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Dear City Leader:

America's cities are asked to do more with less. At the same time, municipal leaders are confronting rising health care costs, workforce shortages and growing demands on the employees who keep our communities running every day. Managing these pressures requires innovative approaches that strengthen employees' health and financial security while respecting public officials' responsibility to protect taxpayer dollars.

That is why the National League of Cities is proud to endorse Prevent+Protect, provided by Bearing Advisors LLC, as an Enterprise Partner solution for America's cities, towns and villages.

Prevent+Protect offers municipalities a different approach to one of their most persistent challenges: improving employee health and financial security while managing the growing cost of health care.

By bringing together physical, mental and financial health in one coordinated benefits strategy, Prevent+Protect complements a city's existing health plan and wellness resources rather than requiring local governments to replace current benefits. Its approach encourages employees to engage earlier with preventive care, addressing risks before they become costly emergencies.

The program also recognizes that financial health is part of employee health. Supplemental insurance protection against unexpected medical and other expenses can provide employees with greater financial resilience.

The program's funding structure is designed to leverage existing federal tax code provisions and income and payroll tax savings. Importantly, it does not require an increase in the municipality's existing health benefits budget or a reduction in employees' take-home pay. The challenges facing America's cities, towns and villages are not getting smaller. NLC believes local leaders should have access to transformational solutions that help them meet these challenges.

For more information, visit the Prevent+Protect page on our website, [www.nlc.org/partner/bearing](http://www.nlc.org/partner/bearing), or contact the Prevent+Protect team at [Prevent+Protect@bearingadvisors.net](mailto:Prevent+Protect@bearingadvisors.net) or 1-800-270-2500, Option, 2.

Sincerely,



**Clarence E. Anthony**  
CEO and Executive Director  
National League of Cities