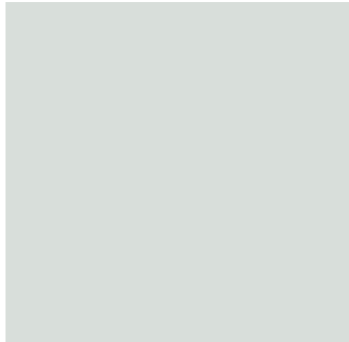


OPEN ENROLLMENT PLAN YEAR 2026

MEDICARE EXCHANGE RETIREES
ENROLLED WITH
VIA BENEFITS

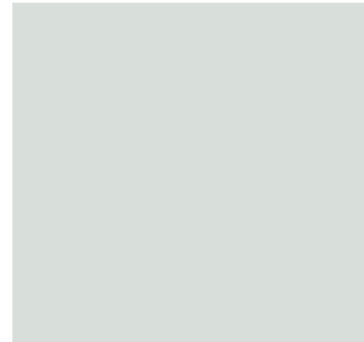


775-684-7000

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. 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 Unit 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 E-PEBP Portal to send a secure message

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

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

Today's Topics



PEBP Fundamentals



Upcoming Changes



The Enrollment Process



Dental Plan



Monthly Exchange HRA Contribution



Voluntary Benefits







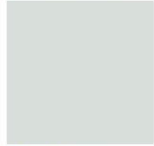





Contact Information

PEBP Fundamentals













PEBP & Medicare Guide

	 775-684-7000 702-486-3100 1-800-326-5496 https://pebp.nv.gov		 PEBP & MEDICARE GUIDE July 1, 2025 – June 30, 2026 PLAN YEAR 2026
			
	 1-888-598-7545 Mon-Fri: 9AM to 6PM PST https://my.viabenefits.com/PEBP		

<https://pebp.nv.gov>

Open Enrollment page

Getting to Know Your Plan page

			
PREMIUM RATES JULY 1, 2025 – JUNE 30, 2026 PLAN YEAR 2026		 775-684-7000 702-486-3100 1-800-326-5496 https://pebp.nv.gov	
			

Plan Year 2026

July 1, 2025 – June 30, 2026

2025

2026

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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, 2025**

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

Coverage tier:

- Participant Only
- Participant + Spouse or DP

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



Important Details

Basic Life Insurance

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

Cap on Exchange HRA

Medicare Exchange HRA balances are capped at \$8,000 on May 31st each year. 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

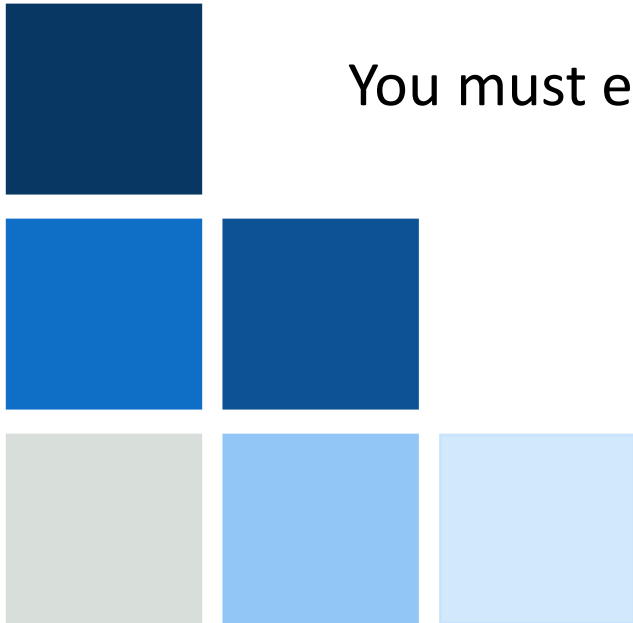
The annual maximum dental is \$2,000 per person.

Voluntary Benefits

Voluntary life insurance is switching carriers from the Standard to MetLife.

The Enrollment Process

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



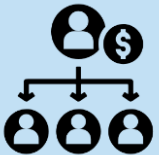
E-PEBP Portal Features



Send a Secure Message



Elect or Decline PEBP Dental



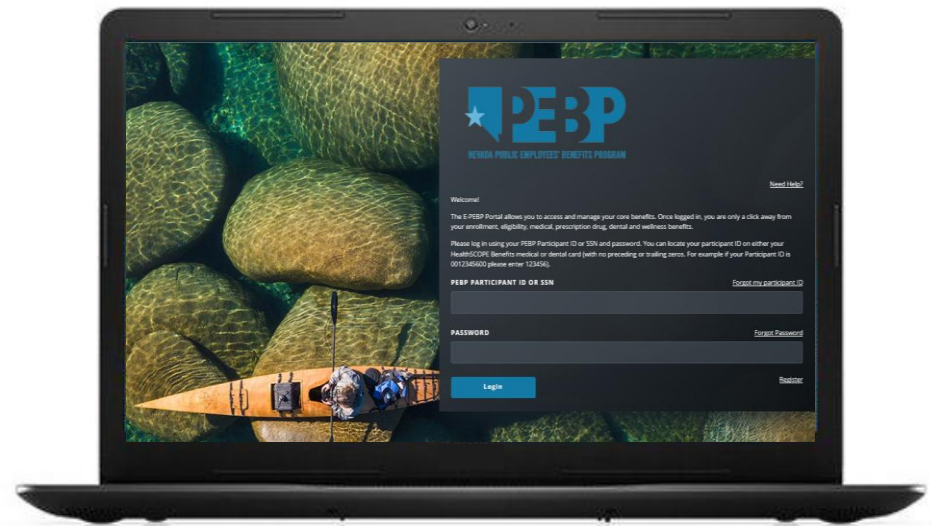
Elect Beneficiaries



Upload Supporting Documents



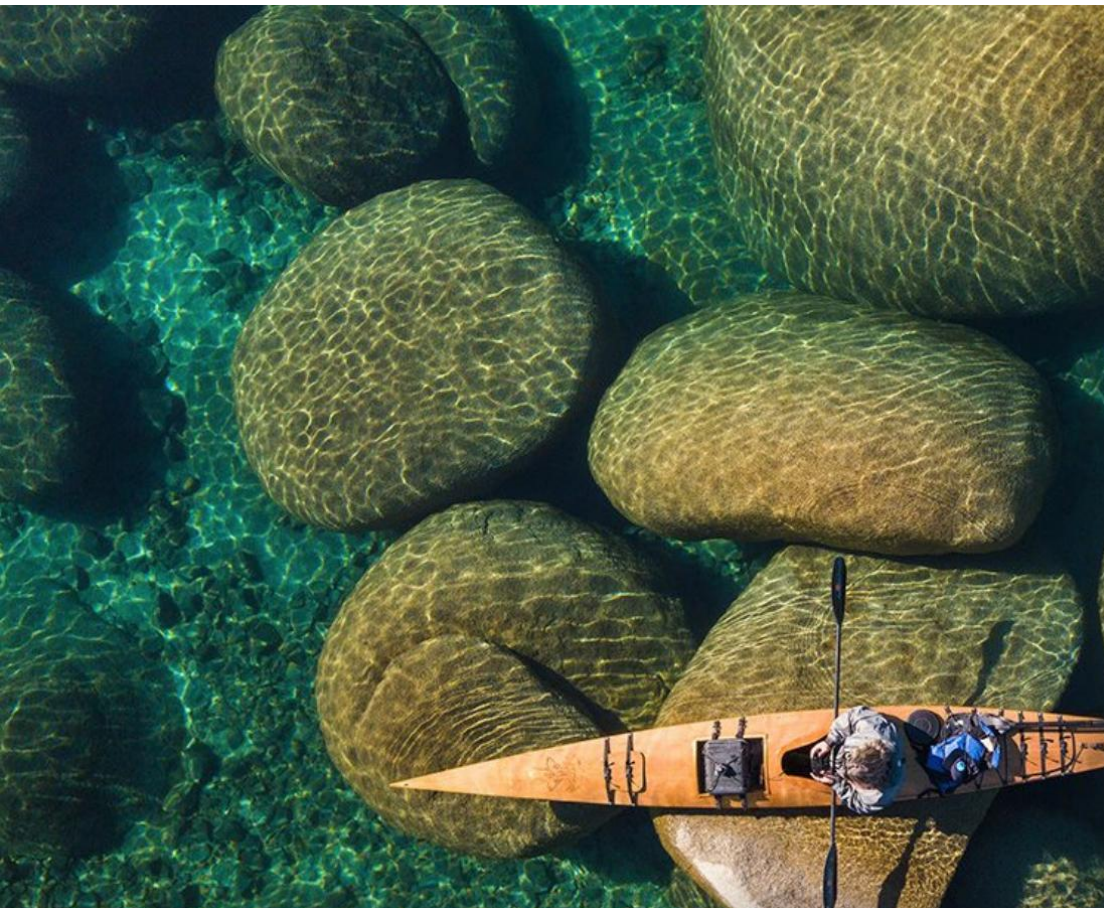
Enroll in Voluntary Products




E-PEBP Portal



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





NEVADA
PEBP
Public Employees' Benefits Program

[Need Help?](#)

Please note that the Open Enrollment Period is now from May 1, 2024 through May 31, 2024.

Welcome!

The E-PEBP Portal allows you to access and manage your core benefits. Once logged in, you are only a click away from your enrollment, eligibility, medical, prescription drug, dental and wellness benefits.

Please log in using your full Social Security number (No dashes or spaces) and your password. If you have forgotten your password, please press "Forgot Password" on the upper right corner of the Password field below.

PEBP PARTICIPANT ID OR SSN

PASSWORD

[Forgot Password](#)

[Login](#)

[Register](#)



[Home](#)

SHARON, here are some things you may do next:



OPEN ENROLLMENT

You have 38 days to complete this event.

[Restart](#) [Modify](#) [Cancel](#)

MY TOOLS

MY BENEFITS

YOUR MONTHLY COST

Quick Actions



Personal



Physical



Financial

Boost your coverage with
PEBP⁺ Voluntary Benefits

Learn and Enroll

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

Declining Coverage Disenrolls From All PEBP Benefits

Home



Family Medical Coverage Spending Accounts Beneficiaries Complete your Enrollment

Open enrollment - July 1, 2025

Medical Coverage



Medical Coverage

Select who is covered

☒ SHARON
Myself

Exchange Plan - No Dental

\$0.00
per month

[Learn More](#)

Exchange Plan - PEBP Dental

\$50.31
per month

[Select](#)

[Learn More](#)

Tri-Care Medical

\$0.00
per month

[Select](#)

[Learn More](#)

Tri-Care Medical with PEBP Dental

\$50.31
per month

[Select](#)

[Learn More](#)

Decline coverage

\$0.00
per month

[Select](#)

[Learn More](#)

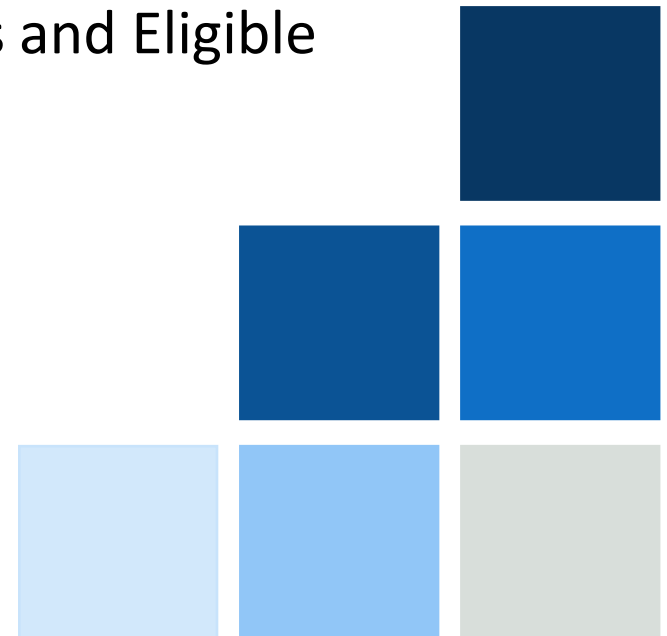
Cancels your:

- Exchange Health Reimbursement Arrangement (HRA)
- Basic life insurance
- Retiree voluntary benefits

Can come back as a late enrollee one time during a PEBP open enrollment period

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)	<ul style="list-style-type: none"> • Covered 100% • Not subject to deductible • Does not apply towards individual plan year max 	<ul style="list-style-type: none"> • Covered 80% • Not subject to deductible • Does 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 or have TRICARE for Life
- 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.
 - 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 2026 PEBP Dental Plan Rates July 1, 2025 – June 30, 2026

Monthly Premium Rates	State Retiree	Non-State Retiree
Retiree only	\$53.18	\$50.31
Retiree + Spouse/DP*	\$106.36	\$100.62
Surviving/Unsubsidized Spouse/DP*	\$53.18	\$50.31

*Spouse/DP must be enrolled in Medicare in order to elect PEBP dental.

Monthly Exchange HRA Contribution

VIA Benefits



Via Benefits Exchange HRA Contribution

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

Exchange – Monthly HRA Contribution Medicare Retirees Enrolled 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: In order to receive years of service (YOS) credit from a non-State or local government participating agency, your last employer must be a current PEBP participating agency with a hire date prior to 2012.

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

*Highlighted offerings are switching carriers from the Standard to MetLife. If you're currently enrolled in the Standard there is no action required on your part and your coverage will transition seamlessly to MetLife.



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 to your PEBP dental coverage 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.

Medigap policy holders can use the *Medicare Birthday Rule* to change plans without underwriting
within 60 days of their birthday.

Deadline to
Complete Changes

May 31st, 2025

Changes
Become Effective

July 1, 2025



Plan Year 2025
Open Enrollment

May 1st - May 31st



Deadline to Upload
Supporting Documents

June 15, 2025



Carson Tahoe Health

- The contract with United Healthcare has been extended through the end of the calendar year.
- For more information, visit Carson Tahoe Health at, <https://www.carson Tahoe Health.com/unitedmembershipupdate.html?language=en>



Call PEBP Member Services Unit:

(775) 684-7000

(702) 486-3100

(800) 326-5496

Send a secure message in your [E-PEBP Portal \(pebp.nv.gov\)](https://pebp.nv.gov)

Contact Via Benefits:

(888) 598-7545

<https://my.viabenefits.com/pebp>

Thank You!