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September 19, 2014

Mr. Courtney Hall  
Lincoln Parish Police Jury  
P.O. Box 979  
Ruston, LA 71227

RE: PGRMA Group Health Plan - Renewal 2015

Dear Mr. Hall:

The PGRMA and Cannon Cochran Management Services, Inc. (CCMSI) are pleased to provide you with a renewal quote for 2015.

**Option 1:** \$1,500 Deductible/\$5,000.00 out-of-pocket maximum. This is your current PPO benefit plan that is being offered with the Managed Care Option as done in prior years. Based on the current Loss Ratio of 67.83% and ongoing cases, our renewal is 3% over your current rates.

**Option 2:** Managed Care Option. This benefit plan will have no changes for the upcoming year and is being offered at a 2.5% increase in rates due to the current Loss Ratio of 60.35.

**Case Management:** a program with the goal of assessing the medical necessity and appropriateness of care and treatment provided to a person covered under the plan. Including:

- Pre-certification of hospital stays
- Concurrent and retrospective reviews
- Testing or other items identified as requiring authorization
- Identifying and utilizing the most cost-effective services while maintaining professional standards of care

**PGRMA Highlights:**

- **Lab One Benefit:** 100% for all lab work done at a Labone facility or sent to Labone for testing. Labone is a division of Quest Diagnostics.
- **Wellness Benefit:** In-Network coverage 100% for each covered individual. No "time" limitation for exams and/or for authorization.

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Cannon Cochran Management Services, Inc.

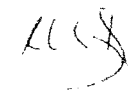
PO Box 5734 Metairie, LA 70009

504 888 3555 Fax 504 888 9555 [www.ccmsi.com](http://www.ccmsi.com)

- Service: Our standard turnaround time is a maximum of 7-10 days. However, we are unable to provide Diabetes Self-Management Program materials, insulin and insulin supplies at 100% of the manufacturer's suggested retail price. We are able to provide these items at a 10% discount off the manufacturer's suggested retail price.
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As always, it is a pleasure to work with you and the Lincoln Parish Police Jury. I would be pleased to answer any questions that you may have regarding the proposed rates and look forward to working with you during the upcoming year.

Sincerely,  
  
 Yvette L. Murphy  
 CCMSI Group Health Manager

  
 Roland Dartez  
 Executive Director, Police Jury Association



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## Grandfathered Health Plan Notice

Parish Government Risk Management Agency (PGRMA) believes that this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act of 2010. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example the requirement for the provision of preventative health services without any cost sharing. However; grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding with protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to our customer service number on your identification card. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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