



## Are you looking to share risk, control costs and access exclusive resources that will support your school?

The California Independent Schools Benefit Trust (CISBT), in collaboration with Bolton & Company, is here to support Cal-ISBOA member schools by providing administrative efficiencies, select benefits with multiple lines of coverage and the opportunity for premium savings – regardless of group size.

Members of this statewide trust gain access to a number of products and services that have been specifically selected to support the growing needs of independent schools.

### These include:

- Enhanced Benefits: large group plan designs with much richer benefits than plans available in standalone small group (under 100 employees)
- Medical, Dental, Vision, Life, Disability, Employee Assistance Program, Voluntary Life, and COBRA Administration
- Composite Rating: all employees, depending on their enrollment category, will have the same premium, no member-level rating (especially important for smaller schools)
- Rich Network Plans: Anthem Blue Cross has the largest provider network in California. Southern California schools can choose from Traditional or Select network options. Northern California schools choose from Traditional network options
- Dedicated, Education-centric Support: a team of insurance professionals with deep experience in serving the needs of independent schools
- Compliance Updates: compliance experts to ensure your program meets ACA, State, and Federal mandates
- ACA Compliant: all plans are ACA compliant
- A comprehensive, cloud-based benefit administration and enrollment platform

This trust has been structured to offer multiple plan options and provide each school flexibility in choosing which plans to implement. To ensure successful integration, we are working alongside our member schools' renewal cycles, however, you have the option to begin the evaluation process at any time.

Please contact your Bolton representative for more information. With over 30 years of demonstrated support, Bolton is California's leading broker for serving the needs of independent schools. It is recommended that you begin the request for quote process at least 90 days before your desired effective date.

