



4th Quarter—Plan Year 2025

Quarterly Newsletter

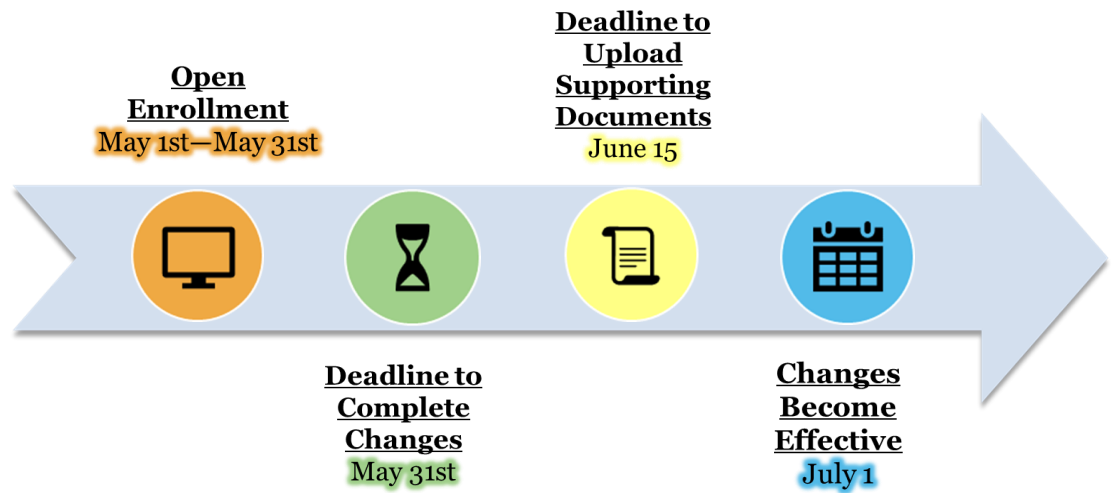
April 2025

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

Plan Year 2026 Open Enrollment Timeline



Open enrollment (OE) is your opportunity to make changes to your health insurance without a qualifying life event.

To make changes, complete your OE event in your [E-PEBP Portal](#) between May 1st and May 31st. If adding dependents, supporting documents must be submitted no later than June 15th. Changes are effective on July 1, 2025.

It is encouraged to view Plan Year 2026 documents at <https://pebp.nv.gov> such as the

Benefit Guide, Plan Comparison and Rates Guide during OE before making changes to your plan.

PLEASE NOTE: If you do not want to make any changes, no action is required. Once you have completed your open enrollment event in your E-PEBP portal, opening it again can cancel changes you've previously made. Please ensure each time you access the open enrollment event you move all the way to the end and see the big, green checkmark that

shows you've completed the event.

- 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
 - Enroll in an Flexible Spending Account (FSA)

Plan Year 2026 Open Enrollment Meetings

PEBP’s open enrollment (OE) is **May 1st through May 31st**. Any changes made during OE will be effective for Plan Year 2026 beginning on July 1, 2025. The OE webinars offer information about Plan Year 2026 including

how to complete your OE event, premium rates, spending accounts and other plan benefits with a live Q&A to follow the presentations.

The OE meetings will be held via live webinar. **You**

must register to attend an OE meeting. The links to register for the meetings are available on PEBP’s website under [Meetings & Events](#), or by using the links in the table below. Webinar recordings will be available on

PEBP’s website once they have concluded.

View the OE letters for: [PEBP Plan Participants](#) [Medicare Participants with Via Benefits](#)

Plan Year 2026 Open Enrollment Meetings

Retirees enrolled in Medicare on the Exchange with Via Benefits	Tuesday, May 6th, 2025 2:00pm— 3:00pm PT Click here to register for this event
	Wednesday, May 7th, 2025 10:00am— 11:00pm PT Click here to register for this event
Participants enrolled in the Consumer Driven Health Plan Low Deductible Plan Exclusive Provider Organization Plan & Health Plan of Nevada	Tuesday, May 6th, 2025 10:00am— 12:00pm PT Click here to register for this event
	Wednesday, May 7th, 2025 1:00pm— 3:00pm PT Click here to register for this event

Administrative leave is authorized per NAC 284.589(4)(g) for **active employees** attending a PEBP coordinated event. PEBP recommends employees work with their supervisor to request approval to attend an open enrollment meeting. Open enrollment meetings for active employees are scheduled in 2-hour increments.

MetLife is Coming to Corestream

Voluntary benefits offered through Corestream are being updated for Plan Year 2026. Voluntary life insurance, accident, critical illness, hospital indemnity, short-term disability and long-term disability plans will be switching carriers from the Standard to MetLife. You will be unable to access Standard’s

products in your E-PEBP portal between April 16th and 30th. For new enrollments or to make changes to your current coverage, MetLife offerings will be available

from May 1st to 31st and become effective for the new plan year on July 1st. If you’re currently enrolled in the Standard and do not wish to make any changes to your coverage there is

no action required on your part and your coverage will transition seamlessly to MetLife on July 1st.



The Standard Blackout Dates on Corestream’s PEBP+ Voluntary Benefits Platform	MetLife Enrollment Dates (for those electing new coverage)	MetLife Effective Date (for those currently enrolled in the Standard and new enrollments during OE)
4/16—4/30	5/1—5/31	7/1

Carrum Health: Handling the Details for You

Considering surgery?

Just sit back and relax.

We've got you covered.

Scheduling surgery can understandably be a bit overwhelming – there are a lot of moving parts. But rest assured, you don't have to navigate it alone.

Your employer cares about your well-being,

which is why they offer the Carrum Health benefit. With this benefit you'll be assigned a **personal care specialist** to simplify your journey. They'll handle all the details and connect you with leading surgeons. Plus, you'll also pay lit-

tle, if anything, for covered procedures including hip, knee, shoulder, spine, heart, hysterectomies, weight-loss surgeries, cancer care, and more.

Please note: Due to PEBP's one-per-lifetime weight loss surgery ben-

efit limitation, PEBP members, their covered dependents (18+), and retirees who have undergone prior weight loss surgery while covered under any PEBP-sponsored self-funded plan are not eligible for weight loss surgery through Carrum.



Who is eligible?

CDHP, LD & EPO participants

The Carrum Health Advantage

Carrum Health is dedicated to giving eligible members the highest quality healthcare experience possible, and thanks to PEBP, you'll pay little, if anything, out of pocket for the excellent care you'll receive.*

*With the exception of second opinions, individuals enrolled in the Consumer Driven Health Plan 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 require payment of deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.

[Learn more about Carrum Health, activate your account and message a care specialist here.](#)

Call Carrum Health at 888-855-7806

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 .

Managing Your Via Benefits Health Reimbursement Arrangement

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.

A Via Benefits HRA Specialist will be onsite at the PEBP office on April 2nd and 3rd for Exchange—HRA assistance. Consider setting up an appointment with an HRA Specialist if you have an escalation that has not been resolved after speaking with the Via Benefits Service Center.

Onsite Via Benefits HRA Specialist Appointments at PEBP

Wednesday, April 2nd	By appointment only. Call 1-844-266-1395 to schedule an appointment with an HRA Specialist.
Thursday, April 3rd	Walk-ins welcome. No appointment necessary to speak with an HRA Specialist. Walk-in appointments are on a first come first serve basis, wait times may vary.
PEBP: 3427 Goni Rd., Ste. #109, Carson City, NV 89706	

Via Benefits' Spring Meetings



PEBP and Via Benefits are hosting meetings for:

- Those who are turning 65 or retiring after age 65 who will be making the transition to Medicare and Via Benefits.
- Those already enrolled with Via Benefits who want to learn more about the Exchange Health Reimbursement Arrangement (HRA).

Pre-Medicare Aging into Medicare	Exchange—HRA Already Enrolled with Via Benefits
Wednesday, April 2 nd 11:30am – 1:00pm PT	Wednesday, April 2 nd 2:00pm – 3:30pm PT
Thursday, April 3 rd 12:00pm – 1:30pm PT	Thursday, April 3 rd 9:30am – 11:00am PT

Register for a meeting at <https://my.viabenefits.com/PEBP>. Join us virtually or in-person at PEBP's Carson City office in suite 117.

Can't make it to a meeting? No worries! Recordings will be available within 7 days after they have completed on the Via Benefits' website to watch and rewatch anytime.

[View the Via Benefits' spring meetings communication for detailed information here.](#)

2nd.MD



Get a second opinion from an expert specialist

Feel confident about your medical decisions

As part of your company benefits, you can get an expert second opinion from a leading specialist at **no additional cost** to you. Directly connect with experts by video from the comfort of home.



How it works

Activate your account and request a consult

Call **1.866.841.2575**

Visit 2nd.MD/activate



Speak with a nurse

Talk to one of our experienced, compassionate nurses to see if a second opinion is right for you. We'll handle the rest, including gathering your medical records, finding the right specialist and setting up your video consultation.

Consult with a leading specialist

Ask questions and get personalized advice about your diagnosis and treatment plan from a specialist in your condition. Video consultations are available when it's convenient for you, including nights and weekends!

Our specialist can help you:

- Confirm a new or existing diagnosis
- Explore treatment plans and medications
- Understand if a recommended surgery or procedure is right for you

We have a wide network of expert doctors across thousands of conditions, including:

- Muscle, joint and bone
- Cancer
- Heart disease and stroke
- Digestive/GI
- Autoimmune
- Pediatric medicine
- Men's health
- Women's health
- Mental health
- Brain and nervous system
- Ear, nose and throat
- And many more

Who is eligible?

CDHP, LD & EPO participants