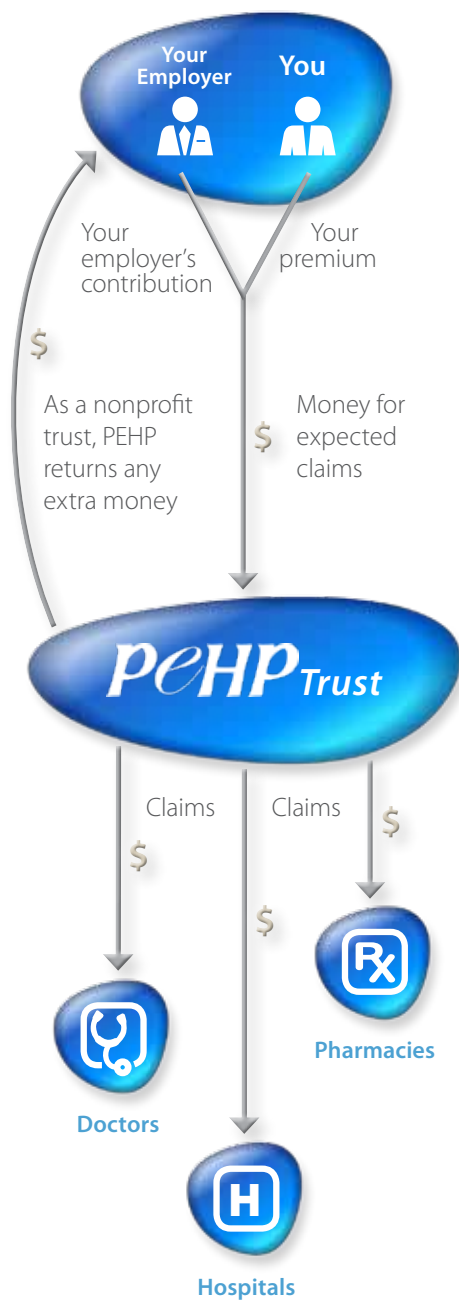


It's **Y**our Money



When it comes to healthcare costs, we're all in this together.

When you understand how PEHP works, you realize this: **It's your money.**

We're not a traditional insurance company.

PEHP plans are self-funded. We pay claims from a pool of money that includes your premiums and your employer's contributions. Using your benefits wisely helps save money in the pool, keeping premiums low.

We're all in this together: PEHP, your employer, and you. If we can find ways to control costs while making sure you get the best care, we all win.

In the coming year, PEHP will offer tips on how to be a wise healthcare consumer. Go to **www.pehp.org/yourmoney** for practical healthcare tips — for both your family and your finances.



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www.pehp.org/yourmoney