

December 5, 2023

To Whom It May Concern:

My daughter was born last year, [REDACTED]. [REDACTED]
[REDACTED], [REDACTED]. [REDACTED]
[REDACTED]
[REDACTED]

Fortunately, my daughter, [REDACTED] has made tremendous strides with the help of several specialty providers and Nevada Early Intervention Services. [REDACTED]
[REDACTED] Unfortunately, I did not find out until today that [REDACTED] insurance termed as of October 31, 2023. I found this out because Option Care, told us when re-ordering [REDACTED].

After calling UMR, and eventually being led to PEBP, I was told I was sent a letter telling us of this pending event. I rummaged through old mail and found it. It is a "Certificate of Group Health Plan Coverage." Even if I did see there was a coverage ending date, the letter never implies why. After talking to the employees at PEBP, the only reason why coverage ceased was they did not have her social security number on file. UMR has her social security on file, why wouldn't PEBP? PEBP also has her birth certificate on file.

This would be frustrating experience for anybody with a normally healthy child, however, this lapse in coverage is detrimental to my child. [REDACTED]
[REDACTED] UMR has been exceptional through this horrific experience, providing millions of dollars of financial relief. It astonishes me that a simple clerical error cannot be resolved with a clarifying phone call (i.e., providing her social security number). My daughter is now uninsured for the months of November and December. [REDACTED]
[REDACTED]

[REDACTED] A month doesn't seem long for a lack of coverage, but it does for this kiddo.

Please consider this my appeal and I hope PEBP will resolve this by back-dating insurance coverage to November 1, 2023 as soon as possible.

Sincerely,

Melanie Flores, MSW

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

There is a \$1,000 additional contribution allowed by IRS to the HSA account for people (like me) that are above 55. However, your website cannot allow me to do so. I have been asking this question since last year, and you haven't done anything about this. I don't understand why this is still NOT corrected or updated. Thank you.