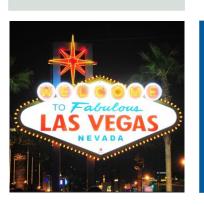






OPEN ENROLLMENT PLAN YEAR 2025

MEDICARE EXCHANGE RETIREES
ENROLLED WITH
VIA BENEFITS





775-684-7000 702-486-3100 or 1-800-326-5496 https://pebp.nv.gov





Questions will NOT be answered until the Q&A portion of the presentation. Please sit back, relax and enjoy the presentation and hopefully I will have answered your question by the time we get to the Q&A. For your privacy, only general questions can be answered during this presentation. If you have questions that are personal in nature, please call our Member Services Team or send us a secure message through your E-PEBP portal.

Is Your Phone Number and Mailing Address Up-To-Date?

Log on to your <u>E-PEBP Portal</u> to send a secure message.

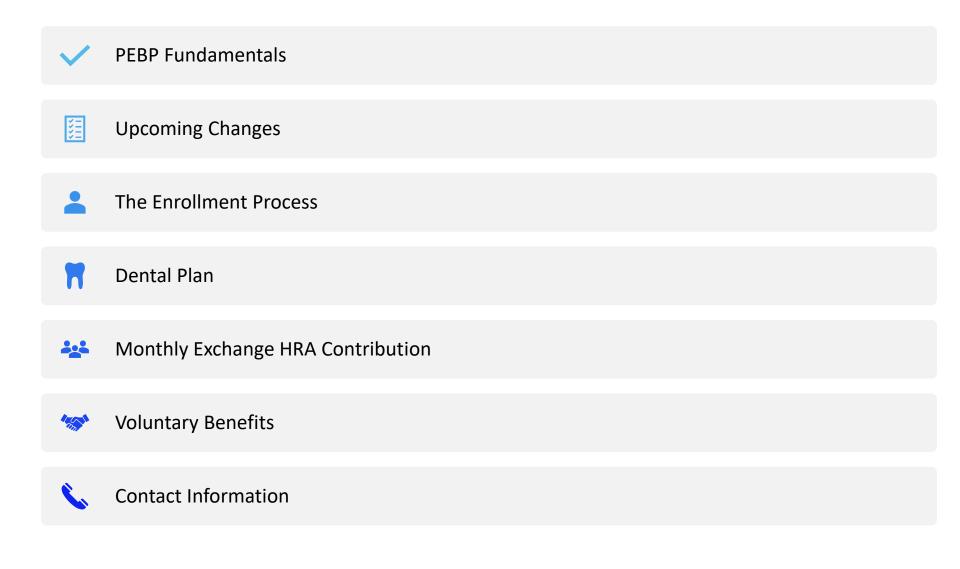
Call Member Services: 775-684-7000, 702-486-3100 or 1-800-326-5496.

Email addresses can be updated at the initial log-in for your E-PEBP portal.

A recording of this presentation will be available on PEBP's website once all the webinars have concluded.

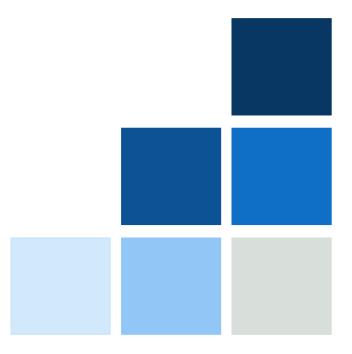


Today's Topics



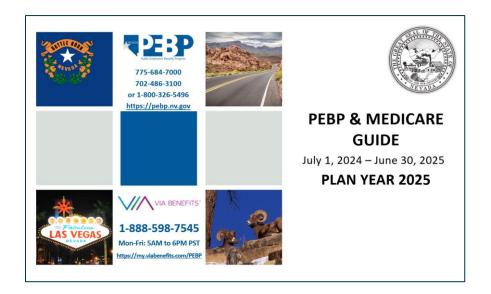


PEBP Fundamentals

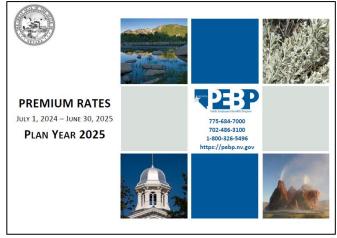




PEBP & Medicare Guide



https://pebp.nv.gov
Open Enrollment page
Getting to Know Your Plan page





Plan Year 2025

July 1, 2024 – June 30, 2025

2024	4	2025
JANUARY FEBRUARY	MARCH	JANUARY FEBRUARY MARCH
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Open Enrollment

Complete your open enrollment event between May 1st through May 31st online in your E-PEBP Portal. Supporting documents for dependents due no later than June 15th.

Changes made are effective July 1, 2024

If you do not want to make any changes NO action is required.

Coverage tier:

- Participant Only
- Participant + Spouse or DP
- Participant + Child(ren)
- Participant + Family

Options during open enrollment:

- Enroll in or decline PEBP dental coverage
- Add or delete dependent(s)
 - Spouse/DP must be enrolled in Medicare to enroll in PEBP dental
- Designate basic life insurance beneficiaries
- Enroll or decline voluntary retiree benefits



Granting Caregivers' Permission

	Authorization to Release Personal Information (Limited)	Authorization to Release Personal Information (Full)	Financial Power of Attorney (POA)
PEBP	Allows a representative to get information only	N/A	Allows a representative to act on your behalf and make decisions
Via Benefits	Allows a representative to get information only	Allows a representative to act on your behalf	Allows a representative to act on your behalf and make decisions





<u>Important Details</u>

Basic Life Insurance

in PEBP coverage
receive \$12,500 in
basic life insurance.
Non-State retirees
receive \$7,500.
Reinstated coverage
through Late
Enrollment forfeits
Basic Life Insurance.

Cap on Exchange HRA

Medicare Exchange
HRA balances will be
caped at \$8,000 on
May 31, 2023.
Although you can
accrue more than
\$8,000 throughout the
plan year, any balances
over \$8,000 will be
reduced to the limit.

HRA Funding

Medicare retirees eligible for an HRA will continue to receive \$13 per month per year of service.

PEBP Dental

The annual maximum dental is \$2,000 per person.

Voluntary Life Insurance

Voluntary Life Insurance through the Standard will require participants to have a minimum of \$5,000 in VLI for themselves to have any dependent coverage.



The Enrollment Process

You must enroll or decline coverage online in your E-PEBP portal



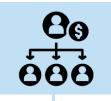
E-PEBP Portal Features



Send a Secure Message



Elect or Decline PEBP Dental



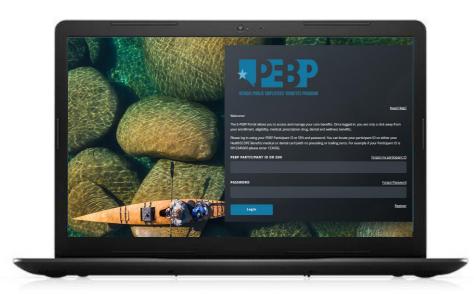
Elect Beneficiaries



Upload Supporting Documents



Enroll in Voluntary Products





E-PEBP Portal

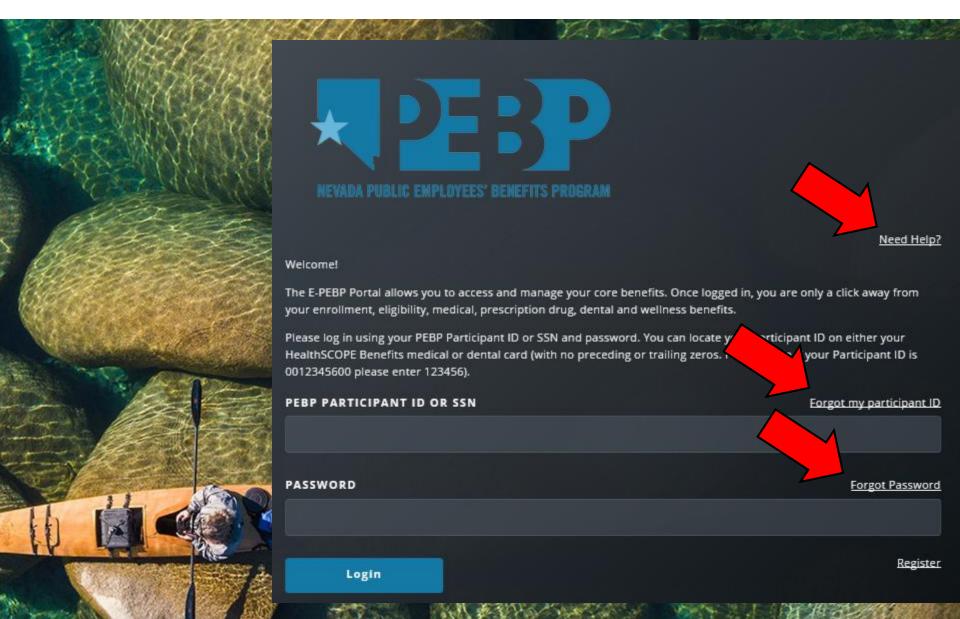


Nevada Public Employees' Benefits Program



Visit https://pebp.nv.gov and click on any "E-PEBP Portal" link to access your online account







Home

Daphne, here are some things you may do next:

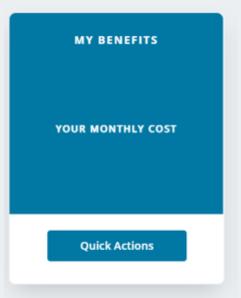


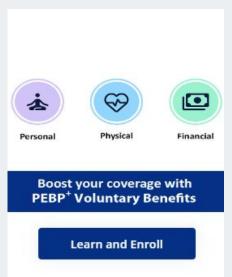
OPEN ENROLLMENT

You have 65 days to complete this event.

Restart Modify Cancel

MY TOOLS





Supporting documents must be submitted through the E-PEBP Portal or on PEBP's Contact Us page under Supporting Documents.



PEBP Dental Plan

Medicare Exchange Participants and Eligible Dependents



Dental Benefits Overview

Medicare Exchange Participants			
BENEFIT CATEGORY	In-Network	Out-of-Network	
Individual Plan Year Maximum (applies to basic and major services)	\$2,000 per person	\$2,000 per person	
Plan Year Deductible (applies to basic and major services only)	\$100 per person or \$300 per family (3 or more)	\$100 per person or \$300 per family (3 or more)	
Preventive Services Routine cleanings (4/plan year) Exams (4/plan year) Bitewing X-rays (2/plan year)	 Covered 100% Not subject to deductible Does not apply towards individual plan year max 	Covered 80%Not subject to deductibleDoes not apply towards individual plan year max	
Basic Services Periodontal, fillings, extractions, root canals, full-mouth X-rays	You pay 20% coinsurance after deductible is met	You pay 50% coinsurance after deductible is met	
Major Services Bridges, crowns, dentures, tooth implants	You pay 50% coinsurance after deductible is met	You pay 50% coinsurance after deductible is met	
Orthodontia	Not Covered	Not Covered	



PEBP Dental Option

To enroll in the PEBP dental plan:

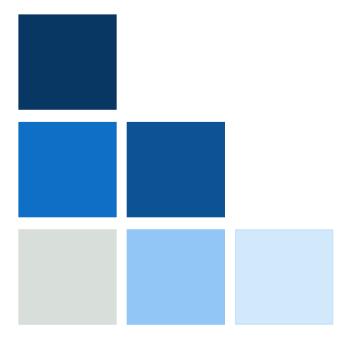
- Retiree has a medical plan through Via Benefits
- Enroll or decline coverage in your E-PEBP portal
- PEBP Dental coverage is effective for the entire plan year (July 1-June 30)
- For eligible retirees: dental premium is deducted from your PERS pension check and reimbursed to you automatically. If you pay your premium directly to PEBP monthly your premium will also be automatically reimbursed to you. The automatic dental reimbursements come from your Medicare Exchange HRA account.
 - o If you do not receive a PERS pension check, you may pay online or set up automatic payments through your E-PEBP Portal.

Plan Year 2025 PEBP Dental Plan Rates July 1, 2024 – June 30, 2025		
Monthly Premium Rates	State Retiree	Non-State Retiree
Retiree only	\$50.66	\$44.99
Retiree + Spouse/DP*	\$101.32	\$89.98
Surviving/Unsubsidized Spouse/DP*	\$50.66	\$44.99
*Snouse/DP must be enrolled in Medicare in order to elect PERP dental		



Monthly Exchange HRA Contribution

VIA Benefits





Via Benefits Exchange HRA <u>Contribution</u>

Medicare retirees will continue to receive \$13 per month per year of service.

Exchange – Monthly	HRA Contribution
Medicare Retirees En	rolled in Via Benefits

Medicare Retirees Enfolied in Via Benefits		
Years of Service	Contribution	
5	\$65	
6	\$78	
7	\$91	
8	\$104	
9	\$117	
10	\$130	
11	\$143	
12	\$156	
13	\$169	
14	\$182	
15 (base)	\$195	
16	\$208	
17	\$221	
18	\$234	
19	\$247	
20	\$260	

RETIREE MEDICARE EXCHANGE HRA CONTRIBUTION ELIGIBILITY

- Exchange participants who retired **BEFORE January 1, 1994**, receive the 15-year (base) HRA contribution.
- Exchange participants who retired ON OR AFTER January 1, 1994, receive the HRA contribution that corresponds to the number of years the retiree worked for a Nevada public entity.
- Retirees with *less than* 15 years of service, who were hired by their last employer ON OR AFTER January 1, 2010, and who are not disabled do not receive an Exchange HRA contribution.
- Retirees who were initially hired ON OR AFTER January 1,
 2012, do not receive an Exchange HRA.

NOTE: Your hire date is considered the date which you began working for a <u>PEBP participating employer</u>. Many employers may participate in PERS, but do not participate in PEBP.



Voluntary Benefits

Corestream



PEBP+ Voluntary Benefits

To enroll in voluntary benefits, click PEBP+ on the E-PEBP portal.

Voluntary Products	Open Enrollment or Qualifying Life Event	Anytime
VSP Voluntary Vision	X	
Legal Services	X	
Retiree Critical Illness	X	
Retiree Accident Insurance	X	
Retiree Voluntary Life Insurance*	X	
Auto, Home, and Renters' Insurance		X
ID Theft Protection		X
Pet Insurance		X

*Participants must be enrolled on \$5,000 Voluntary Life Insurance (VLI) to enroll their dependents in VLI





Participants and eligible dependents do not need to be enrolled in a dental plan to enroll in voluntary products.



Dates and Deadlines

If you do not want to make any changes NO action is required.

To make changes to your *medical plan* you must do so through Via Benefits during Medicare open enrollment from October 15th – December 7th

Deadline to Complete Changes

May 31st, 2024

<u>Changes</u> <u>Become Effective</u>

July 1, 2024









Plan Year 2025 Open Enrollment

May 1st - May 31st

<u>Deadline to Upload</u> <u>Supporting Documents</u>

June 15, 2024





Public Employees' Benefits Program 3427 Goni Road, Suite 109 Carson City, NV 89706

https://pebp.nv.gov memberservices@peb.nv.gov 775-684-7000 or 702-486-3100 Send us a secure message in your E-PEBP Portal

Thank You!