



CELESTENA GLOVER Executive Officer

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STATE OF NEVADA

JACK ROBB Board Chair

April 1, 2024

Dear PEBP Participant,

Plan Year 2025 (PY25) open enrollment (OE) will be held **May 1st – May 31st** for the Public Employees' Benefits Program (PEBP). PEBP will host OE meetings tailored specifically to Medicare retirees via live webinar on **April 30th and May 2nd, 2024**. Retirees enrolled in a medical plan through Via Benefits and their eligible spouses/domestic partners have the option to enroll in PEBP dental coverage. To enroll in or decline PEBP dental coverage, log into your E-PEBP Portal at <u>https://pebp.nv.gov</u> during OE. If you do not want to make any changes, no action is required.

PLAN YEAR 2025 - OPEN ENROLLMENT MEETINGS

Tuesday, April 30th 10:00am – 11:00am PST Thursday, May 2nd 1:00pm – 2:00pm PST

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

Can't attend a webinar? We've got you covered. A recording will be available on PEBP's open enrollment page after the webinars have concluded.

Eligibility for PEBP Dental Coverage

Retirees **must** be enrolled in a supplemental medical plan through Via Benefits to participate in PEBP dental. Eligible spouses/domestic partners must be enrolled in Medicare to participate in PEBP dental. Retirees are required to maintain medical coverage through Via Benefits to continue PEBP benefits. TRICARE for Life retirees do not need to enroll in a plan through Via Benefits to participate in PEBP dental.

Monthly HRA Contribution (effective July 1, 2024 – June 30, 2025)

The monthly Exchange Health Reimbursement Arrangement (HRA) contribution is \$13 per month, per year of service (YOS). The table on the next page reflects the HRA contribution amounts for eligible retirees. You can find the *Medicare Exchange Health Reimbursement Arrangement Summary* at https://pebp.nv.gov under *Open Enrollment* during the OE period, or under *Getting to Know Your Plan* during the rest of the plan year to help you understand how the HRA works.



Plan Year 2025

Monthly HRA Contributions for Medicare Retirees Enrolled in a MEDICAL Plan through VIA Benefits

Years of Service	Monthly Contribution
5	\$65
6	\$78
7	\$91
8	\$104
9	\$117
10	\$130
11	\$143
12	\$156
13	\$169
14	\$182
15 (Base)	\$195
16	\$208
17	\$221
18	\$234
19	\$247
20	\$260

How to determine your HRA contribution

- Retirees who retired BEFORE January 1, 1994, receive the 15-year base contribution monthly.
- For participants who retired ON OR AFTER January 1, 1994, the monthly contribution is based on years of service.
- Participants who were hired ON OR AFTER January 1, 2012, do not receive a subsidy. Those hired between 2010-2012 must have a minimum of 15 years to receive a subsidy or retire under a long-term disability plan.
- Spouses/domestic partners do not receive a contribution.

Health Reimbursement Arrangement

For HRA reimbursement, plan provisions dictate there is a 365-day period to file claims from the date the services were incurred. No plan benefits will be paid for any claim submitted after this period.

Important Information Regarding your Benefits

To maintain PEBP Benefits (such as HRA funding, life insurance, dental, and voluntary benefits) eligible retirees MUST continue to pay their Part B premiums and maintain enrollment in a supplemental medical plan through Via Benefits.

PY2025 Monthly PEBP Dental Premium Effective July 1, 2024 – June 30, 2025		
Coverage For:	State Retiree Rate	Non-State Retiree Rate
Retiree Only	\$50.66	\$44.99
Retiree + Spouse/DP*	\$101.32	\$89.98
Survivor/Unsubsidized Spouse/DP*	\$50.66	\$44.99
Non-State Retiree Eligibility (NAC 287.542, 287.548): non-state retirees are individuals who retired before November 30, 2008, from a PEBP participating local government, such as a city, county, or school district.		

*Spouse/DP must also be enrolled in Medicare in order to elect PEBP dental.