



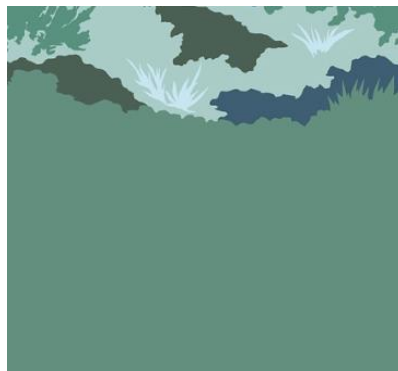
Public Employees' Benefits Program

775-684-7000

702-486-3100

1-800-326-5496

<https://pebp.nv.gov>



RETIREE ORIENTATION

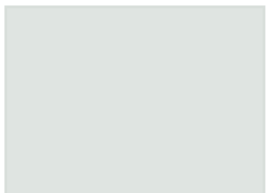
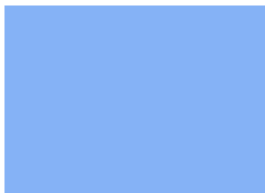
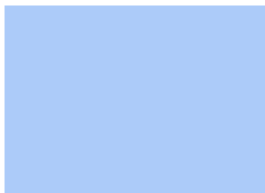
Covered Topics

- Retiree Fundamentals
- Retirees in a PEBP Plan
- Retirees on Medicare Exchange or TRICARE for Life
- Additional Benefits Available to Retirees
- Reinstating Your Coverage



Retiree Fundamentals

Common Acronyms, Requirements for Enrollment, Required Forms, Plan Year Timeframes, Categories of Retirees, Retiree Eligibility for Funding, Granting Caregivers' Permission



Common Acronyms

- **VIA Benefits: Not an acronym**
PEBP's third-party Medicare Exchange Vendor
Formerly Willis Towers Watson or Extend Health
- **BA: Benefits Advisor**
a licensed, non-commissioned insurance person who works for VIA Benefits
- **HRA: Health Reimbursement Arrangement**
Funds PEBP provides *eligible* retirees for their healthcare expenses
- **PEBP offers two kinds:**
 - Annually funded HRA for those enrolled in a PEBP plan (CDHP, LD, EPO, HMO)
 - Monthly funded HRA for those enrolled with VIA Benefits



Requirements for Enrollment

60-day Deadline

- Must enroll in PEBP coverage within 60 days of retirement by submitting the completed and signed Retiree Benefit Enrollment and Change Form (RBECE) and Years of Service (YOS) Form
 - A copy of your Medicare card, SSA lack of credits eligibility letter and dependent documentation may be required

Qualifying Life Event

- Allows change to PEBP medical plan
- Can add/remove eligible dependents

NAC 287.135

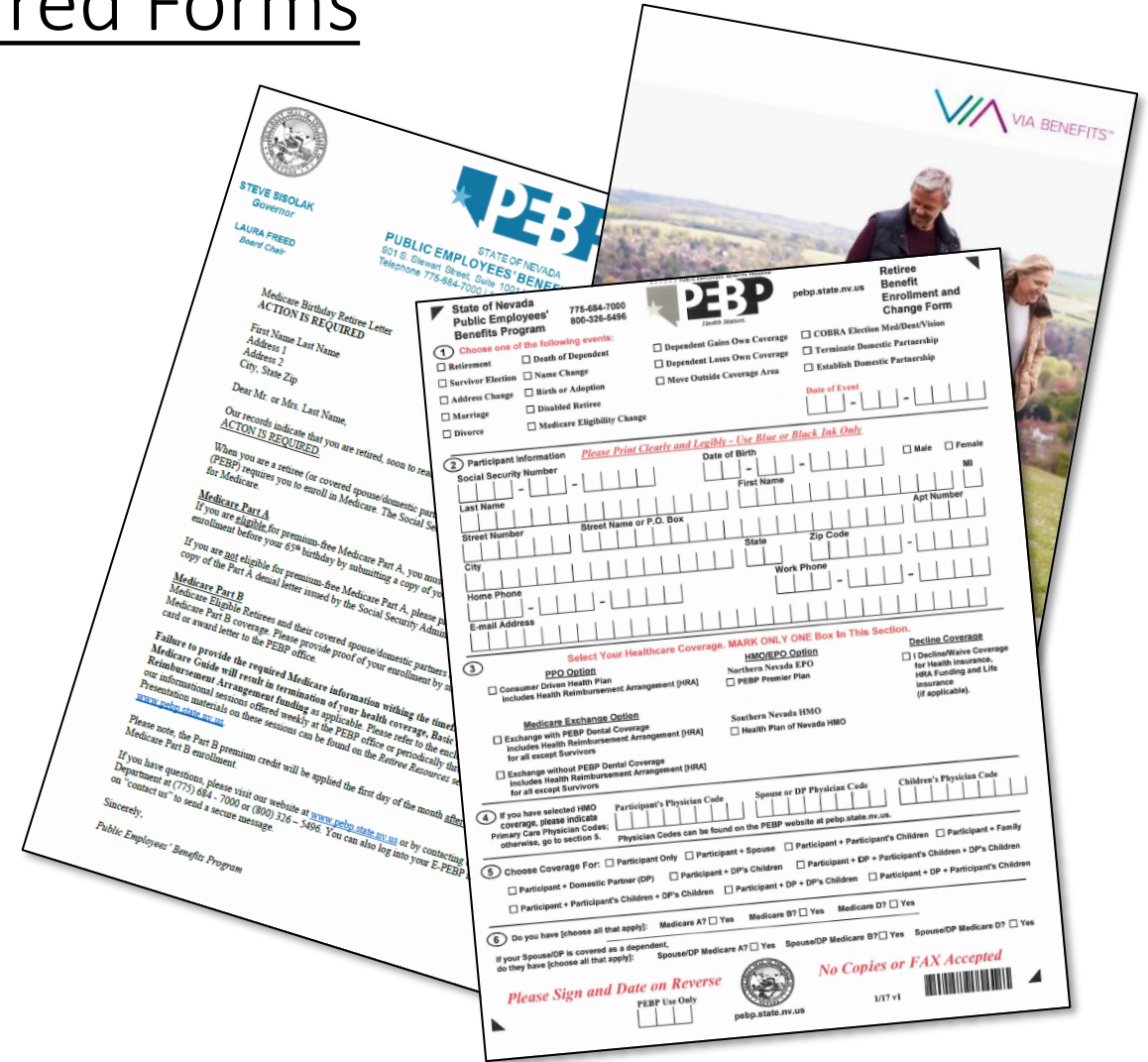
- 5 or more years of service credit (NRS 287.047)
- Last employer is participating in PEBP with their active employees

Required Forms



Before your 65th birthday, PEBP will mail you:

- PEBP and Medicare Guide
- Retiree Benefit Enrollment and Change Form (RBECEF)
- Years of Service Form (YOS)



The image shows three overlapping forms. The top-left form is a 'Medicare Birthday Retiree Letter' from the State of Nevada, signed by Governor Steve Sisolak and Board Chair Laura Freed. It informs retirees that they must enroll in Medicare Part A and B before their 65th birthday. The top-right form is the 'Retiree Benefit Enrollment and Change Form' from the State of Nevada Public Employees' Benefits Program. It contains sections for: 1) Choosing one of the following events (Retirement, Death of Dependent, Survivor Election, Address Change, Marriage, Divorce, Name Change, Birth or Adoption, Disabled Retiree, Medicare Eligibility Change); 2) Participant Information (Social Security Number, Date of Birth, First Name, Last Name, Street Number, Street Name or P.O. Box, City, State, Zip Code, Home Phone, Work Phone, Email Address); 3) Select Your Healthcare Coverage (MARK ONLY ONE Box In This Section), including PPO Option, Medicare Exchange Option, and HMO/EPO Option; 4) Decline Coverage (Decline/Waive Coverage for Health Insurance, HRA Funding and Life Insurance); 5) Choose Coverage For (Participant Only, Participant + Spouse, Participant + Participant's Children, Participant + Family, Participant + Domestic Partner (DP), Participant + DP's Children, Participant + DP + Participant's Children + DP's Children, Participant + DP + DP's Children, Participant + DP + Participant's Children); 6) Do you have (choose all that apply): Medicare A? Yes, Medicare B? Yes, Medicare D? Yes, Spouse/DP Medicare A? Yes, Spouse/DP Medicare B? Yes, Spouse/DP Medicare D? Yes. The bottom form is a 'VIA BENEFITS' form with a photo of a man and woman.

The RBECEF and YOS forms and complete retiree packets can be found on the [Retiring Before Age 65](#) and [Retiring After Age 65](#) sections of our website under *Helpful Links*



Important Retiree Timeframes for PEBP Benefits

RETIREES	Termination Date	Retirement Date	Retiree Health Benefit Start Date	Benefit Impact
	May 30 th	May 31 st	June 1 st	NO BREAK IN COVERAGE
	May 31 st	June 1 st	June 1 st	
	When the retirement date occurs immediately after the termination date, without a gap, there is no break in coverage.			
	May 30 th	June 3 rd	July 1 st	BREAK IN COVERAGE
	When termination/separation date and retirement date occur in different months the retiree will:			
	1. Be offered COBRA coverage, OR			
	2. Have a break in coverage & will lose ALL PEBP benefits			

Plan Year Timeframes

PEBP's Plan Year

Fiscal year: Runs from July 1st through June 30th of the following year

- Open enrollment:
Generally,
May 1st—May 31st



VIA Benefits Plan Year

Calendar year: Runs from January 1st through December 31st

- Open enrollment:
October 15th—
December 7th



Two Categories of Retirees

Enrolled in a PEBP plan

- Retiree has not yet reached Medicare age, or retiree is Medicare age and have non-Medicare eligible dependents on their plan
- Retiree is Medicare age and enrolled in Medicare Part B, but does not qualify for FREE Medicare Part A
- Enrolled in the CDHP w/HRA, LD, EPO or HPN plan

Enrolled in an Exchange plan/TRICARE

- Retiree is enrolled in Medicare Parts A+B
 - Enrolled in a supplemental plan through VIA Benefits
- OR**
- Enrolled in TRICARE for Life
- Option to enroll in the PEBP PPO dental option



Eligibility for State and Non-State Retiree Years of Service Subsidy and Medicare Exchange Retiree HRA Contribution

- Participants who retired **BEFORE January 1, 1994**, receive the 15-year base contribution.
- Participants who retired **ON OR AFTER January 1, 1994**, the contribution per year of service beginning with 5 years to a maximum of 20 years.
- Employees hired **BETWEEN January 1, 2010, and December 31, 2011**, who retire with fewer than 15 years of service, do not receive a years of service subsidy and do not qualify for a Medicare Exchange HRA.
- Employees who were initially hired **ON OR AFTER January 1, 2012**, do not receive a years of service subsidy, the base subsidy, or Exchange HRA, and will be charged the full unsubsidized rate.

Look for the *Rates Guide* at <https://pebp.nv.gov/Plans/getting-to-know-your-plan/> for monthly subsidy and retiree HRA contribution rates

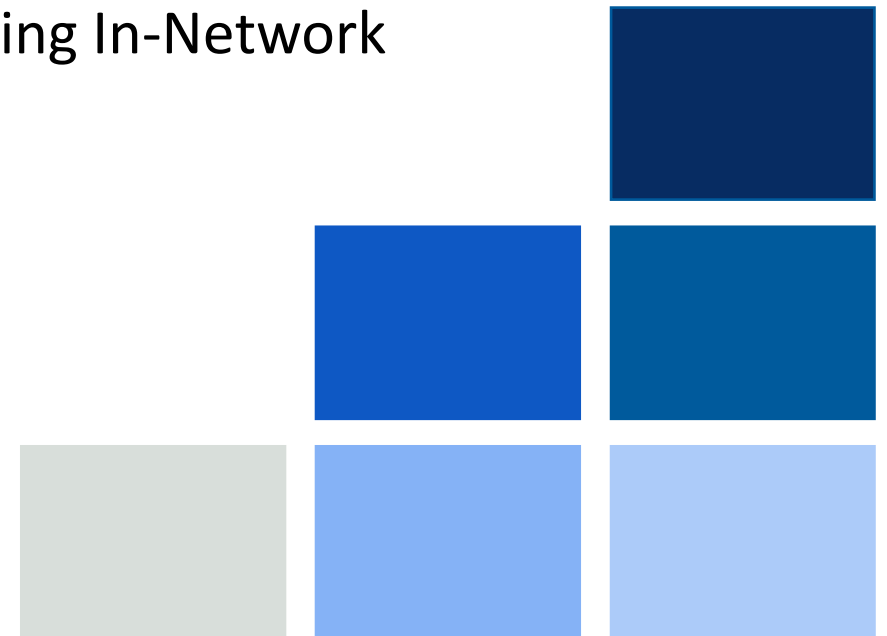
Granting Caregivers' Permission

	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



Retirees Enrolled in a PEBP Plan

CDHP w/ HRA, LD, EPO or HMO, and Finding In-Network
Providers





Enrolled in the CDHP w/ HRA, LD or EPO Plan

Network of Providers:



- **Northern Nevada and out-of-state** is UnitedHealthcare Choice Plus Network
- **Southern Nevada** is Sierra Health-Care Options



Prescription Drugs:

- Express Advantage Network (EAN) pharmacy for short-term prescriptions
- Smart 90 program for long-term medications



The Diversified Dental Network administers dental benefits through UMR



Health Reimbursement Arrangement (HRA) for CDHP participants:

- HSA Bank administers HRAs (and HSAs from your active employment years)

Visit https://pebp.nv.gov/Plans/Plan_Contacts/ for your plan's contact information



Enrolled in the Health Plan of Nevada (HMO)



HEALTH PLAN OF NEVADA
A UnitedHealthcare Company

- Only available to southern Nevada participants
- HPN is separate from and not affiliated with the other plan options
- The Diversified Dental Network administers dental benefits through UMR



Diversified
Dental
Services, Inc.

Visit https://pebp.nv.gov/Plans/Plan_Contacts/ for your plan's contact information

Find In-Network Providers

UMR Plans– CDHP w/ HRA, LD and EPO



EXPRESS SCRIPTS[®]



Diversified
Dental
Services, Inc.

Health Plan of Nevada (HMO)



HEALTH PLAN OF NEVADA

A UnitedHealthcare Company



Diversified
Dental
Services, Inc.

Visit <https://pebp.nv.gov/Plans/find-a-provider/>
to search for in-network providers

PEBP does not maintain the provider list. Please note that it is your responsibility to verify with the provider that they are in-network. PEBP does not maintain a network specific to vision care.

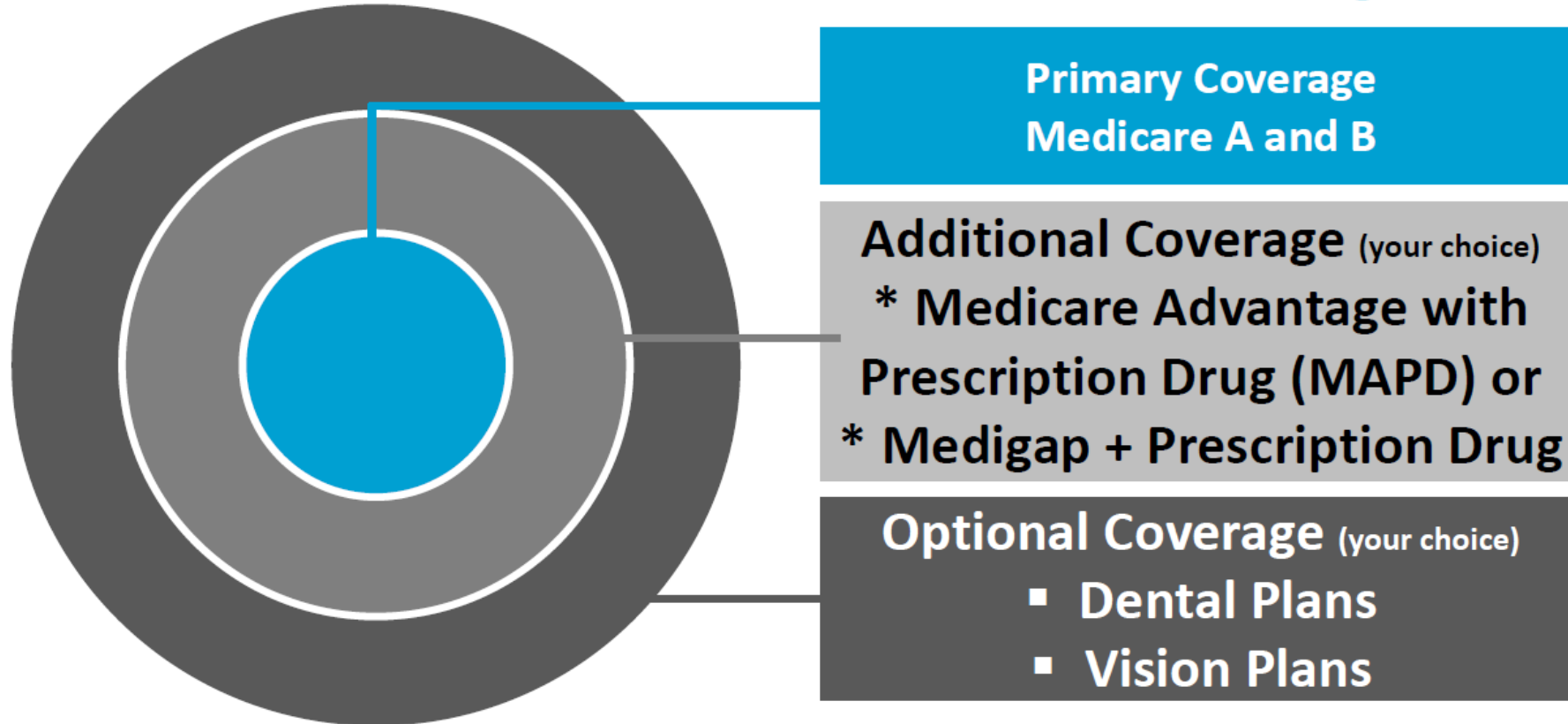
Retirees Enrolled in the Medicare Exchange or TRICARE for Life

VIA Benefits and Pre-Medicare Informational Sessions



Your Medicare Exchange Coverage Through VIA Benefits

- **How Medicare coverage works**



Welcome to Via Benefits

Medicare Coverage Simplified

Not looking for Medicare plans?

[Learn About Individual and Family Plans](#)



Browse Your Medicare Options

Answer a few simple questions to get started.

[See Plans](#)

Returning to Via Benefits?

[Sign In](#)

New to Via Benefits? [Sign Up](#)

Our customer service, trained and licensed benefit advisors, and comprehensive knowledge of the Medicare market make Via Benefits the trusted advisor for hundreds of thousands of retirees.

Via Benefits helps you choose the medical, prescription drug, dental and vision plan that fit your medical requirements and budget. We help you to make informed and confident enrollment decisions.

[Get Additional Details](#)






<https://My.ViaBenefits.com/PEBP>



Watch educational videos by visiting VIA Benefits' website

Enrolling with VIA Benefits

Enroll by phone






-  Call Via Benefits when you are ready to enroll
-  A member of the care team will help you review and enroll in a plan
-  Identity is voice-verified
-  Disclaimers are read to you
-  With your permission, a friend or family member may join the call

After you select your plan, allow up to 45 minutes to complete applications



45 min. 15 min.

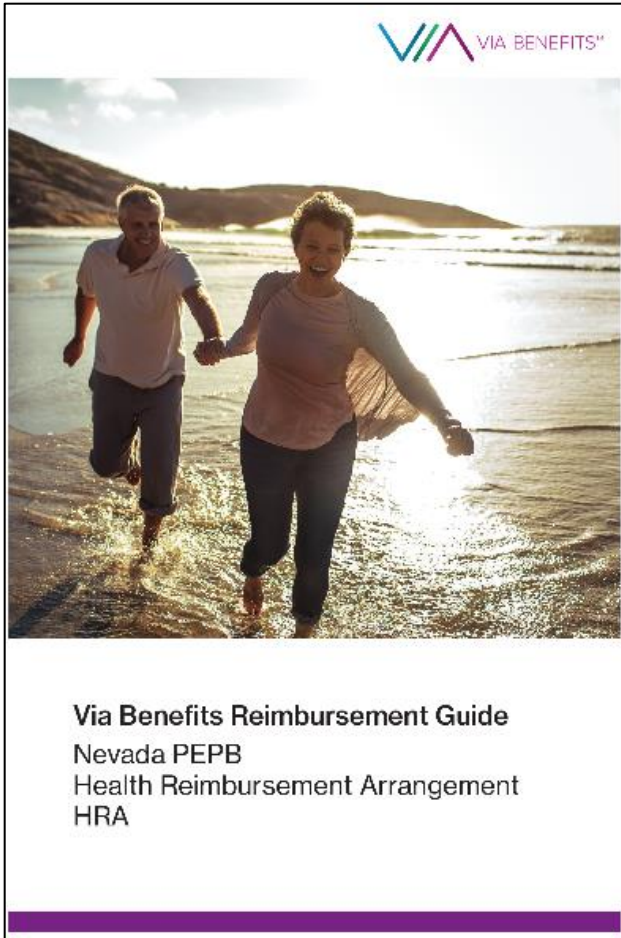
Enroll online

-  Enroll anytime
-  Compare plans side by side, select a plan, and enroll using the website
-  Identity is verified when you sign into Via Benefits
-  You read the disclaimers and confirm on the site
-  Shop Via Benefits with help from a friend or family member

After you select your plan, allow up to 15 minutes to complete applications

1-888-598-7545

Qualifying for the Medicare Exchange Retiree Health Reimbursement Arrangement



- Must be enrolled in Medicare Parts A and B in order to enroll in a plan through Via Benefits
- **Participants must remain enrolled through Via Benefits** each year to continue to have access to their HRA or risk permanently forfeiting the rights to their HRA, basic life insurance and PEPB dental benefits (if applicable)
- Your Via Benefits HRA allocation amount will be based three criteria:
 1. Your date of hire
 2. Your date of retirement
 3. Earned YOS credit (5-20 years)



PEBP's Pre-Medicare Informational Sessions

Still have questions about retirement and/or making the transition to the Exchange with VIA Benefits?

Join us for an informational session on Zoom during the second Tuesday of the month. We will break down the process into five manageable steps with a Q&A to follow or watch a recording anytime of the PEBP and Via Benefits spring or fall meeting at <https://my.viabenefits.com/pebp>.

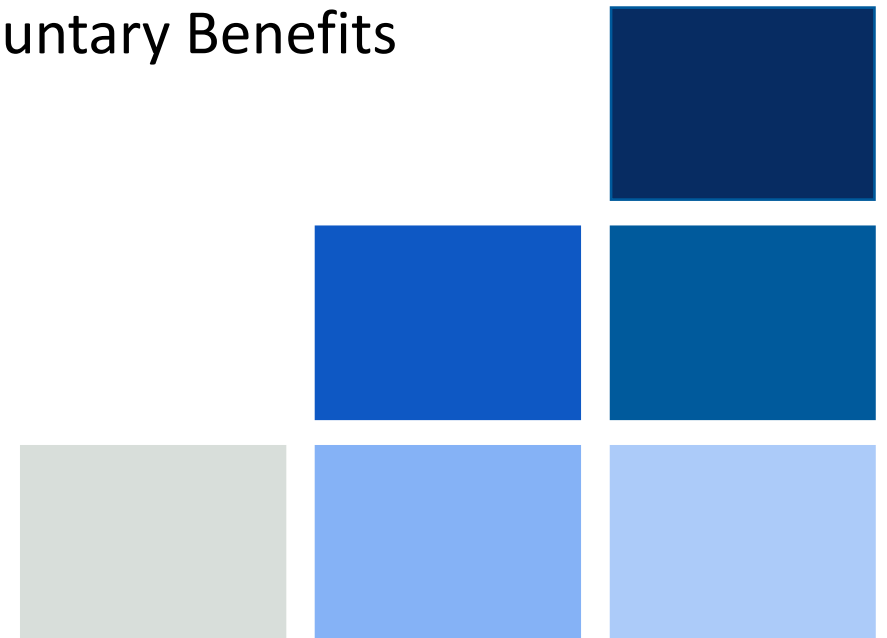


Register for a session on our Meetings & Events page at <https://pebp.nv.gov/Meetings/meetings-events/>.

Additional resources can be found on the [Retiring Before Age 65](#) and [Retiring After Age 65](#) sections of our website.

Additional Benefits Available to Retirees

PEBP Dental, Basic Life Insurance, and Voluntary Benefits



PEBP Dental Option for VIA Benefits and TRICARE for Life Participants



- This is the same dental benefit offered to active employees
- Via Benefits/TRICARE medical plan = option to elect the PEBP dental plan
- Dental coverage effective for the *entire* plan year
- Mail in or upload the RBEFCF to enroll (or decline) in PEBP dental
- Monthly dental premium will be deducted from your PERS pension
- No PERS pension? Pay online or set up automatic payments through your E-PEBP Portal

Look for the *Rates Guide* at <https://pebp.nv.gov/Plans/getting-to-know-your-plan/> for monthly premium rates

Retiree Basic Life Insurance

This benefit provides:

- Will and trust preparation
- Beneficiary services
 1. Grief support
 2. Financial and legal support
 3. Wealth Management account
 4. Guidance services
 5. Social media shutdown
 6. Fraud resolution
 7. Travel assistance

Personal and confidential assistance:
1-866-302-4480, TTY 711

Register at
liveandworkwell.com

Use access code: **LIFEBENSVS**
to enter anonymously

Visit <https://pebp.nv.gov/Plans/basic-life-insurance/> for more information

Voluntary Benefits

Voluntary Product	State	Non-State	Reinstated (State or non-State)	Enroll During OE/QLE	Enroll Anytime	Cancel During OE	Cancel Anytime
VSP Voluntary Vision	X	X	X	X		X	
LegalEASE– Legal Services	X	X	X	X		X	
ID Theft Protection– ID Watchdog	X	X	X		X		X
The Standard Retiree Voluntary Life	X	X	X	X			X
The Standard Retiree Critical Illness	X	X	X	X			X
The Standard Retiree Accident Insurance	X	X	X	X			X
Auto, Home, Renters' Insurance (Liberty Mutual)	X	X	X		X		X
Pet Insurance (Nationwide Pet Insurance)	X	X	X		X		X



Log into your PEBP Portal – [PEBP+ Voluntary Benefits](#)
 Call Corestream Customer Care at 1-775-249-0716
 Email Corestream at pebpcustomer@corestream.com

Reinstating Your Coverage

NRS 287.0475





Retiree Late Enrollment

- There is one opportunity to rejoin the PEBP Plan following retirement.
- To enroll as a late enrollee, contact PEBP between April 15th and May 15th to request the retiree late enrollment packet.
- Retiree late enrollment forms and Medicare A and B cards (and TRICARE FOR Life cards, if applicable) must be completed and submitted to the PEBP office by May 31st.
- Supporting documents for dependents are due by June 15th.
- Approved enrollment for reinstated retirees will become effective July 1st.
- Reinstated retirees are not eligible for basic life insurance coverage through the PEBP.



Contact Information

Public Employees' Benefits Program
3427 Goni Road, Suite 109
Carson City, NV 89706
775-684-7000 or 702-486-3100
Long Distance: 1-800-326-5496

Upload your retirement documents via our secure document upload form on our Contact Us page at <https://pebp.nv.gov/Contact/contact-us/>
E-PEBP Portal– Send us a secure message by logging on to your portal at <https://pebp.nv.gov/>



Via Benefits
(toll free) 1-888-598-7545
<https://My.ViaBenefits.com/PEBP>



Social Security Administration
1-800-772-1213
www.ssa.gov