



NEVADA PUBLIC EMPLOYEES' BENEFITS PROGRAM

1st Quarter – Plan Year 2024

# Quarterly Newsletter

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Visit [Meetings and Events](#) to view PEBP's calendar of events, including Pre-Medicare Informational Sessions offered most Tuesdays.

## PEBP Dental: Get Your Smile On

All Consumer Driven Health Plan (CDHP), Low Deductible Plan (LD), Exclusive Provider Organization Plan (EPO) and Health Plan of Nevada (HPN) participants have PEBP dental built into

their coverage and is included in your monthly premium. Medicare Exchange eligible participants have the option to enroll in PEBP dental for an additional premium.

Find an in-network provider on [PEBP's Find a Provider](#) page to take advantage of your preventive services, covered 100% under your insurance.

<b>DENTAL PLAN</b> All CDHP, LD, EPO, HMO & Medicare Exchange Eligible Participants	
<b>Dental Plan Design Features</b>	<b>In-Network</b>
<b>Individual Plan Year Maximum</b> No annual maximum for dependents under 19 (applies to basic and major services)	\$2,000 per Person
<b>Plan Year Deductible</b> (applies to basic and major services)	\$100 per Person \$300 per Family (3 or more)
<b>Preventive Services</b> Teeth cleaning (4/plan year) Oral examination (4/plan year) Bitewing X-rays (2/plan year)	<b>Covered 100%</b> Not subject to deductible Does not apply towards plan year max benefit
<b>Basic Services</b> Full-mouth periodontal cleanings, fillings, extractions, root canals, full-mouth X-rays	You pay 20% coinsurance after deductible is met
<b>Major Services</b>	You pay 50% coinsurance after deductible is met
<b>For detailed information about PEBP dental refer to the <a href="#">Dental Plan and Summary of Benefits for Life Insurance</a></b>	

## Basic Life Insurance Benefit

Effective July 1, 2023, the legislature adjusted basic life insurance amounts for **State active employees and State retirees**. Non-State

active employees and non-State retirees will retain previously set basic life insurance amounts.

For more information about basic life insurance visit [Basic Life Insurance \(state.nv.us\)](#).

Basic Life Insurance	Class 1 (Employee)	Class 2 (Retiree)
State Active/Retiree	\$25,000	\$12,500
Non-State Active/Retiree	\$15,000	\$7,500

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**HSA Bank: Retirement Healthcare Cost Calculator**



For **employees enrolled in the CDHP with a Health Savings Account (HSA)**, try the Retirement Healthcare Cost Calculator, offered by HSA Bank, your HSA provider.

No matter where you are in your career, retirement is something you need to plan for. And it's especially important to think about how you'll pay for healthcare once you get there.

It's estimated that healthcare could cost hundreds of thousands of

dollars in retirement. Your specific costs will vary, so this calculator predicts yours using the data you enter (your health information is protected and won't be shared). This may help relieve anxiety about future healthcare costs and better prepare you to retire when you're ready.

Visit <http://hsabank.hvsfinancial.com/?org=State of Nevada Employee Benefit Program> today to get personalized results and a personalized retirement projection.

**Plan Year 2024 Employer Contribution Funding**

Plan Year 2024 HSA/HRA Annual Contribution Amounts	Consumer Driven Health Plan (PPO) HSA/HRA Account	Low Deductible Plan (PPO) HRA Account	Exclusive Provider Organization Plan (EPO) HRA Account	Health Plan of Nevada (HMO) HRA Account
Base Employer Contribution for Participant*	\$600	N/A	N/A	N/A
<b>One-Time Employer Contribution for State Active Employees*</b>  Allocation Tiers: EE = Employee Only E+C = Employee + Child(ren) E+S = Employee + Spouse E+F = Employee + Family	\$600 (EE) \$700 (E+C, E+S) \$800 (E+F)	\$600 (EE) \$700 (E+C, E+S) \$800 (E+F)	\$600 (EE) \$700 (E+C, E+S) \$800 (E+F)	\$600 (EE) \$700 (E+C, E+S) \$800 (E+F)
Total Employer Contribution Amount*	up to \$1,400	up to \$800	up to \$800	up to \$800

**Questions?** View the one-time employer funding communication and scroll down to [HRA Frequently Asked Questions](#), and view the [Health Reimbursement Arrangement \(HRA\) Summary Plan Description](#) under *Master Plan Documents* to learn more. **Still have questions?** Call HSA Bank Customer Service at 1-833-228-9364. Register for/login into your HSA Bank account at [MyAccounts.hsabank.com](http://MyAccounts.hsabank.com).

\*If your effective date is after July 1, 2023, your base employer contribution amount will be prorated through the rest of the plan year (PY24 ends on June 30, 2024). For example, if you are a hired or reinstated employee that begins PEBP coverage on 1/1/2024, the total PY24 HSA/HRA contribution will be divided by the remaining months of the plan year.

## Real Appeal

Now available to Consumer Driven Health Plan (PPO), Low Deductible Plan (PPO) & Exclusive Provider Organization Plan (EPO) par-

ticipants. Get ready to start living a healthier life with the help of Real Appeal, an online weight loss program proven to help

you and your eligible dependents **achieve real, lifelong results at no additional cost to you.**

Participants enrolled in the Health Plan of Nevada (HMO) already have this feature built into their plan.



## Make the Change You've Always Wanted

### With Real Appeal, You'll Learn Ways to:

- Eat healthier
- Stay active
- Fit healthy choices into your lifestyle
- Stay motivated
- Develop lasting, healthy habits

### What You Need to Register:

- ➕ PEBP insurance card
- 📅 Personal calendar— to choose your weekly online session day and time
- 📦 Shipping address— to receive success Kit after attending your first online session.



#### Live Online Sessions

Join weekly online group sessions led by a coach, with the flexibility to reschedule anytime.



#### Tailored to You

You are not visible in the online group sessions and can choose how you'd like to participate.



#### Stay on Track

Use our fitness, food and weight trackers to stay on top of your progress and hit your goals.



#### Success Kit

A Success Kit with food and weight scales, and more, shipped to you after you attend your first session.

Visit [enroll.realappeal.com](http://enroll.realappeal.com) to get started.

## Hinge Health

For participants and their eligible dependents enrolled in the CDHP, LD and EPO plans, Express Scripts is committed to continue bringing innovative and effective solutions to your pharmacy benefit plan **at no additional cost to you.** By partnering with Hinge Health to deliver a Musculoskeletal Digital Health solution, you can **take control of your pain.**

Hinge Health is an exercise therapy program that can help reduce muscle and joint pain. It only takes 15 minutes a day, so it can fit

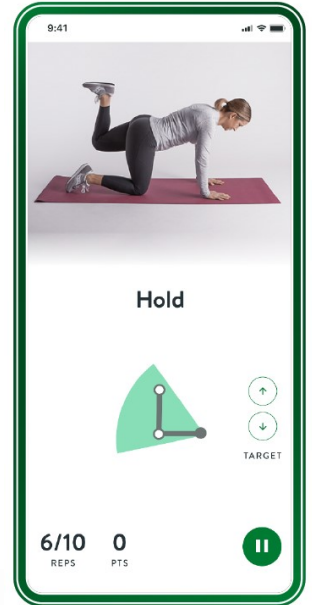
into anyone’s schedule or routine. With a program completely tailored to individual members, you can get access to physical therapists, personal health coaches, exercise regimens and educational resources.

**CLINICALLY PROVEN TO DECREASES PAIN, SURGERIES AND DEPRESSION**

In a recent case study based on participant self-reported data, Hinge Health participants had an average 56% reduction in pain after the first 12 weeks and



avoided nearly two of three surgeries for those who participated after implementing Hinge Health. As for mental health outcomes, research has shown a **strong connection between depression and chronic pain.** Participant outcomes showed a 71% decrease in anxiety and depression after the first 12 weeks of the program for participants reporting those conditions.



**Sign up for help with any of the following:**

- Addressing pain or limited movement
- Recovery from a past injury
- Reducing stiffness in achy joints

**Each program is custom tailored. You could receive:**

- Personalized exercise therapy
- Wearable sensors for live feedback in the app
- Unlimited 1-on-1 coaching
- Personal physical therapist with video visits

Regain the active lifestyle you thought you’d left behind.



Scan the QR code to learn more or apply at

[hinge.health/nevadapebp](https://hinge.health/nevadapebp)

Or call (855)902-2777

Participants must be 18 years and older.

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