



4th Quarter – Plan Year 2023

Quarterly Newsletter

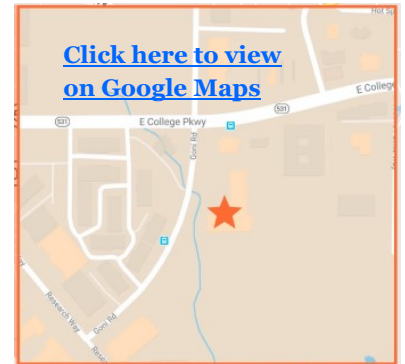
April 2023

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We Moved!

Our new address is:

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



Open Enrollment Timeline

PEBP's open enrollment is passive; participants are NOT required to do anything if they wish to remain on the same plan and coverage tier.

Coverage tiers:

- Participant Only
- Participant + Spouse or Domestic Partner

- Participant + Child (ren)
- Participant + Family

Options during open enrollment:

- Enroll in or decline coverage
- Change health plan option

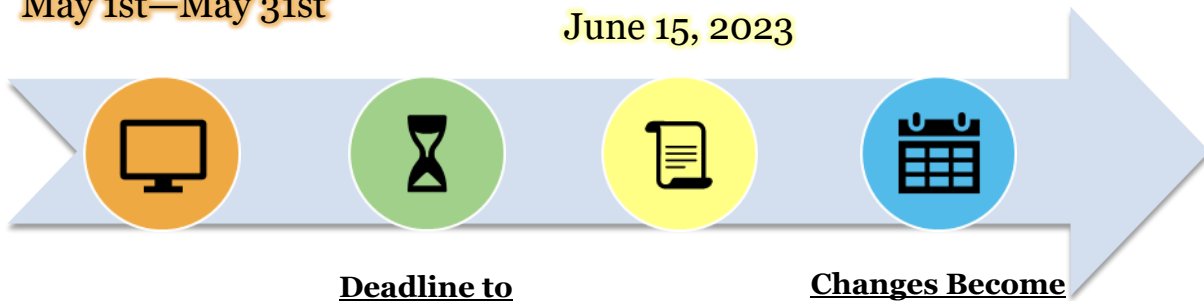
- Add or delete dependent(s)
- Switch from HRA to HSA or vice versa
- Designate HSA or basic life beneficiaries
- Modify pre-tax HSA contribution
- Enroll in or decline voluntary benefits

Plan Year 2024 Open Enrollment

May 1st – May 31st

Deadline to Upload Supporting Documents

June 15, 2023



Deadline to Complete Changes

May 31st

Changes Become Effective

July 1, 2023

Visit [Upcoming Events \(state.nv.us\)](https://state.nv.us) to view PEBP's calendar of events

Plan Year 2024 Open Enrollment is May 1st–31st

PEBP’s open enrollment is **May 1st through May 31st**. Any changes made during open enrollment will be effective July 1, 2023.

The open enrollment (OE) webinars will offer information about Plan Year 2024 (PY24) rates, how to complete your OE event, and plan benefits

you may not be aware of with a Q&A to follow. **The OE meetings will be held via live webinar. You must register to attend an OE meet-**

ing. The links to register for the live webinars are available on PEBP’s website under [Calendar of Events](#), or by using the links in the table below.

Plan Year 2024 Effective 7/1/2023—Open Enrollment Webinars	
Participants enrolled in Medicare on the Exchange with Via Benefits	Wednesday, April 26th, 2023 9:00am— 10:00am PST Click here to register for this event
Participants enrolled in the CDHP, LD, EPO or HMO plans	Wednesday, April 26th, 2023 12:00pm— 2:00pm PST Click here to register for this event
Participants enrolled in the CDHP, LD, EPO or HMO plans	Thursday, April 27th, 2023 10:00am— 12:00pm PST Click here to register for this event
Participants enrolled in the CDHP, LD, EPO or HMO plans	Monday, May 1st, 2023 9:00am— 11:00am PST Click here to register for this event
Participants enrolled in Medicare on the Exchange with Via Benefits	Monday, May 1st, 2023 1:00pm— 2:00pm PST Click here to register for this event
Participants enrolled in the CDHP, LD, EPO or HMO plans	Tuesday, May 2nd, 2023 1:00pm— 3:00pm PST Click here to register for this event
Administrative leave is authorized per NAC 284.589.6(b) for active employees attending a PEBP coordinated event. PEBP recommends employees work with their supervisor to request approval to attend an open enrollment meeting. Open enrollment meetings for active employees are scheduled in 2-hour increments.	

Retiree Late Enrollment

A retired public officer or employee of the State, NSHE, a participating local government, or his or her surviving spouse or domestic partner, may reinstate insurance during the open enrollment period if the retired public officer or employee did not have more than one period during

which he or she was not covered under the PEBP Plan on or after October 1, 2011, or on or after the date of his or her retirement, whichever is later. Meaning, the above individuals will only have one opportunity to rejoin the PEBP Plan following retirement. The Late Enrollment

applies to certain state and non-state retirees who previously participated in PEBP at retirement. The late enrollment period allows retirees who meet the eligibility requirements as required under [NRS 287.0475](#) to have the opportunity to reenroll. **To enroll as a late en-**

rollee, contact PEBP between April 15th and May 15th to request the retiree late enrollment form. All retiree late enrollment forms must be completed and submitted to the PEBP office by May 31st. Approved enrollment for reinstated retirees will become effective July 1st.

What’s New for Plan Year 2024

Dental Plan	Annual max increases from \$1500 to \$2000
Hinge Health	Hinge Health offers high quality musculoskeletal (MSK) care to help control your pain. This virtual guided physical therapy solution is offered to those enrolled in the CDHP, LD or EPO plans.
Real Appeal	Online weight management support program and weight loss tools to help you build health habits across key areas, such as nutrition, fitness, sleep and stress to support a healthier lifestyle. This program is offered on all PEBP plans.
HRA and HSA	Active state employees enrolled in the CHDP, LD, EPO or HMO will receive additional funding through an HRA or HSA (depending on plan and eligibility) of up to \$1400 (depending on tier). Be on the lookout for more information on how you can use this funding to help pay for your out of pocket costs.
Premiums	The amount members pay will remain unchanged from the current plan year.

For more information about PY24 you may visit us on the web during OE at <https://pebp.state.nv.us>.

HSA/HRA Funding Basics

What is a Health Savings Account (HSA)?

An HSA is an account that can be used to pay for qualified medical expenses such as copays, dental, vision and prescriptions for those enrolled in a high deductible plan such as the CDHP. Those with an HSA may be eligible to contribute pre-tax money to fund this account on their own. An HSA is owned by the account holder and remains with the account holder until the fund balance is exhausted.

What is a Health Reimbursement Arrangement (HRA)?

An HRA is an account that can be used to pay for qualified medical expenses such as copays, dental, vision and prescriptions. Members are not able to contribute to an HRA and this ac-

count is owned by the employer. If a member disenrolls from PEBP, their HRA balances are forfeited.

HSA/HRA Funding Sources

PEBP:

- \$600 HSA/HRA base funding for members enrolled on CHDP
- Additional **one-time** \$300 for all active state employees

Legislature:

- Additional \$300/\$400/\$500 (dependent on tier) to all active state employees on all plans for **PY24 and PY25 only**

Total PY24 HSA/HRA Funding by Plan and Tier

Tier	CDHP HSA or HRA	LD HRA	EPO/HMO HRA
Employee Only	\$1,200	\$600	\$600
Employee + Spouse	\$1,300	\$700	\$700
Employee + Children	\$1,300	\$700	\$700
Employee + Family	\$1,400	\$800	\$800



What’s Next: In June, you will receive information from HSA Bank. You will need to establish an account at MyAccounts.hsabank.com. Balances will fund throughout the first week in July.

Member Assistance Program (MAP) Spotlight: Sanvello Mobile App

What is the MAP? Available to all CDHP, LD, EPO and HMO members, the MAP has resources for mental health treatment, autism services, and alcohol and substance use support for participants and their covered dependents.

Access your MAP benefit:

Call 1-877-660-3806, TTY 711.

Visit liveandworkwell.com. Register or enter anonymously using access code **FP3EAP**.



Mental health treatment



Autism services



Alcohol and substance use support



UnitedHealthcare®

A journey of a thousand miles begins with a single app.

What is Sanvello? An app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression as part of the MAP benefit. Connect with powerful tools that are there for you right as symptoms come up. In addition to this benefit, participants have access to Sanvello Premium* at no additional cost as part of your benefit plan.

Here's what you'll get:

Daily mood tracking. Answer simple questions each day to capture your mood, identify patterns and self-assess your progress.
Coping tools. Reach for just the right tool to relax, be in the moment or manage stressful situations, like test-taking, public speaking or morning dread.
Guided journeys. Designed by experts for a range of needs, journeys use clinical techniques to help you feel more in control and

build long-term life skills.
Personalized progress. Through weekly check-ins, Sanvello creates a roadmap for improvement. Track where you are, set goals and make strides week-by-week.
Community support. With one of the largest peer communities in the field, connect with others anonymously and share advice, stories and insights — anytime.

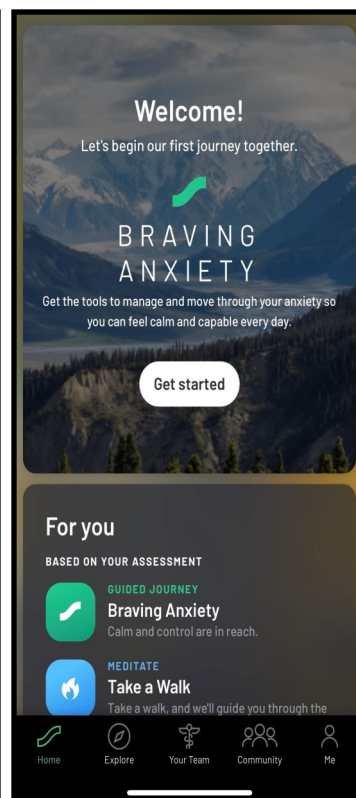
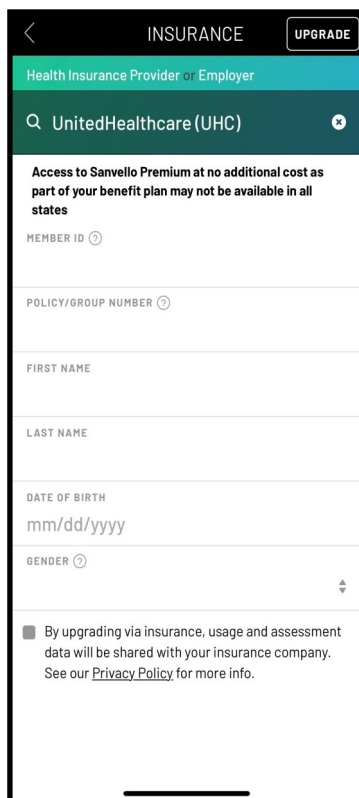
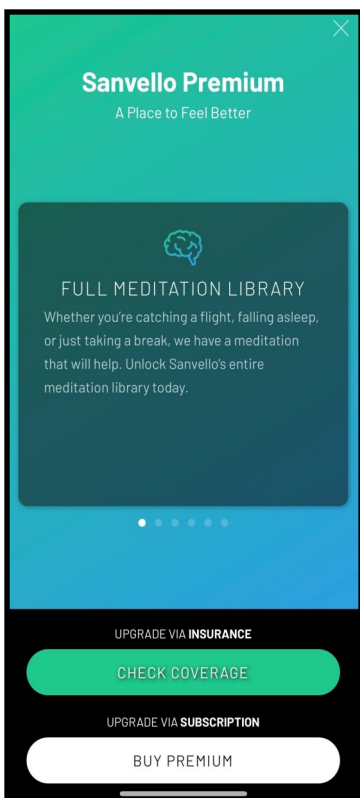
Escape to Sanvello whenever you need to, track your progress and stay until you feel better.

Sign up for Sanvello Premium:

1. Upgrade via insurance by clicking on CHECK COVERAGE.
2. Enter health insurance provider UnitedHealthcare (UHC).
3. Enter your Member ID and Group Number as they appear on your PEBP ID card.
4. Begin your journey.

*Access at no additional cost may **not** be available in all states.

Click on the Sanvello icon below to visit them on the web.



A c c e s s . Q u a l i t y . A f f o r d a b i l i t y .