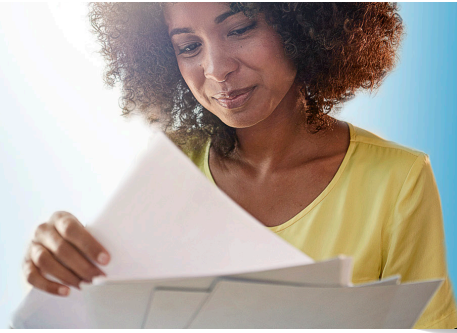


Private Health Insurance Exchanges



THE GROUP HEALTH INSURANCE ALTERNATIVE

- ▶ Entertainment
- ▶ Non-Profits
- ▶ Public Entities

PacFed.com
800-753-0222

Private Exchanges allow participating employers to use their collective purchasing power to obtain health insurance and other group coverage. Participation in one of PacFed's administered Private Exchanges requires an employer to have a minimum of fifty (50) full-time employees.

Advantages to employers include:

Lower Premium Cost

The savings in administration load and broker commissions result in a lower premium cost, typically providing a 4-10% reduction.

Premium Renewal Stability

Annual premium renewals are less volatile because claims experience is spread over a large purchasing pool of employers.

Choice of Carriers and Coverage Options

Employers are given the choice to offer at least two "different" carrier options for health, vision and dental coverage, and are able to offer this coverage through the HMO and/or PPO delivery system.

Reduced Administration Work

One employer invoice and one enrollment form for all employee coverage (health, dental, vision and life) provide less administrative work for employers.

Member, Field and Claim Assistance Service

Member Service staff respond to inquiries from both employers and employees regarding coverage, enrollment and claims. Field Service staff provide on-site assistance with employee enrollment and education; and serve as a point of contact for employers.

COBRA, Certificate of Creditable Coverage and Compliance Issues

COBRA administration and the issuance of Certificates of Creditable Coverage are provided at no additional cost to the employer. Compliance, regulatory and fiduciary burdens are shifted from the employer to the private health insurance exchange.



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