

The Partners Group is proud to announce an *exclusive marketing* campaign of the HealthCare Benefits Trust. The goal of this partnership is to bring you, the Hospital or Health System, significant savings on your current Group Disability and Life Plans. In today's market we know attention to every expense is critical.

THE PARTNERS GROUP

The Partners Group is a professional services organization specializing in Employee Benefits, Retirement, Financial Planning and Human Resource Consulting. The Partners Group is one of the largest providers of Health Welfare & Retirement programs for the healthcare community in the Northwest.

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P A R T N E R S
G R O U P

HEALTHCARE BENEFITS TRUST

Created by the Hospital & Healthsystem Association of Pennsylvania since 1974, HealthCare Benefits Trust is a national Group Disability & Life Benefits program developed exclusively for hospitals & other HealthCare Providers in order to maximize their buying power, enhance the quality of their benefits & simplify & improve their administration. Today, HealthCare Benefits Trust provides valuable benefits to over 200,000 people.



THE STRENGTH OF TRUST PARTICIPATION

Scale	Lower Costs; Greater Leverage; Better Outcomes
Expertise	Innovative Solutions; More Efficient Programs; Knowledge
Proprietary Plans	Better, More Relevant Benefits; Healthcare Specific Designs
Dedicated Team	Smooth Claims Processing; Flexible Approaches
Simplified Administration	Easier to Work With; Simplified Underwriting; No Disruption to Employees
Enduring Structure	35+ Years in Existence; Economies & Efficiencies from the Trust
Seamless Change	Trust Programs are Implemented Faster than Traditional Arrangements
Compliance	The Trust takes Responsibility for Filing 5500's & Related Schedules and Summary Annual Report Preparation

PROPRIETARY PLANS, PRICING AND SERVICE

The Trust has created unique plan designs to address the special needs of hospitals and healthcare providers. Some of these designs include programs developed for RN's, Physicians and Healthcare Administrators. As an example--RN Recruitment Benefit-- was developed in response to the nursing shortage. This provisions compensates the healthcare employer when an RN is lost to disability. This benefit is only available through the Trust. We also deliver pricing from leading carriers, special services and ultimately greater leverage and purchasing power, to healthcare providers

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OUR MEMBER COMPANIES

Kerr-Cruikshank - Financial Services for the Medical Community.
ipadental - Financial Services for the Dental Community.



HEALTHCARE BENEFITS TRUST CASE STUDY

ACTUAL HOSPITAL

EMPLOYEES:	1,182
ANNUAL EMPLOYER DISABILITY, LIFE AND AD&D COST:	\$833,198

RESULTS OF HEALTHCARE BENEFITS TRUST

I. Savings*

- \$221,621 (27%) annual savings
- \$93,947 (11%) additional first year cash flow savings due to Trust negotiated funding arrangement
- \$40,000 paid to hospital in first year due to RN Recruitment Benefit. This represents 25% of annual Long Term Disability costs

III. Administrative Ease

- Telephonic claims submission for Disability
- Form 5500 preparation by the Trust, at no cost
- Simplified evidence of insurability for supplemental benefits

II. Benefit Enhancements

- Increased maximum benefits
- Removed benefits that represent over insurance
- Added RN Recruitment Benefit that pays the hospital 25% of RN's salary
- Added RN Specialty Definition of Disability
- Three (3) year rate guarantee

IV. Security

- Trust has been providing disability and life insurance for more than 35 years
- Trust provides employee benefits for over a quarter of a million healthcare employees

* Please note that the Trust programs typically produce between 20%-30% savings over current or renewal costs. However, individual cases vary.