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Over \$1 Million Premium Surplus Returned to Maryland Local Government Health Insurance Cooperative Members

The Local Government Insurance Trust (LGIT) is pleased to announce that it returned over \$1 million to members of the Maryland Local Government Health Insurance Cooperative (MLGHC) at the recent completion of the 2012 – 2013 plan year. The funds returned to members are claim fund surpluses that are tracked separately for each local government entity that is a member of MLGHC. The premium surplus covers three plan years of operation. The MLGHC program uses a unique self-funding platform that provides total transparency so members know where every dollar is spent. MLGHC was formed in July 2010 by five local government entities and now has 16 members.

Benecon Benefit Administrators & Consultants is the general administrator of the MLGHC program. The program also partners with CIGNA, which provides network services and claim administration for all members. CIGNA is providing wellness funds for the 2013 – 2014 plan year to encourage all members of the cooperative to be active and take more responsibility for their health. In addition to medical and prescription drug benefits, the program also offers low-cost dental, vision, life, and disability insurance for employees.

If you would like to learn more about the program, please contact Michele Keplinger, LGIT Member Services Specialist: MicheleK@lgit.org or 443-561-1700.

Contact:
Fred Bean
Vice President of Public Sector Services
Benecon Benefit Administrators & Consultants
717-723-4600

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