



2nd Quarter—Plan Year 2025

Quarterly Newsletter

October 2024

In This Issue

Via Benefits and Medicare Fall Informational Meetings	1
Medicare Exchange HRA On-Site Assistance	2
2nd.MD: Get Rewarded for Getting a Second Opinion	2
HSA Bank: HSA Invest for CDHP HSA Account Holders	3
Vaccine Clinics	4

View PEBP's upcoming events at [Meetings & Events \(nv.gov\)](#)

Via Benefits and Medicare Informational Meetings

If you are retired and approaching your 65 birthday, retiring after age 65, or already enrolled with Via Benefits and want to learn more about the Exchange Health Reimbursement Arrangement (HRA) and Medicare open enrollment, please join PEBP and Via Benefits for one or both of the following meetings:

[1. Pre-Medicare—Aging into Medicare Meeting](#)

This meeting is for those

still enrolled in a PEBP self-funded plan or Health Plan of Nevada (HMO) who have not yet enrolled in Medicare and would like an overview of how to make the transition once they turn 65 or retire after age 65. This meeting provides an overview of PEBP's Medicare requirements, the enrollment process, and the Exchange HRA funding for eligible retirees.

[2. Exchange HRA/Medicare Open Enrollment—Already Enrolled with Via Benefits Meeting](#)

[Meeting](#)

This meeting is for Medicare eligible participants and focuses on Medicare open enrollment, as well as how to use the Exchange HRA account to help pay for out-of-pocket health care expenses and/or health care premiums. Eligibility rules apply.

Register using the links below and **join us on the date and time virtually, or in person at the PEBP Carson City office in suite 117.**

1. Pre-Medicare Aging into Medicare	2. Exchange HRA Medicare Open Enrollment Already Enrolled with Via Benefits
<p>Wednesday, November 6th 11:30am – 1:00pm</p> <p>https://attendee.gotowebinar.com/register/8772430873254401113</p>	<p>Wednesday, November 6th 2:00pm – 3:30pm</p> <p>https://attendee.gotowebinar.com/register/5105450742970331738</p>
<p>Thursday, November 7th 12:00pm – 1:30pm</p> <p>https://attendee.gotowebinar.com/register/8897354085867494743</p>	<p>Thursday, November 7th 9:30am – 11:00am</p> <p>https://attendee.gotowebinar.com/register/91092780125808728</p>

For more information, including how to get assistance with managing your Exchange HRA, [view the official events flyer here.](#)



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 .

Medicare Exchange HRA On-Site Assistance

The **Via Benefits Service Center** is a phone call away to help you with how to use the Via Benefits Exchange Health Reimbursement Arrangement (HRA) to

request reimbursement for monthly medical, dental, prescription drug and vision plan premiums, as well as qualified out-of-pocket medical expenses, such

as copays, prescription glasses, dental expenses, and Medicare Part B premiums. Call the **Via Benefits Service Center at 1-888-598-7545** for assistance.

Need more help? A Via Benefits HRA Specialist can assist with escalated or on-going issues. **Call 1-844-266-1395 to schedule an appointment with an HRA Specialist.**

Via Benefits HRA Specialist Fall Appointments Onsite at the PEBP Office

Wednesday, November 6th	By appointment only. Call 1-844-266-1395 to schedule an appointment with an HRA Specialist.
Thursday, November 7th	Walk-ins welcome. No appointment necessary to speak with an HRA Specialist.

Appointments will be held separately from the presentations (see first page). Please use **PEBP's main entrance at Suite #109** when checking in to see an HRA Specialist.

2nd.MD: Get Rewarded for Getting a Second Opinion

If you were recommended to have a surgery or medical procedure, 2nd.MD can help make sure you're on the right treatment path with access to virtual expert second opinions from leading specialist. You can receive a \$100 Visa gift card when you complete a qualifying consultation.

3 simple steps to claim your \$100 reward:

- 1. Request a consultation** for a qualifying previously recommended surgery or procedure. A registered Care Team nurse will contact you to discuss your diagnosis, collect your medical records, and connect you to an expert specialist.
- 2. Speak with an expert specialist** who will discuss your treatment plan and any alternate solutions available— all from the comfort of home.
- 3. Get a \$100 Visa gift card if you complete your consult.**

Who is eligible?

2nd.MD services are available to CDHP, LD and EPO participants and their eligible dependents at **NO COST** as part of your benefits.



Call **1.833.505.1314**
Sign up at 2nd.MD/activate
Use the 2nd.MD mobile app



HSA Bank: HSA Invest for CDHP Health Savings Account Holders

Invest your HSA today to benefit tomorrow

Health Savings Accounts (HSAs) are often thought of just for healthcare savings. But they can also be a powerful addition to your investment portfolio. Investing your HSA funds can help you grow your account to save for future healthcare expenses or your retirement nest egg.



Investing your HSA: A healthy boost for your future

- 1

The only way to get three tax perks: You don't pay federal taxes on contributions, distributions for qualified medical expenses, or investment earnings.
- 3

The money is yours— for life: HSA funds carry over every year, even if you change jobs or retire.
- 2

Build long-term retirement savings: Investments cover future healthcare costs and build your retirement savings.
- 4

Access funds as needed: You can liquidate investment funds at any time to pay for IRS-qualified healthcare expenses from your HSA cash balance.

The HSA Invest program

HSA Invest offers you a seamless experience to manage your savings, spending and investing on one website and one app. Three investment options— Choice, Select and Managed— give you thoughtfully chosen securities that are aligned to your HSA and relevant to find your financial objectives. And you're able to enroll in more than one option.



Choice

This option offers a simplified brokerage experience with a large range of stocks, mutual funds, exchange-traded funds (ETFs) and more. This option is ideal if you're an experienced investor who may not need guidance from a professional.



Select

Get a recommended list of mutual funds, specific to your unique risk tolerance and investment objectives. All funds are selected by an SEC-registered investment advisor (RIA), or organized by asset class, and aligned to your investment profile. This option gives you guidance and the opportunity to make the final decision about your investments and allocations.



Managed

Get an even higher level of personalization, where the RIA actively manages the investments on your behalf. This option lets you go beyond the tailored guidance in the Select option and have your investments completely managed by an RIA.



Visit hsabank.com or call Customer Service: 1-833-228-9364

Vaccine Clinics

PEBP Fall Vaccine Clinics				
Photo ID, Insurance Card and Consent Form are REQUIRED .				
Wear a short sleeve shirt, if possible.				
*Available vaccines: Flu, COVID-19, RSV, Tdap, **Hepatitis B, Pneumococcal, and Shingles				
Who	Where	When	How to Register	View Event Flyer
For PEBP Participants Enrolled in the CDHP, LD, EPO, and Via Benefits with Medicare Part D	<u>CARSON CITY</u> PEBP 3427 Goni Rd. # 117 Carson City, NV 89706	Thursday, October 17 th 9:00am – 4:00pm Pharmacy lunch: 12:00pm – 1:00pm	Register for the Carson City clinic here.	For more details about this event view the Carson City event flyer.
For PEBP Participants Enrolled in the CDHP, LD, HPN, and Via Benefits with Medicare Part D	<u>LAS VEGAS</u> Nevada Business Center 4th Floor—Nevada Room 3300 W. Sahara Ave. Las Vegas, NV 89102	Friday, October 11 th 9:00am – 3:00pm	Register for the Las Vegas clinic here.	For more details about this event view the Las Vegas event flyer.
Exclusively for NSHE Faculty and Staff Enrolled in the CDHP, LD and EPO Plans	<u>RENO</u> UNR Joe Crowley Student Union, Room 422 1644 N. Virginia Street Reno, NV 89557	Wednesday, October 16 th 9:00am – 2:00pm	Register for the UNR clinic here.	For more details about this event view the NSHE @ Reno event flyer.
Visit Vaccine Information Statement Current VISs CDC for more information about vaccines and the diseases they protect you from.				
Some vaccines require you meet age requirements to be considered preventive and covered at \$0 copay. Standard copayment will apply if filled outside specified age limits. *Subject to CDC approval. If a new vaccine has been approved prior to the scheduled clinic and the pharmacy has not yet received the shipment of the new vaccine, the old vaccines may not be administered. **Medicare may not pay for Hepatitis B vaccines in the 60 and over population.				