

1st Quarter—Plan Year 2025

Quarterly Newsletter

July 2024

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Plan Year 2025 HSA/HRA Employer Contributions

Tier	Consumer Driven Health Plan (PPO)	Low Deductible Plan (PPO)	Exclusive Provider Organization Plan (EPO)	Health Plan of Nevada (HMO)
Base Employer Contribution Health Savings Account (HSA)/ Health Reimbursement Arrangement (HRA) PEBP Funded Contribution				
Active and Retiree Employer Contribution on All Tiers	\$600	N/A	N/A	N/A
One-Time Contribution for State Active Employees Legislative Appropriated Contribution				
Employee Only	\$300	\$300	\$300	\$300
Employee + Child(ren)	\$400	\$400	\$400	\$400
Employee + Spouse	\$400	\$400	\$400	\$400
Employee + Family	\$500	\$500	\$500	\$500
Funding Effective 7/1/2024. Prorated amount based on effective date of coverage.				

View PEBP's upcoming events at [Meetings & Events \(nv.gov\)](https://meetingsandevents.nv.gov)

Access your account by using the HSA Bank single sign-on feature in your [E-PEBP portal](#).

HSA Bank Customer Service: 1-833-228-9364
[HSA Bank Employee Resource Center](#)
[HSA Bank Educational Webinar Schedule](#)

For active employees enrolled in the Consumer Driven Health Plan (PPO) with a Health Savings Account (HSA), your investment program has been updated. Visit [Experience More with HSA Invest](#) to learn more about the Choice, Select and Managed investment options.



Carrum Health: Centers of Excellence

This new plan benefits is for Consumer Driven Health Plan (CDHP), Low Deductible Plan (LD), and Exclusive Provider Organization Plan (EPO) participants for Plan Year 2025. Carrum Health is a voluntary program which provides access to specialized providers and

facilities selected for their expertise in selected procedures, as well as assistance with travel, communication, and other non-medical matters relating to those procedures.

The Centers of Excellence benefit is available for the following procedures:

- Total, partial, and revision hip and knee replacement surgery
- Spinal fusion surgery
- Bariatric (weight loss) surgery
- Other orthopedic and spine procedures (e.g., hand, wrist, elbow,

- shoulder, ankle, foot)
- Cardiac (heart) surgery
- Oncology

View the [Centers of Excellence Wrap Plan Document](#) for more details.

You deserve better care.

This is how you'll get it.



Better care

The surgeons and cancer specialist in our program achieve better outcomes and have exceptional bedside manner.



No surprise bills

When you receive care through Carrum, your company often covers most, if not all, of the medical costs.*



Dedicated support

Our team helps with all the planning and paperwork, so you can focus on your health.

Ready to get started?

Visit: carrum.me/PEBP

Call: 888-855-7806

Mon.—Fri. 9 a.m. to 8 p.m. ET

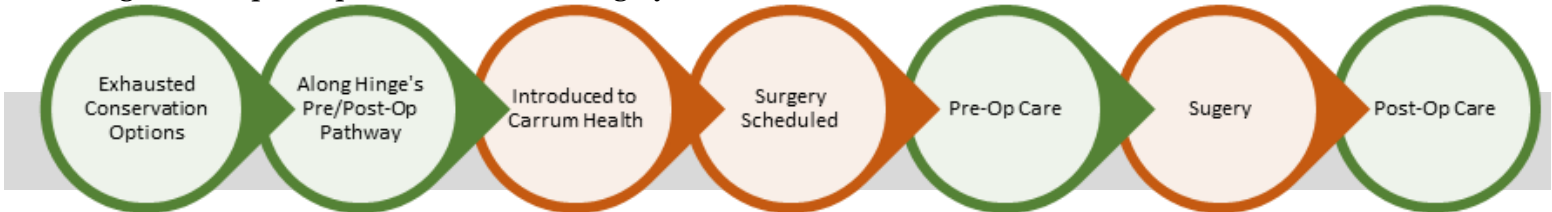


*With the exception of second opinions, individuals enrolled in the Consumer Driven Health Plan (CDHP) must first meet the Federal minimum deductible, but copays and coinsurance will be waived. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.

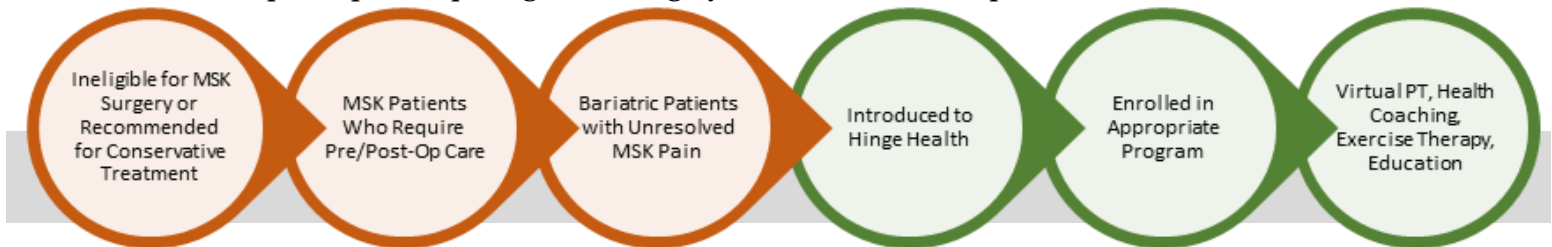
Working Together for You: Carrum Health and Hinge Health

Integrated clinical workflows enable end-to-end visibility and support of participants throughout their care journey.

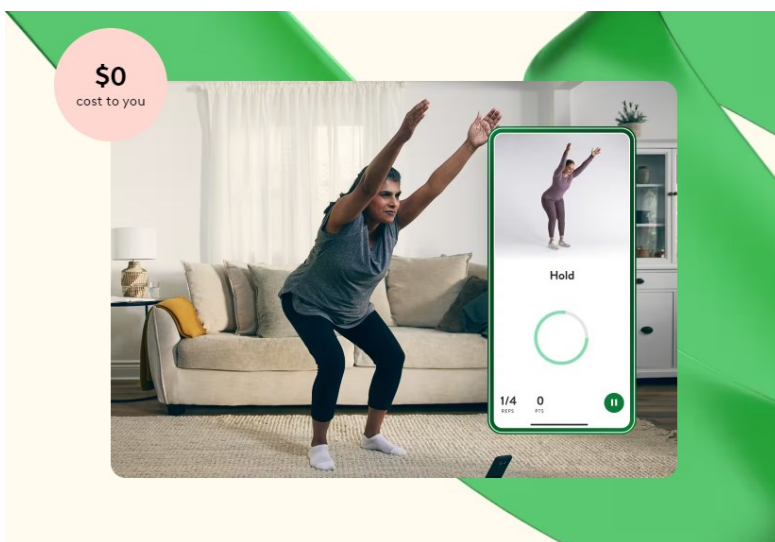
Hinge Health participant interested in surgery:



Carrum Health participant inquiring about surgery for musculoskeletal pain:



Hinge Health



Hinge Health is exercise therapy without leaving home for Consumer Driven Health Plan (CDHP), Low Deductible Plan (LD), and Exclusive Provider Organization Plan (EPO) participants at a \$0 copay. Reduce your back and joint pain in just 15 minutes a day so you can take the

stairs, go hiking, run errands, and everything in between.

Learn more about Hinge Health at [Hinge Health \(nv.gov\)](https://www.hingehealth.com).

Join Hinge health at [State of Nevada and Hinge Health](https://www.hingehealth.com).



Take control of your pain.

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 .

Real Appeal

The Real Appeal is an online weight management program proven to help you achieve real, lifelong results. It's available to participants enrolled in the Consumer Driven Health Plan (PPO), Low Deductible Plan (PPO), Exclusive Provider Organization Plan (EPO), and Health Plan of Nevada (HMO). Your membership is included in the monthly premium you pay for your health insurance plan.



447 Members with weight loss

3,322 Pounds lost



To learn more about the program, visit [Real Appeal \(nv.gov\)](https://realappeal.nv.gov)

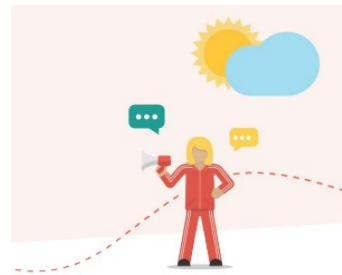
Get started on your journey to wellness today at enroll.realappeal.com

Have your health insurance card handy when enrolling. Enrollment is subject to eligibility requirements.

Lose weight, feel better, and improve your health— one small step at a time.

385 Currently engaged

Members actively engaged due to logging activity within the last six weeks



Smart Sun Protection

According to the [Nevada Cancer Coalition and American Cancer Society](#), skin cancer continues to be the most common cancer in Nevada. More people are diagnosed with skin cancer each year in Nevada than all other cancers combined. In fact, “This year it’s estimated 800 Nevadans will be diagnosed with melanoma, the deadliest form of skin cancer, and thousands more will be told they have basal cell or squamous cell carcinomas.”

Protect Yourself.

Wear SPF 50 sun protective clothing, wear

Days of Sunshine Per Year in Nevada			
City	Sunny Days	Partly Sunny Days	Total Days with Sun
Elko	130	99	229
Ely	131	109	240
Las Vegas	210	82	292
Reno	158	93	251
Winnemucca	138	89	227

Data provided by [Current Results Weather and Science Facts](#)

sun-smart accessories like wide brimmed hats and UV-protective sunglasses, seek shade during peak hours (10:00am – 4:00pm), and wear broad-spectrum SPF 30 or

greater sunscreen with high-quality ingredients.

Which sunscreens should I use?

Check the ingredients. Some frequently used

ingredients may be harmful to your health and aquatic life. Check out the [12 Top Sunscreens According to Yuka](#) for recommendations on safe sunscreens.