



# Employee Benefits Cooperative Advantages

## ESC Support

**Cooperatives Formed Through the ESC**

## Competitive Benefit Rates

**Joining Districts for Competitive Rates  
Employee Recruiting and Retention  
Multiple Year Rate Guarantees**

## Quality Group Products

**Leave the Insurance to Us  
Market Research Analysis of Products  
Guarantee Issue Products**

## Advanced Technology Concepts

**Personalized Online Enrollment  
Payroll Integration  
Paperless Enrollment**

## Full Service Administration

**One-Stop-Shop  
Exceptional Service  
Consolidated Billing and Reconciliation**

*We welcome your questions, please contact us.*

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*The Total Benefit Solution*