

Having health insurance is a BIG deal. Having affordable health insurance and finding the best plan for the cost is an even BIGGER deal.

Many cities and rural water districts have asked KRWA to try to help find options for their employees. At a recent Association meeting, the KRWA Board of Directors voted to endorse and support a program through the Health Insurance Cooperative Agency (HIC Agency) of Overland Park, Kansas in conjunction with Freedom Claims, Great Bend, Kansas to develop materials in support of helping cities and RWDs to better understand and provide health insurance and other benefits to KRWA members. This program can provide insurance to any group with two (2) or more employees. Groups of up to 50 full time eligible employees can obtain guaranteed issued rates; groups of more than 50 full time eligible have rates based on experience. Associate Members can also be quoted. KRWA encourages you to contact the HIC Agency, for a completely unbiased evaluation of your present health insurance plan or to learn what health insurance options may be available. As a side note, KRWA is not involved in any remuneration of any sort with this program. Contact the HIC Agency at 913-359-0970 to learn more.



Health Insurance plans for KRWA members

**Making your benefits easy.
A better plan starts with better service!**

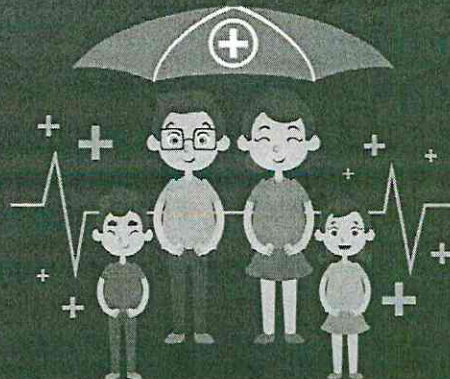


Third Party Administration
Specializing in Employee Benefits
Locations in Great Bend and Russell, KS



- **Plan options available for groups down to two employees.**
- **Guaranteed issue and Underwritten plans.**
- **Multiple carriers in Kansas**

Contact HIC Today!
913-359-0970
7070 W 107th St #200
Overland Park, KS 66212



11/30/23 9th

Family
Agency

or Sara Eisenhauer Matthew Dickman - HIC Consultants - independent - research all companies
options available

Must have 2 employees - must have hired - to submit demographic
data - Use marketplace -

No mandate to cover any premium for small employees

Would be considered own group

Also offer age banded (Community Rating) - not dependent on health