

Delivering the Best Benefits for Your Nonprofit

EMI HEALTH™



EMI Health's Nonprofit Pool

Proven Track Record

EMI Health was founded in 1935. From the very start EMI Health has been designing benefits that include excellence in service and in its benefit offerings. EMI Health brings a unique benefit design. We understand the challenges that employer groups are faced with and we continually evolve to meet those challenges. We strive to continually provide the best fit to meet the needs of the community we serve.

How it Works

EMI Health offers an innovative way for your company and other 501C designated organizations to come together to better control ever increasing healthcare costs. By joining our Nonprofit Pool, you get stable renewals and cost savings controls around your health benefits. Imagine experiencing the flexibility and advantages of self-funding but with the stability and consistent premiums of a fully insured product. With EMI you get the best of both worlds!



Minimize risk

Being part of our pool translates into rate stability. This makes it easier for you to forecast and budget your operating expenses for your group. We set appropriate pricing thanks to our ability to underwrite. This helps keep the pool healthy and leads to more predictable renewals. We have been financially stable for over 80 years, and we are here to stay. We will be here for you and your employees for the long haul in providing you with the coverage you need to get and stay healthy.



Reduce costs

Your pool is exclusive and your group joins together with other groups that keep your pool strong. You are underwritten as a self-funded group. This lowers the administrative costs. Your premiums reflect your group's claims costs. You are not responsible for any costs above the premium you pay however you if the pool has run well and there is money in excess once the claims are paid your pool is eligible for a refund of that surplus.



Be heard

Transparency means **no hidden data**. The pool meets biannually, and you have a voice in the direction of your health plan. We work with you, using the plan data, to provide you with information about how the pool spends premium dollars. You receive reports specific to the pool and its performance. This level of transparency enables you to understand the data and anticipate the increases or decreases that are coming down the pool's pipeline.

Included with your benefits

We continually look for ways to help your employees and their families be healthier and provide a better experience with their benefits. This is included for **no extra cost**.



\$0 Copay TeleMed

Unlimited, 24/7 telephonic access to doctors across the nation from the comfort of your own home, or even while traveling.



Robust Wellness Program

Personal wellness coaching and services that help you achieve your health and wellness goals.



Smart Cost Calculator

You can easily see the estimated cost of procedures, services, and prescriptions before you go, empowering you to make the smartest decisions for your health care.



Benefit Hub

Get discounts on gym memberships, retail, travel and more!

Join us and begin benefiting from
EMI Health's Nonprofit Pool



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