10% to 20% less than comparable market plans
- Benefits payable directly to members upon:
 - occurrence
 - diagnosis of an injury
 - diagnosis of covered disease/condition, or
 - hospital admission
- Includes benefits for wellness testing



NEW Enrollment Resources in 2023!

Enrollment Education

- Trained benefit advisors available to answer questions and assist with enrollment
- Conveniently scheduled appointments to accommodate busy lifestyles



MCMS Trust Portal

- Complimentary online benefit administration portal
- Consolidated portal access for administrators, employees, and MCMS Trust billing
- Direct carrier feeds

Thank you again for your interest in the MCMS, Inc. – Insurance Trust! If you have any further questions, please do not hesitate to contact us.

Contact Information:

MCMS, Inc. – Insurance Trust
(352) 622-9124
Ocala.GBS.TrustBenefits@ajg.com

