

JOE LOMBARDO Governor



# STATE OF NEVADA PUBLIC EMPLOYEES' BENEFITS PROGRAM

3427 Goni Road, Suite 109 | Carson City, Nevada 89706 Telephone 775-684-7000 | 702-486-3100 | 1-800-326-5496 https://pebp.nv.gov

JACK ROBB

Board Chair

April 1, 2024

### Dear PEBP Participant,

Plan Year 2025 (PY25) open enrollment (OE) will be held May 1<sup>st</sup> - May 31<sup>st</sup> for the Public Employees' Benefits Program (PEBP). PEBP will host OE meetings via live webinar from April 30<sup>th</sup> through May 2<sup>nd</sup>, 2024, to present premium rates, plan design, and features. PEBP's master plan documents, summary of benefits, coverage, and rates will be made available on the homepage of our website at <a href="https://pebp.nv.gov">https://pebp.nv.gov</a> under the open enrollment section during open enrollment. To register for a webinar, visit the <a href="Meetings and Events">Meetings and Events</a> page on PEBP's website. To make any plan changes please login to your <a href="E-PEBP Portal">E-PEBP Portal</a>.

## All changes are effective July 1, 2024

Participants are <u>NOT</u> required to complete an open enrollment election if they want to remain on the same plan and coverage tier.

#### Coverage Tiers

- Participant Only
- Participant + Spouse
- Participant + Child(ren)
- Participant + Family

## Allowable Changes

- Change plan option
- Add or remove dependent(s)
- Switch from the CDHP HRA to the CDHP HSA (if eligible) or vice versa
- Elect or decline voluntary benefits
- Decline coverage
- Change employee HSA contribution (anytime)
- Beneficiary designation (anytime)

Can't attend a webinar? We've got you covered. A recording will be available in our open enrollment section after the webinars have concluded along with PY25 resources to help you get the most out of your benefits.

Participants making changes to their coverage are required to complete their enrollment and submit any required documents through their E-PEBP Portal within the specified open enrollment timeframe. If the online event, including submitting any required supporting documents, is not completed within the specific timeframe, the request will not be accepted and the change cannot be made until the subsequent open enrollment period, or the occurrence of a qualifying life event.

TURN OVER

## PLAN YEAR 2025 - OPEN ENROLLMENT MEETINGS

## Participants Enrolled in the CDHP, LD, EPO, and HMO Plans

Tuesday, April 30<sup>th</sup> 1:00pm – 3:00pm PST Wednesday, May 1<sup>st</sup> 9:00am – 11:00am PST Thursday, May 2<sup>nd</sup> 10:00am – 12:00pm PST

## Registration is required.

Registration links are available at https://pebp.nv.gov/Meetings/meetings-events/

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 OE meeting. Open enrollment meetings are scheduled in 2-hour increments.

#### **Adding Dependents**

If enrolling dependent(s), you must upload copies of supporting documents, e.g., copies of certified birth certificate and/or certified marriage certificate by <u>June 15, 2024</u>. You can upload required supporting documents after you complete your open enrollment event in your E-PEBP Portal. You MUST include the SSN or ITIN of dependents you are adding. Having trouble uploading documents in your E-PEBP Portal? You can also upload supporting documents at <a href="https://pebp.nv.gov/Contact/contact-us/">https://pebp.nv.gov/Contact/contact-us/</a> > Submit Supporting Documents > Secure Document Upload Form.

## Health Savings Account (HSA)/ Health Reimbursement Arrangement (HRA)

If changing from an HRA to an HSA during open enrollment, any remaining funds in the HRA account will revert to PEBP.

<u>State active employees</u> enrolled in the Consumer Driven Health Plan (CDHP), Low Deductible Plan (LD), Exclusive Provider Organization Plan (EPO), or Health Plan of Nevada (HMO) will receive a <u>one-time contribution</u> in HSA or HRA funding. The funds will be added to HRA accounts for LD, EPO, and HMO members; and as a supplemental HRA or HSA contribution to CDHP participants in addition to the base employer contribution amount for this plan year. State active participants who are enrolled in the CDHP with an HSA will receive an HSA contribution and all other State active participants enrolled in the CDHP with an HRA will receive an HRA contribution.

#### **Flexible Spending Accounts**

Employees who want to enroll in the Medical, Limited Purpose, or Dependent Care Flexible Spending Accounts must submit a <u>new election</u> each plan year. For details on how to enroll in a Flexible Spending Account, please visit <a href="https://pebp.nv.gov">https://pebp.nv.gov</a>. If you're an NSHE employee, you will need to contact your Agency HR.

#### **Voluntary Products**

Voluntary products are available to active and retired employees such as buy-up vision, pet insurance, supplemental life insurance, and auto/homeowners' insurance. Voluntary products are 100% participant paid and administered by Corestream. The purchase and/or agreement with any voluntary product vendor is between the participant and the vendor. To enroll in voluntary benefits, log onto your E-PEBP Portal, look for the PEBP+ Voluntary Benefits widget and click on *Learn More and Enroll*.

Sincerely,

Public Employees' Benefits Program