



EMPLOYEE BENEFIT SERVICES

Current Landscape

SET Employee Benefits, a Voluntary Employees' Beneficiary Association (VEBA), was formed by the Michigan Association of School Boards in 1971 to provide competitive choices in employee benefits programs for Michigan public schools. Since that time, our employee benefits service offerings have changed dramatically. In this time, we moved from offering our own "Ultra Med Preferred" medical plan, to acting as an exclusive Blue Cross Blue Shield of Michigan administrator, to becoming a PA 106 bidding specialist. More recently, we have become the source of ACA and PA 152 compliance advice and tools and have provided schools with innovative health care solutions such as self-funding and near-site health centers to help address the health care affordability crisis.

Two major shifts have changed the way we market our services. First, PA 152 has positioned school employees, rather than districts, as the beneficiary of savvy medical insurance purchasing. Employees, rather than administrators, are now motivated to call and ask for our help. Second, we have worked hard to become a provider of valuable employee benefit services rather than a purveyor of health insurance. We now have 11 distinct service offerings to help schools in various ways depending on their situation.

Our Employee Benefit Service Offerings:

Comprehensive Consulting

PA 106 Bidding Service

Compliance Assessment

Compliance Support Service

Forms & Documents Package

ACA Tracking & Reporting Service

Enrollment & Billing Service

Dental & Vision Administration

COBRA Administration

FMLA Administration

FSA Administration

The Future

Michigan public schools are tasked with navigating a future in which health care premiums will continue to rise, school funding appears stagnant, and employee unrest is mounting. These trends present a clear opportunity to help schools find solid footing in the face of uncertainty. In addition to growing our unique suite of administrative and consultative services, we aim to continue our role as a thought-leader in this category while gaining momentum in a movement to find more affordable solutions for Michigan school employees. Through partnerships with the nation's most innovative providers and third-party administrators and an increasing need to find sustainable alternatives to the carrier model, we will build upon the work we have done with self-funding and the SET SEG Family Care Center to change the way Michigan school employees access health care.