

PEBB

PRIMER ON THE POWER OF
OUR UNION AROUND BENEFITS

PEBB'S ROLE

01

Labor
Management
Board

02

Oversees Plan
Design

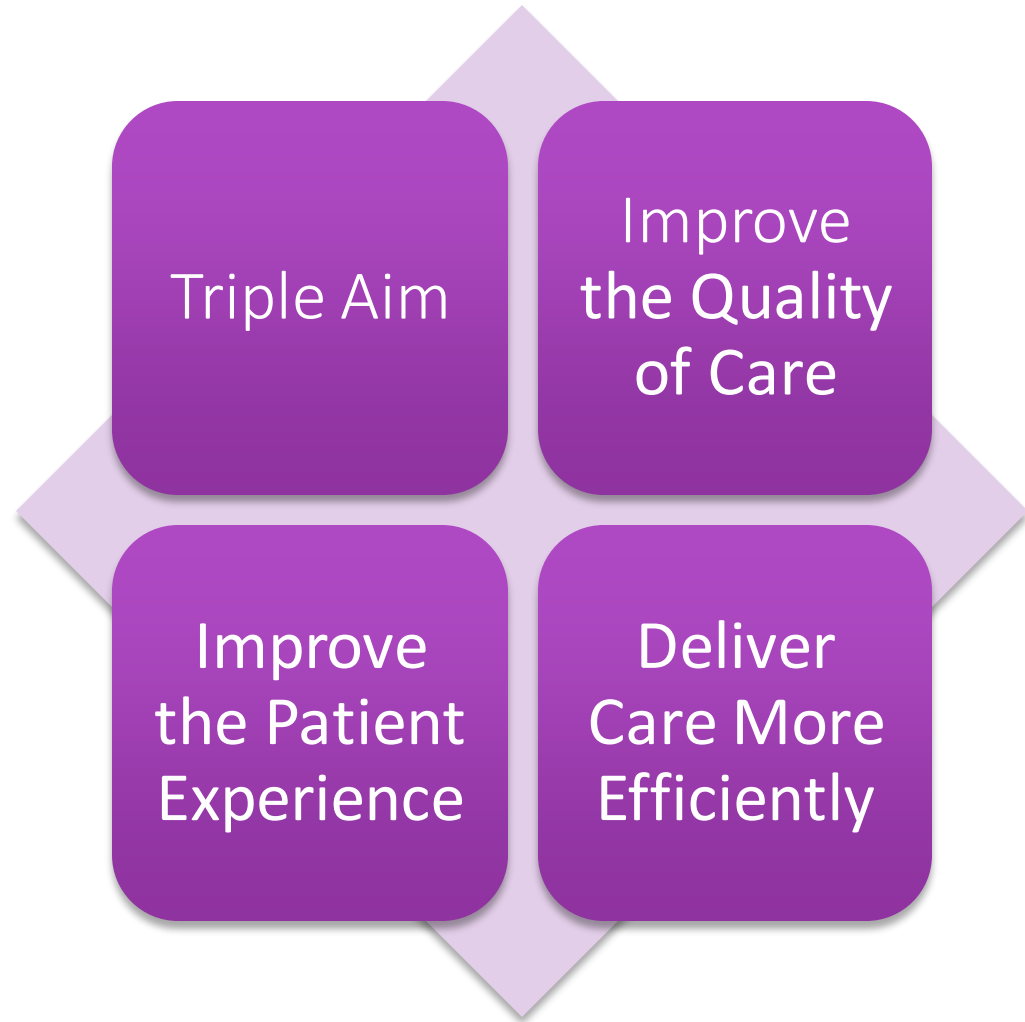
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4 Labor
Representatives

04

4 Management
Representatives

PEBB VISION



UNION DIFFERENCE

Contract fight after contract fight, affordable health care coverage has been a priority



PEBB benefits provide more coverage at a lower cost than more than 90% of other employers



We fight to keep strong coverage at the bargaining table & through representation at the PEBB board

WHAT DOES PLAN DESIGN MEAN?

PEBB determines the health, dental & vision care carriers. Additionally, PEBB contracts with the life insurance and disability carrier, the Employee Assistance Program and manages the flexible spending benefit programs.

Plan design for health, dental & vision care includes:

Deductibles

Co-pays

Services covered by the plans

Co-insurance

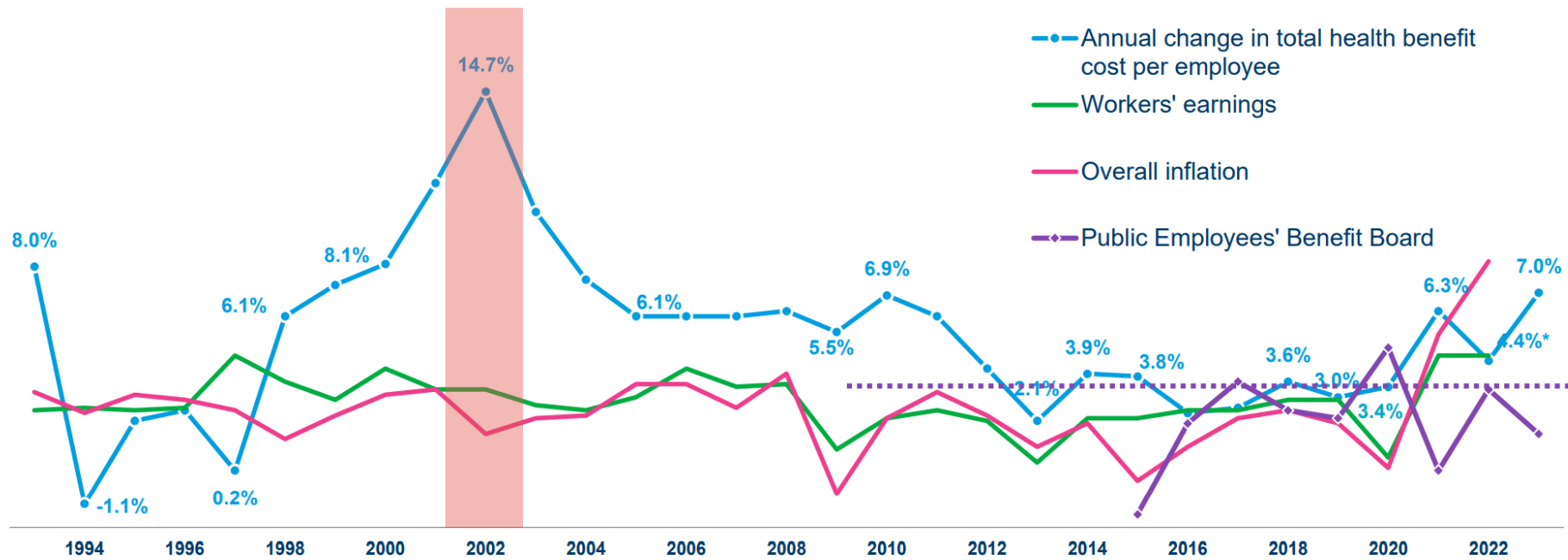
PREMIUM RATES ARE AFFORDABLE

As a Union, we bargain over the health care dollars that cover the premium

- For the two most expensive plans (Providence Statewide and Kaiser HMO), members pay 5% of the premium cost
- For the plans that are more than 10% less expensive than the most expensive plan, members pay 1% of the premium cost

Health Benefit Cost Growth Spikes in 2023

Change in total health benefit cost per employee compared to CPI, workers' earnings



Historically PEBB's year over year annual cost have stayed at or below the 3.4% mandate

Beginning in 2020, survey results are based on employers with 50 or more employees. *Projected.

Source: Mercer's National Survey of Employer-Sponsored Health Plans (beginning in 2020 results are based on employers with 50 or more employees); Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April) 1993-2022; Bureau of Labor Statistics, Seasonally Adjusted Weekly Earnings from the Current Employment Statistics Survey (April to April) 1993-2022



KEEPING COSTS
UNDER
CONTROL



We must renew PEBB benefits yearly



Per legislative mandate, if costs go above 3.4%, we must change benefits



We prioritize carriers paying attention to the waste in the system over cost shifting

YOUR VOICE AROUND BENEFITS

- In the last 5 years our members have been responsible for:
 - Making sure PEBB doesn't get overcharged for maternity care
 - Ensuring our Health carriers are following the law around preventative drugs
 - Preserving double coverage
 - Adding medically necessary services back to our plans that had been coded as "cosmetic"
 - Expanding fertility access including how pharmacy costs are calculated
 - Elevating access issues around dental & vision coverage in rural areas

UNION MEMBERSHIP MATTERS

Link to become a
member ----->



[SEIU503.org/join-us](https://seiu503.org/join-us)

Union membership is the best way to secure these great healthcare benefits, and to keep advocating for more.

- Union members save an average of **\$421.51** per month thanks to union negotiated healthcare benefits
- Strong membership in your union is what allows for you to have a voice in the process of deciding your healthcare
- Union dues are 1.7% of gross regular pay + \$2.75 per month, and are a great deal when it comes to the outstanding health coverage you and your families receive

Link to become a member



[SEIU503.org/join-us](https://seiu503.org/join-us)

QUESTIONS?

For PEBB questions, please reach out to Siobhan Martin, SEIU PEBB Board member at martins@seiu503.org

For Membership questions, please reach out to Melody Murphey, Organizer, murphey@seiu503.org