A HOLISTIC BENEFITS AND WELL-BEING SOLUTION FOR ALL OF INDIANA…

Benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of quality benefits to protect your health, your family, and your way of life.

What is a MEWA?

A Multiple Employer Welfare Arrangement (MEWA) is a type of benefit plan where multiple employers join together to offer health and welfare benefits, like heath insurance, to their employees. By pooling together resources and benefits, employers are able to offer more robust benefits and flexible plan designs with lower costs for both employers and employees that would not otherwise be available to smaller organizations.

Why is the United Way considering starting a MEWA?

We are aware through our relationships and conversations with Indiana Community Based Organizations (CBOs) that offering affordable and quality health care to employees and their dependents is an ever-increasing challenge. We have faced this head-on and, as we internally discussed solutions to our own issues, we felt that creating a self-funded MEWA and extending it to our CBOs would produce a win-win result for everyone.

Additionally, we plan on complementing the traditional benefits that small groups offer (medical, dental, vision, life, disability) by providing enhanced benefits that are typically only available to much larger organizations and that provide holistic well-being (physical, mental and emotional, financial, community, social, career and purpose).

This goal aligns with United Way's mission of bringing well-being to the communities we serve – and no better way to do this than by prioritizing our CBOs' employees' own needs. We are confident this will help our CBOs attract, retain, engage, reward, and excite the talent that is so important to their success.

Who will run the MEWA?

The MEWA will have a Board of Trustees, which members will be elected by and be fully representative of member organizations participating in the MEWA. United Way of Central Indiana will be responsible for day-to-day operations of the MEWA and will partner with independent subject matter experts from reputable firms (compliance, actuarial consulting, accounting, auditing, etc.).

Who is eligible to join?

Community Based Organizations in Indiana that the United Way serves, in addition to Local United Ways in the state, will be eligible to participate in the MEWA. We are anticipating that organizations with as few as 2 employees will be able to join; however, we are also studying the possibility of providing a solution for sole-employee not-for-profits.

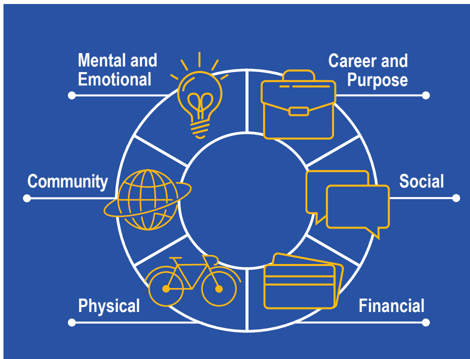
What will differentiate this MEWA?

This MEWA is being shaped and guided by United Way and our mission to our community. This purpose-driven approach distinguishes us from other MEWAs, which are often initiated by insurance carriers or brokers. It also allows us greater independence and flexibility to ensure that our member organizations receive the most custom-tailored and optimal solution possible.

Finally, we will not require a muti-year commitment when organizations sign up for the MEWA (see response to next question).

UNITED WAY MEWA ANTICIPATED LAUNCH
January 1, 2027

- MEWA OVERVIEW
- THE UNITED WAY'S MISSION AND PURPOSE
- BENEFITS COVERAGE
- FINANCIAL BENEFITS TO MEMBER FIRMS
- ENHANCED BENEFITS ADMINISTRATION AND DELIVERY SERVICES
- MEWA TIMELINE
- NEXT STEPS
- CONTACT INFO



MEWA will receive certificate of registration from the Indiana Department of Insurance (IDOI) before commencing operations on January 1, 2027.

What if I want to leave the MEWA after I join?

We will provide all organizations with the opportunity to leave the MEWA after joining with appropriate notice. Simply stated, we don't want you to be in something that does not fit your overall, current needs. However, we are confident that once you join you will highly value the newly-found efficiencies you will experience (cost, administrative, technology, member engagement, and communications, amongst others) and appreciate the United Way's continued support and mission-driven purpose with your fellow Community Based Organizations.

Are there any "buy-in" costs for member organizations?

United Way of Central Indiana plans to fund the initial $500,000 surplus requirement for self-funded MEWAs in the State of Indiana. There is no financial commitment for member organizations to join the MEWA other than premium contributions which will cover all administrative costs of the plan.

What benefits coverages will be offered?

We are planning on offering core benefits – medical, dental, vision, life, and disability (short-term and long-term) – in the MEWA. Additionally, we will supplement these base coverages by offering benefits that support the holistic well-being of employees and dependents – e.g., Employee Assistance Program (EAP), mental health tools, financial education tools, pet insurance. We also anticipate having special offerings for part-time employees.

What premium savings are anticipated?

We anticipate being able to offer organizations benefits offerings at substantive price reductions compared to other options. We will be reviewing individual firm demographics to determine final pricing and, based on our initial analysis, we expect to be able to offer member organizations joining the medical program, as an example, an 8 – 15%+ reduction in premium compared to alternative marketplace medical offerings. There will be similar cost efficiencies for other benefits offered through the MEWA.

Will the MEWA offer administrative efficiencies to my organization?

Yes, bringing administrative support and efficiencies to organizations will be one of the highest priorities for this MEWA. We will provide a benefits administration platform to be used by HR administrators, as well as employees, during benefits open enrollment and throughout the year as benefits changes need to be made. The MEWA will leverage this system to send eligibility fields directly to insurance carriers. Member organizations and their employees will also have direct access to a call center that will help answer benefits questions and resolve any eligibility or claims issues.

The MEWA will also take the lead on all compliance requirements (e.g., ACA, ERISA) for the MEWA as a whole. Finally, we will provide robust communications tools to help inform, educate, and enable employees on the benefits offerings available to them, which we believe will aid in the attraction and retention of talent.

Will any technology support will be available?

Yes. As mentioned above, a benefits administration platform will be offered to member organizations. We anticipate being able to provide integrations to most payroll systems if this is a priority for organizations. Additionally, we are exploring partnerships with other providers (e.g., 401(k)), which will result in discounted pricing for organizations.

What is the anticipated timeline for creation of the MEWA?

The timeline chart below starts with information sessions for CBOs to receive more information on the MEWA. All feedback so far from our CBOs has been very positive. Organizations will not be required to provide a final commitment until they receive final proposed rates later in the year.

Information Sessions for CBOs / Not-for-Profits	May - June 2026
MEWA Finalization of Plan Offerings	May – Aug 2026
Member Firms Receive Final Rates	Sep – Oct 2026
MEWA Open Enrollment	November 2026
MEWA Start of Benefits Coverage	January 1, 2027

What are the next steps if my organization is interested in joining the MEWA and / or getting more information?

Please send an email to Mewa@uwci.org with any questions that you have. If you are interested in communicating your "soft" intent to join the MEWA, please provide the following information in the email:

- Name of Your Organization
- Number of Employees on your Medical Plan (if currently offered)
- Current Medical Carrier

You will receive an email back from us requesting additional information to be uploaded to a secure file transfer system (SFTS) so that we can review options for you and set up a follow-up conversation.





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