

# Alliance Alert

The Public Employee Benefits Alliance (PEBA) was created by a group of Texas Government leaders working together for over a year to develop strategies to manage the rising costs of healthcare benefits. PEBA was established in January 2006 and was created pursuant to Chapter 791 of the Texas government Code, the Purchasing Program Chapter 271 of the Texas Local government Code and all other applicable provisions of Texas Law. PEBA membership is open to all Texas local governments who pay an annual membership fee and execute a PEBA Participating Interlocal Agreement. However, local governments who are members of one of the political subdivision Pools will obtain automatic annual PEBA membership through the participating Pool. An additional per proposal fee will be established for proposal participation for all non-Pool members.

PEBA's mission is to support the individual members by providing: negotiation services to manage the spiraling cost of healthcare and related benefits, working together through the alliance procurement model to purchase healthcare and related benefits a competitive price, and provide contractual negotiations which will include vendor service accountability requirements. In order to accomplish this mission, PEBA makes a commitment to negotiate on behalf of the membership affordable, high-quality healthcare and related benefits and services.

**The Public Employee Benefits Alliance (PEBA) Board met on June 5, 2007 to review the responses received for the Cancer Supplemental Benefit Proposal.** The Board made the decision to execute a PEBA Alliance agreement with Colonial effective 10/01/07. The Colonial Alliance agreement will be available to all active PEBA member groups who are current with their annual membership and proposal fees or are members of one of the Pools.

Below is an overview of the plan designs and pricing PEBA is offering through our Alliance with Colonial. **If you are interested in accessing this contract or want to obtain more details on this opportunity, contact PEBA at (512) 719-6768.**

Colonial is identified as the best partner for the PEBA membership due to their cancer supplemental benefit options.

## BENEFITS

Base	Level 1	Level 2	Level 3	Level 4
<b>Cancer Screening Benefits</b>				
Part I. Cancer Screening/Wellness Benefit per calendar year	\$25	\$75	\$100	\$125
Part II. Additional Invasive Diagnostic Test or Surgical Benefit per calendar year	\$25	\$75	\$100	\$125

### Cancer Benefits

Air Ambulance per trip limit 2 trips per confinement	\$1,000	\$1,000	\$1,000	\$1,000
Ambulance per trip limit 2 trips per confinement	\$200	\$200	\$200	\$200
Anesthesia-Benefit for General is 25% of Surgical Procedures per procedure for local anesthesia	\$25	\$30	\$40	\$50
Anti-nausea Medication per day administered or per prescription filled Maximum per month	\$20 \$80	\$40 \$160	\$50 \$200	\$60 \$240
Attending Physician (per day)	\$10	\$20	\$20	\$20
Blood/Plasma/Platelets/Immunoglobulins per day up to \$10,000 per cal year	\$200	\$200	\$200	\$200
Bone Marrow Stem Cell Transplant per lifetime	\$10,000	\$10,000	\$10,000	\$10,000
Bone Marrow Stem Cell Donation Benefit per lifetime	\$1,000	\$1,000	\$1,000	\$1,000
Companion Transportation (\$ per mile) up to \$1,500 per round trip	0.50	0.50	0.50	0.50

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Base	Level 1	Level 2	Level 3	Level 4
Experimental Treatment per day up to \$10,000 per lifetime	\$300	\$300	\$300	\$300
Family Care per day	\$60	\$60	\$60	\$60
Hair/External Breast/Voice Box Prosthesis per cal year	\$200	\$200	\$200	\$200
Home Health Care Services per day up to greater of 30 days/ calendar year or 2 times days confined	\$75	\$75	\$75	\$75
Hospice per day, no lifetime limit	\$70	\$70	\$70	\$70
Hospital Confinement, Days 1-30, benefit per day	\$100	\$200	\$300	\$400
Hospital Confinement, Days 31+, benefit per day	\$200	\$400	\$600	\$800
Hospital Confinement in a US Government Hospital Days 1-30, benefit per day	\$100	\$200	\$300	\$400
Hospital Confinement in a US Government Hospital Days 31+, benefit per day	\$200	\$400	\$600	\$800
Lodging per day up to 70 days per calendar year	\$75	\$75	\$75	\$75
Medical Imaging Studies per study, \$500 calendar year max	\$250	\$250	\$250	\$250
Outpatient Surgical Center per day	\$200	\$200	\$300	\$400
Calendar year maximum	\$600	\$600	\$900	\$1,200
Peripheral Stem Cell Transplant lifetime maximum	\$5,000	\$5,000	\$5,000	\$5,000
Private Full Time Nursing Services per day	\$150	\$150	\$150	\$150
Prosthesis/Artificial Limb per device, limit 1 per site, \$6,000 lifetime	\$3,000	\$3,000	\$3,000	\$3,000
Radiation/Chemotherapy per day (no monthly limit for chemotherapy injected or radiation delivered by medical personnel)	\$100	\$200	\$300	\$300
Monthly Maximum				
Self Injected	\$800	\$1,600	\$2,400	\$2,400
Pump	\$400	\$800	\$1,200	\$1,200
Topical	\$400	\$800	\$1,200	\$1,200
Oral	\$400	\$800	\$1,200	\$1,200
Any Other Method Not Listed	\$400	\$800	\$1,200	\$1,200
Reconstructive Surgery per unit value	\$40	\$40	\$60	\$60
Maximum per procedure for Surgery and Anesthesia, limit 2 per site	\$2,500	\$2,500	\$3,000	\$3,000
Second Medical Opinion limit once per malignant condition	\$300	\$300	\$300	\$300
Skilled Nursing Care Facility per day up to days confined in hosp	\$100	\$100	\$100	\$100
Skin Cancer Initial Diagnosis once per lifetime	\$300	\$300	\$300	\$300
Supportive or Protective Care Drugs & Colony Stimulating Factors per day	\$50	\$100	\$150	\$200
calendar year maximum	\$400	\$800	\$1,200	\$1,600
Surgical Procedures-Unit Value	\$40	\$50	\$60	\$70
maximum per procedure	\$2,500	\$3,000	\$5,000	\$6,000
Transportation (per mile) up to \$1,500 per trip	0.50	0.50	0.50	0.50
Waiver of Premium	Yes	Yes	Yes	Yes

## Optional Riders

A choice of optional riders is available and can be purchased at an additional cost to provide extra coverage and benefits.

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## Specified Disease

- Paid for hospital confinement for covered specified diseases.
- \$300 per day when hospitalized
- \$125,000 lifetime maximum
- The specified diseases covered under this rider are:
  - Adrenal Hypofunction (Addison's Disease)
  - Botulism
  - Bubonic Plague
  - Cerebral Palsy
  - Cholera
  - Cystic Fibrosis
  - Diphtheria
  - Encephalitis, including Encephalitis contracted from West Nile Virus.
  - Huntington's Chorea
  - Legionnaires Disease
  - Lou Gehrig's Disease (Amyotrophic Lateral Sclerosis)
  - Lyme Disease
  - Malaria
  - Meningitis (bacterial)
  - Multiple Sclerosis
  - Muscular Dystrophy
  - Myasthenia Gravis
  - Necrotizing Fasciitis
  - Osteomyelitis
  - Poliomyelitis
  - Rabies
  - Reye's Syndrome Scleroderma
  - Scarlet Fever
  - Sickle Cell Anemia
  - Systemic Lupus
  - Tetanus
  - Toxic Epidermal Necrolysis
  - Toxic Shock Syndrome
  - Tuberculosis (Mycobacterial)
  - Tularemia
  - Typhoid Fever
  - Variant Creutzfeldt- Jakob Disease (Mad Cow)
  - Yellow Fever

## Initial Diagnosis

- Paid for the first diagnosis of internal (not skin) cancer.
- Available in \$1,000 units from \$1,000 - \$5,000
- Pays 1.5 times amount for children on family coverage.

## Progressive Payment

- Paid for the first diagnosis of internal (not skin) cancer. The progressive payment accumulates \$50 per month for each month the policy has been in force after the first 30 days.
- Issue age for Progressive Payment rider is 17-64.

## Features

- Benefits are paid directly to the insured unless they specify otherwise.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- The policy is guaranteed renewable.
- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company.
- The spouse may be listed as the primary insured on a Cancer policy if the employee is not eligible for coverage
- Cancer 1000 coverage offers innovative benefits to help address current treatment costs for the care of cancer
- All eligible applicants in an account have the same premium, regardless of risk class or age

## Eligibility Requirements

- Issue ages 17-69 for both the employee and spouse.
- The employee must be permanent and full time working 20 hours per week.
- The employee must be actively at work at the time of application.
- Dependent children (as defined in the policy).

## Participation Requirements

To offer this plan, we require only 3 eligible participants apply.

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## Premium Information

- Premiums are based on level of coverage chosen.
- Premium levels are available for Employee; Employee and Dependent Children; and Employee, Spouse and Dependent Children plans.
- Premiums are not age banded.
- Premiums are not based on occupational risk

## Premiums

Employee	\$11.65	\$20.65	\$26.65	\$35.65
Single Parent	\$13.20	\$22.20	\$30.20	\$39.70
Employee + Family	\$19.80	\$34.30	\$45.30	\$58.80