

# Public Employees Benefit Trust



## PROUDLY SERVING AMERICA'S WORKFORCE

**PacFed is here to help employers:**

- ▶ Lower premiums
  - ▶ Provide more coverage options
- ▶ Keep informed of new regulations
  - ▶ Communicate required notices
- ▶ Simplify employee benefits process
  - ▶ Reduce costs

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**P**acFed Benefit Administrators (PacFed) has set the standard for the administration of Multiple Employer Trusts for more than 30 years. The **Public Employees Benefit Trust (PEBT)** uses group purchasing power to provide **public entity employers** access to California's most competitive and highest quality health benefit plans, as well as dental, vision and life coverage.

### Public Employees Benefit Trust

The PEBT is a group insurance program for public entity employers.

### Eligible Employers

To be considered for participation, an employer is required to have a minimum of 100 employees.

### Eligible Employees

The PEBT can cover bargaining and non-bargaining unit workers at public entity employers. Employee eligibility is determined by the employer and in accordance with the public entity's collective bargaining agreement or memorandum of understanding.

### Coverage Area

The PEBT can provide coverage to employees who work in California.

### Lower Premium Cost

Reduced administration fees and broker commissions typically decrease the premium cost by 4-10 percent.

### Premium Renewal Stability

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

### 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.

### Greater Selection of Coverages

Employers may choose from multiple options for health, vision and dental coverage that are offered through the HMO and/or PPO delivery system.

### Member, Field and Claim Assistance

Member Assistance 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, Certificates of Coverage and ERISA Compliance

COBRA administration and the issuance of Certificates of Coverage are provided at no additional cost to the employer. ERISA compliance, including ACA and HIPAA regulatory compliance, are shifted from the employer to the Multiple Employer Trust.

## PacFed Benefit Administrators

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