



Public Employee
Benefits Cooperative

Dear Government Employer Interested in PEBC Membership:

Faced with rapidly increasing costs, Dallas County and Tarrant County formed a regional cooperative program in 1998 to help create savings in providing employee health benefits. One year later, the North Texas Tollway Authority joined the PEBC. Denton County joined the PEBC effective January 1, 2003 and the City of Frisco joined the group effective January 1, 2005. Our newest employer group, Parker County, joined the PEBC effective January 1, 2010. Today, the PEBC benefit plans cover nearly 28,000 employees, retirees and dependents.

As PEBC participation grew, so did the value of PEBC membership. With a strong, combined purchasing power, PEBC member groups achieve economies of scale and plan administration services typically reserved for much larger groups. One of the most tangible benefits to local government leaders is the ability, through cost sharing, to afford a professional, experienced staff. The PEBC provides streamlined, centralized plan administration, which includes benefits procurement and negotiations, cost and utilization measurement, enrollment communications, and health plan relations. PEBC employer groups know that a successful benefits program is one that is not only affordable; it must be consistently administered, communicated and understood. Purchasing of services is simply not enough.

Recently, the PEBC completed a comprehensive retiree project which resulted in retiree group plans designed specifically for the senior population at less cost than previous plans. The project also included assistance with retiree benefit policies and GASB "baseline" measurement. Today, the PEBC provides actuarial services and GASB valuations for each of its member groups. As a result of PEBC efforts, even with our ever-changing health care environment and its skyrocketing costs, PEBC member groups are consistently well informed and well positioned to confront difficult issues head-on.

When considering the value of PEBC membership to your employees and retirees, remember – choice is an important factor. In addition to life insurance Cafeteria Plan/125 services (flexible spending programs) and other health benefits, in 2010 employees enrolled in PEBC benefit plans can choose from two medical plans and two dental plans designed to fit individual needs and preferences. Retirees can choose from plans designed specifically for the senior population.

Navigating the world of plan documents and coverage rules is often a daunting and complex task for most of us. Therefore, your employees and retirees are provided tools to help them - including access to the PEBC benefits website and easy-to-understand enrollment materials. Encouraging members to become active participants in their own health care and knowledgeable consumers of their benefit plans are important components of all PEBC plans.

I invite you to consider the PEBC as you review your health benefits program for 2011. You should act quickly, however, since the deadline for submitting an application is May 1, 2010. After May 1, we will still consider your application for membership, effective in 2012. If your group is contemplating PEBC membership in 2011, you likely self-fund a portion of your benefit program today and employ 500 or more employees.

Interested in learning more about the PEBC? Log-on as a visitor to www.pebcinfo.com and review the plans and the Member Admission Guide. If you have any questions, I would like to hear from you. I can be reached at 817-695-9141 or by email at dkongevick@pebcinfo.com.

Sincerely,
Diana Kongevick
Executive Director