



3rd Quarter – Plan Year 2023

# Quarterly Newsletter

January 2023

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<p>Visit <a href="http://Upcoming Events (state.nv.us)">Upcoming Events (state.nv.us)</a> to view PEBP's calendar of events</p>
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## Kroger Pharmacies Are Now Out-of-Network

Effective January 1, 2023, Kroger Pharmacies will no longer be part of the Express Scripts network of pharmacies.

Impacted pharmacies include, but are not limited to: Food 4 Less, Foods Co, Fred Meyer, Fry's, QFC, Ralphs,

and Smith's Food and Drug. View the complete list of [Kroger Family of Companies here](#).

**Kroger pharmacies will be out-of-network.** You may be subject to additional deductibles or coinsurance if you choose to fill

your prescriptions at a Kroger pharmacy.

To find an in-network pharmacy, log in to your [E-PEBP portal](#), visit [express-scripts.com/findapharmacy](http://express-scripts.com/findapharmacy) or call Express Scripts Member Services at 855-889-7708.

## Moving Your Funds to HSA Bank

Active employees and retirees that have remaining funds with HealthSCOPE Benefits (HSB) can transfer those funds to HSA Bank.

**Why should I transfer my funds?** If you keep your HSA funds at HealthSCOPE Benefits, your HSB HSA is subject to monthly administrative fees, and any future employer contributions or pre-tax employee contributions taken through payroll deduction will be deposited into your HSA Bank account. Transferring your balance to HSA Bank will guarantee all of your funds remain together, eliminating administrative fees.

Since the deadline to e-consent for the transfer has

passed, the process will take 4-6 weeks and there is a \$25 closing fee to close your account at HSB.



To transfer your funds:

1. Complete the [HSA Application and Eligibility Form](#) and submit it to HSA Bank.

[hsaforms@hsabank.com](mailto:hsaforms@hsabank.com)

Fax to 920-803-4184

HSA Bank  
P.O. Box 939  
Sheboygan, WI 53082

2. Complete the [HSA Account Direct Transfer Form](#) and send it to HealthScope HSA Customer Service.

Fax to 501-218-7603

HealthSCOPE  
Attn: HSA Team  
PO Box 3627



### Express Scripts Price Assure

Effective 1/1/2023 for CDHP, LD and EPO participants, Express Scripts and GoodRx are partnering together **without any action from you.**

Fill your prescriptions at an in-network pharmacy as you

normally would, including showing your insurance ID card. If there is a savings available, your prescription will automatically process through the program with the savings.

Take advantage of this benefit by using an Express Advantage Network (EAN) pharmacy, or retail pharmacy in the Smart 90 network.

To find a pharmacy, log in to your [E-PEBP portal](#), to

access the Express Scripts site, visit [express-scripts.com/findapharmacy](https://express-scripts.com/findapharmacy) or call Express Scripts Member Services at 855-889-7708.



### SPECIFIC DRUGS

Generic medications (excluding specialty generics) are included in the program and covered by the plan's benefit.



### BENEFIT CHECK

Clinical safety and formulary checks will be provided prior to any pricing checks to ensure the claim is safe and compliant with the benefit.



### POINT-OF-SALE EXPERIENCE

Member has a seamless experience at point-of-sale without having to go to a discount card site to get a drug for a cheaper price.



### MEMBER DEDUCTIBLE

Claim included in member deductible— even if the GoodRx discount card price was selected.



EXPRESS SCRIPTS®

**GoodRx**

### Digital ArrayRx Discount Cards

In September, Governor Sisolak announced a digital discount card for prescription drugs through ArrayRx that all Nevadans are eligible to enroll in.

**Although this benefit can be advantageous to many Nevadans, it may not offer additional benefits to those covered by PEBP.**

Claims processed using the discount card will not apply to your deductible and/or out-of-pocket maximum.

Additionally, since PEBP's pharmacy benefit manager automatically applies the GoodRx discount, members receive the discounted drug price.



- This program is separate from the PEBP pharmacy benefit
- The PEBP pharmacy benefit already applies coupon pricing automatically (see above)
- If this discount card is used, then the out-of-pocket costs cannot be applied to your insurance benefits

## Cool New Feature— Claims Exchange

For members enrolled in a plan with UMR who have an HSA Bank account, the member portal experience with claims exchange enhances processing times and reduces erroneous claims. The claims exchange value, **provides receipt capture for both auto substantiation of the HRA claims and storage**

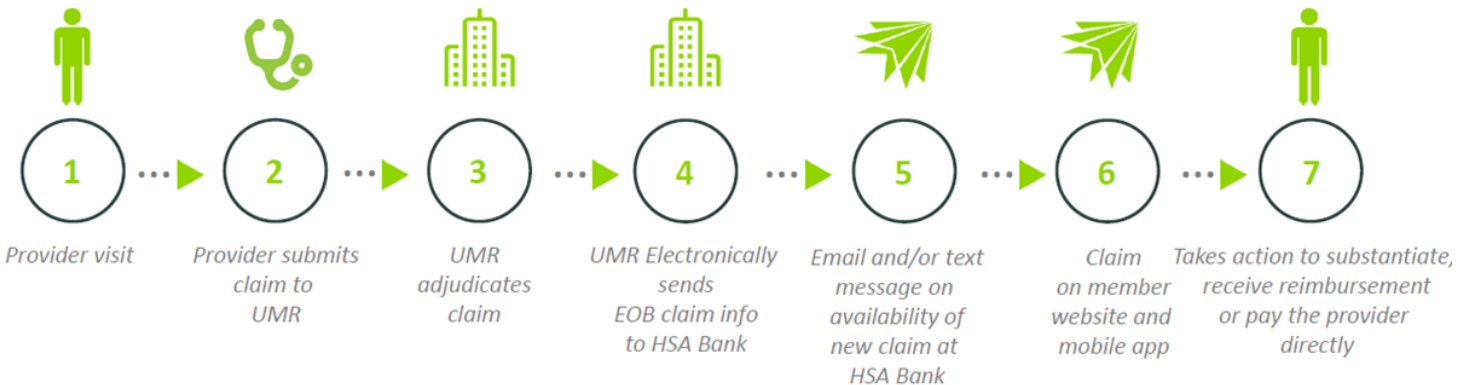
**of expenses for the HSA**, assist in providing a seamless member experience. HSA participants can choose to pay their providers directly from the website for member cost share expenses.

The claims exchange overview below outlines this process. Members

can [log into their HSA Bank account](#) to view claims file data and debit card transactions, and initiate payment for claims. When a member has an unsubstantiated debit card transaction, they can match the data with the claims exchange file. Claims with a green \$ and no *Pay* button are claims that are already in

paid status. Claims with a red \$ and the *Pay* button are those that need action, such as scheduling a payment or marking as paid if it's determined to be a duplicate claim.

Members who wish to opt out of the claims exchange value can do so by contacting HSA Bank customer service at 1-833-228-9364.



## HSA Self-Directed Investment Options



HSA Bank provides unique opportunities to invest

Health Savings Account (HSA) funds in self-directed investment options. It's a great way to potentially grow HSA funds for healthcare ex-

penses or save funds as a nest egg for retirement.

You may begin investing **once you have a minimum of \$1,000 in your HSA Bank cash**

**account.** Only HSA funds above \$1,000 in your HSA Bank cash account can be transferred to your investment account. Visit [HSA Investments at HSA Bank](#) to learn more.

### HSA Bank Self-Directed Investment Options\*

#### Devenir Guided Portfolio Self-Directed Investment Program

Registered Investment Advisor (RIA)  
Personalized recommendations  
Good for *new* investors

#### TD Ameritrade Self-Directed Brokerage Option

Best-in-class tools and platforms  
Thousands of options  
Good for *experienced* investors

\*Securities and investments made through HSA Bank are not insured by FDIC or any other government agency, not bank guaranteed, not bank deposits or obligations, and may lose value. We recommend you speak with a licensed investment advisor or consult the prospectus should you have questions about any investment.

*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 .*

### Tax Season is Coming

As tax season approaches, you will likely be gathering your tax documents to complete your return.

**Participants enrolled in**

**the HSA** may need to log into both their HealthSCOPE Benefits and HSA Bank accounts for their 1099-SA forms.

1. Log into your [E-PEBP portal](#).
2. From the homepage under *My Tools*, click

on the UMR single sign-on link.

3. Under *myMenu* select *Account balances*, then *Health savings account (HSA)*.

Document	Provided By	Purpose
W2	Your employer	Reports income paid and taxes withheld
1099-SA	HealthSCOPE Benefits/HSA Bank	Reports distributions from your HSA account for CDHP members
1095-B*	<ul style="list-style-type: none"> <li>• PEBP to CDHP, LD and EPO Retirees/COBRA</li> <li>• HPN to HMO** Retirees/COBRA</li> </ul>	Proof of health insurance coverage for members and dependent(s) on plan
1095-C*	<ul style="list-style-type: none"> <li>• PEBP to Active CDHP, LD and EPO Employees</li> <li>• HPN to Active HMO** Employees</li> </ul>	Proof of health insurance coverage for members and dependent(s) on your plan

\* These forms are **not required** to file your taxes, but they should be kept for your records.

\*\* Health Plan of Nevada HMO members will receive tax documents from their insurance plan.

### 2nd.MD Annual Review Outcomes



Connects you with the leading specialists in their respective fields to answer questions, like:

- “Do I have the right diagnosis?”
- “Am I getting the best treatment for my medical condition?”
- “Is this surgery or procedure the best option for me?”
- “Is the medicine I’m taking right for me?”

State of NV PEBP employees, retirees, and their eligible dependents enrolled in PEBP’s CDHP, LD and EPO plans have an exclusive membership to 2nd.MD, a **virtual expert consultation and medical navigation service at no cost.**

State of Nevada members are very satisfied with 2nd.MD rating this service with an Net Promoter Score of 93 (US healthcare average: 18). Consults resulted in meaningful clinical impacts including 90% of participants received improved treatment plans, 40% received an alternative diag-

nosis, and 37% of participants avoided surgery altogether. The bottom line, PY22 generated \$686,974 in cost savings, with the average savings per surgical avoidance of \$39,024. Ninety-three percent of members who completed the survey said access to 2nd.MD services increases their appreciation of State of Nevada’s benefits.

Connect with 2nd.MD’s Care Team by calling 1-866-841-2575, visiting [www.2nd.MD/pebp](http://www.2nd.MD/pebp), or downloading the 2nd.MD mobile app.

