



# Health Insurance Pool

Cost-effective insurance solutions.



You may be wondering,  
**“What’s in it for me?”**

So we’ve compiled the top  
five reasons you should join.



Drum roll, please....



# Health Insurance Pool

Sourcewell has nationally solicited, evaluated, and awarded contracts through a competitive bidding process. These contracts can be leveraged by municipalities under the authority of Sourcewell's enabling legislation and your state's procurement laws and/or Joint Powers Authority. These laws allow access to Sourcewell's contracts and procurement process to satisfy your local and state bid requirements, avoiding duplication of the process.

## Top 5 reasons Sourcewell is your best choice for group health insurance:

### #5 THERE'S NO MEMBERSHIP FEE.

Free. Need we say more?

### #4 WHAT YOU SEE IS WHAT YOU GET.

We're completely transparent in everything we say and do from claims reporting to the renewal process. Insurance program funds are spent on insurance and risk management activities and that alone. End of story.

### #3 YOU'RE THE BOSS!

That's right! Sourcewell health insurance pool is a member-owned cooperative, serving all ERISA-exempt entities. You talk. We listen. It's that simple.

### #2 WE'RE BEHIND YOU (and in front of you and beside you).

We provide, and encourage, a variety of health and wellness initiatives – from health engagement incentives, healthy discounts, health and wellness fairs, and flu shots to tobacco cessation programs, wellness promotion funding, and fitness reimbursements. Our goal is to help you improve your overall health and wellness, all while reducing health care costs.

### #1 RELATIONSHIPS, RELATIONSHIPS, RELATIONSHIPS!

We are proud to work closely with big names including HealthPartners, Further, and Benovate to bring our members the highest quality coverage and services available. You can rest easy knowing we've done our homework so you don't have to!

# Value Added Benefits



## BENOVATE CONNECT

Benovate Connect is a great online tool that brings health engagement, management, and incentives directly to our members in one location to help engage them and, ultimately, improve their health.

Did you know that the United States spends nearly \$3 trillion annually on health care? And 70 percent of that is considered preventable. Benovate steps in to help empower employers and employees improve their health by unifying the fragmented health data, incentives, benefits, and activities into a single place where members can engage in their health and be rewarded for doing so.

We're so sure your employees will benefit from this program that Sourcewell will provide \$250 per year for each and every employee that participates in Benovate! Talk about putting your money where your mouth is!

So what do you have to lose? Basically, we take complex and confusing and make it clear, concise, and convenient. And who couldn't use more of that in their life, especially when it comes to health care?

**benovate**  
Creating healthier and more productive workplaces



## HEALTH AND WELLNESS FAIRS

We're taking our show on the road, literally!

We recognize the busy schedules our members keep. That's why, when it comes to improving your health, we're hitting the road and coming to a town near you!

The Sourcewell Insurance and Risk Management team, along with our friends at HealthPartners, host health fairs at participating member locations, visiting with individuals throughout the state to ensure all groups are optimizing the opportunities available by being a part of the health insurance pool.

At each Health and Wellness Fair, we provide information on everything from health and wellness programs to fitness reimbursements, healthy discounts on goods and services your employees likely already use, flu shots, tobacco cessation programs, preventative dental programs and much, much more!

Do your employees a favor and schedule a Health and Wellness Fair at your location today. It's easy. It's informative. And, best of all, it's FREE!



## WELLNESS PROGRAM FUNDING

Imagine getting paid to get healthy! Now you can! Through our Health Insurance Pool, Sourcewell provides a program that allocates dollars toward workplace wellness programming for member groups. Participation is easy! Members simply submit a wellness plan to be considered for Wellness Promotion funding and we'll review to see if it aligns with our standards.

Perhaps you want to set up a Walk and Talk program, where employees use their breaks or lunchtime to take a walk and, in turn, qualify for prizes such as pedometers and other goodies. The sky is the limit, so get creative with your employees and co-workers and make fitness fun!

Applications for Wellness Program Funds will be emailed to all groups. When the application is complete, send a copy of the form and your wellness plan to [laura.dwyer@sourcewell-mn.gov](mailto:laura.dwyer@sourcewell-mn.gov) So get moving and get funds to get fit!

Note: Wellness plans must contain an incentive for employees who take the Health Risk Assessment at [healthpartners.com](http://healthpartners.com) and complete an annual physical. Additional components of the wellness plan are at the discretion of the group to determine prior to submission of the full wellness plan for funding approval by Sourcewell's executive director.



## FLU SHOTS

No one likes to be sick, and we know an empty office is an unproductive office. So let Sourcewell help provide an ounce of prevention. We offer and sponsor on-site flu shot clinics for your employees and retirees, regardless if they have Sourcewell insurance. We also provide vaccinations for spouses and children covered by our insurance plan, helping keep the whole family well.

The seasonal flu vaccine protects against the influenza viruses that research indicates will be most common during the upcoming season. The U.S. Centers for Disease Control and Prevention recommends that everyone over the age of 6 months receive the seasonal influenza vaccine.

So give it a shot! Let's invest in our best assets by keeping them healthy and happy, all year long.

# Health Insurance Pool Partners



For the past 10 years, Sourcewell – in cooperation with HealthPartners – has offered a self-funded health insurance program. There are no Sourcewell membership or administrative fees required for participation, allowing additional funds to be available for claims payment and rate stabilization.

Negotiated benefit packages are duplicated and alternate plans are allowed, including consumer-driven health plans.

Our health insurance pool is member-driven, with decisions made on your behalf by a membership-elected committee – including renewal rate and claims funding development.

Other benefits of membership in the Sourcewell Health Insurance Pool include participation in the Frequent Fitness Program and wellness programs, as well as preventative care and disease management programs offered by HealthPartners.



With the growth of consumer-directed health care, individuals are not only faced with the challenge of saving to pay for health care expenses but they also need to be a savvy health care shopper to minimize out-of-pocket costs.

Sourcewell is proud to offer members access to the highest quality consumer tools to help them save money and pay for health care expenses now and into the future.

Further has incorporated a powerful suite of online resources and consumerism tools to help clients make decisions that are right for them, their budget, and their families.



Benovate Connect enables proactive risk management by driving health engagement and providing a unified view of population health characteristics, needs, and risks.

The modular platform can connect with most traditional wellness, claims management, and analytics platforms. Benovate Connect is especially powerful when combined with employer- or payer-based incentive programs.

Benovate's custom engagement platform connects healthcare programs and incentives to manage health and deliver custom solutions to manage health risks and reduce costs.



# Ancillary Coverage Options

While our health insurance pool is reserved for those within Minnesota, the Risk Management team offers ancillary coverage options on a national scale. Offerings include dental, vision, disability, and life insurance options, as well as Employee Assistance Program services.

Working with industry giants including Sunlife Financial, MetLife, and Alliant, Sourcewell is able to offer competitive pricing and second-to-none service throughout the country.

For more information, contact us today at [info@sourcewell-mn.gov](mailto:info@sourcewell-mn.gov); or call 888-894-1930.



# Insurance & Employee Benefits Services

We understand the often-exorbitant costs our members face as faithful public servants providing essential services to their respective communities. We appreciate the importance of creating savings – without compromising quality – in the breadth of insurance and risk management services that our members require.

We are committed to providing the best options at competitive pricing that meet the unique needs of our members, their employees, and their taxpayers. Sourcewell has solutions for all of your insurance needs through our suite of Sourcewell Insurance and Risk Management Solutions.

Sourcewell Insurance and Risk Management Solutions provide employee benefits, programs, trainings, and services that create extraordinary value for our members – value that is created through cooperation with our members and business partners to produce savings through implementing best practices and volume discounts. We are able to do this by controlling and creating stability in health, dental, life, and disability insurance premiums, turning the savings back over to our members – right where it belongs.



**Ryan Donovan**  
Manager of Insurance &  
Risk Management  
218-894-1930  
ryan.donovan@sourcewell-mn.gov



**Laura Dwyer**  
Insurance Contract  
Administrator  
218-894-5470  
laura.dwyer@sourcewell-mn.gov



**Al Carlson, CEBS, PMP**  
Insurance Contract  
Administrator  
218-895-4209  
al.carlson@sourcewell-mn.gov