

PEBC INFORMATION SHEET

2010 Plan Year

What is the PEBC?

The **Public Employee Benefits Cooperative (PEBC)** was created in 1998. On behalf of its member governments, the PEBC works diligently to keep benefit costs affordable. In this era of skyrocketing health care and pharmacy costs, the PEBC is dedicated to providing members choice, flexibility and value without compromising the level of benefits. Covering nearly 28,000 employees, retirees and dependents, PEBC member groups today include Dallas County, Tarrant County, Denton County, the North Texas Tollway Authority, the City of Frisco and, beginning January 1, 2010, Parker County.

How does the PEBC benefit employer groups?

The PEBC is successful in reducing plan costs and improving benefit and service levels for its member groups by standardizing processes and centralizing management and administration of all PEBC plans. The organization has created a common plan design for all health benefits, to which all PEBC member groups must subscribe. The PEBC is *not a risk pool*. Each member group is independent of the other. Your plan experience and cost is that of your group alone. In terms of plan administration, plan design, purchasing, negotiation and management – the groups *move as a block* which provides administrative savings to all. PEBC member 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.

What services does the PEBC perform?

On behalf of its member governments, the PEBC acts as plan administrator and performs many services including:

- Joint purchase of employee benefits
- Cost effective centralized administration
- Eligibility processing & reporting
- Annual rate setting and budget assistance
- Vendor selection & management, contract negotiation
- PEBC benefits website
- Plan documents and communication materials
- Online information Website
- HIPAA privacy/security training & administration
- Annual enrollment administration, communications, fulfillment
- Annual plan performance review with financial and utilization focus
- Contribution and cost control strategies
- Cafeteria Plan/125 administration
- COBRA administration services
- GASB Valuation and actuarial service
- Retiree plans (specific to the senior population)
- Retiree billing administration

What plans does the PEBC offer employees and retirees?

Employee / Early Retiree Medical Plans

- Self-Funded PPO
- Self-funded EPO

Retiree Medical Plans (Medicare enrolled)

- Group Medicare Advantage Plan
- Group Senior Supplement Plan

Dental Plans - Choose from 2

- Self-Funded PPO
- Fully-insured DHMO plan

Vision Plan

Long-term disability (LTD) coverage

Flexible Spending Accounts

- FLEX Debit Cards

Life Insurance (Active Employees)

- Employee group life insurance and AD&D
- Employee optional group life insurance with dependent coverage

Long Term Care Insurance

Employee Assistance Program (EAP)

Benefits Information Website