



Quaker organizations make good strides in building solid employee benefits

Financially healthy Friends Mutual Health Group moves forward

Many employers go it alone in providing benefits to their employees – but not these Friends. Moving into its ninth year, the Friends Mutual Health Group is an association of employers who join together to offer health and other benefits to their employees. FMHG has achieved good success at creating a healthy foundation for their plan, managing rising costs well and advancing wellness among employees.

The FMHG plan is owned by Quakers and is for Quakers. The member organizations of FMHG came together to manage health benefit dollars better, for themselves and their employees. The group is open to new Friends employers who are looking to improve the quality of their benefits plan at a reasonable cost.

At the 2015 fall annual members meeting, the FMHG Board reviewed the past year and plans for 2016, including these highlights:

- **Good financial health:** The plan is well capitalized, having built up a healthy reserve fund. FMHG is distributing dividends to member organizations, based on its good experience in health-cost management.
- **Single-digit rate increase:** Thanks to a moderating health claims trend, the FMHG member organizations will experience only a single-digit increase to premium rates in 2016. The plan is in a good position, even if it would experience volatility ahead.
- **A new plan offering:** In 2016, FMHG will introduce a new option for members, a health plan with a \$1,500 deductible, offering more cost sharing between employer and employee. This plan is one option for organizations to consider as they prepare for the upcoming Affordable Care Act's Cadillac Tax in 2018.
- **Wellness program advances:** Offering employees a wellness program continues to be an important aspect of FMHG. A task force last year reviewed how the employers can continue to care about their employees' well-being and support their wellness efforts.

Friends Mutual Health Group: At a Glance

Number of organizational members	Number of covered lives
18	641

Learn more

If your organization wants to explore membership in FMHG, contact Bill Parson, Director of Group Health Sales, at (877) 318-7319 or bill.parson@everence.com. You can visit FMHG at www.friendsmutualhealth.org.

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