



1st Quarter—Plan Year 2026

## Quarterly Newsletter

July 2025

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### Plan Year 2026 Health Savings Account/ Health Reimbursement Arrangement Employer Contribution

| Plan Year 2026 HSA/HRA Annual Employer Contribution   | Consumer Driven Health Plan (PPO) HSA/HRA Account | Low Deductible Plan (PPO) | Exclusive Provider Organization (EPO) | Health Plan of Nevada (HMO) |
|---|---|---------------------------|---------------------------------------|-----------------------------|
| Base Employer Contribution for Participant  | \$700   | N/A                       | N/A                                   | N/A                         |
| Employer Contribution for Dependents  | \$200 up to three dependents                      | N/A                       | N/A                                   | N/A                         |
| Total Employer Contribution Amount  | Up to \$1,300                                     | N/A                       | N/A                                   | N/A                         |
| Prorated supplemental contributions for all employer contributions apply after July 1, 2025. The CDHP is the only plan to receive an employer contribution. |   |                           |                                       |                             |

If you are enrolled in PEBP's IRS qualifying high-deductible health plan, the Consumer Driven Health Plan (CDHP), you are enrolled either in a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA).

#### What is a Health Savings Account?

An HSA is an account that can be used to pay for qualified medical expenses such as copays, dental, vision and prescriptions. Those with an HSA may be eligible to contribute pre-

tax money to fund this account on their own. An HSA is owned by the account holder and remains with the account holder until the fund balance is exhausted. Eligibility rules apply.

#### What is a Health Reimbursement Arrangement?

An HRA is an account that can be used to pay for qualified medical expenses such as copays, dental, vision and prescriptions. Members are not able to contribute to an HRA and

this account is owned by the employer. If a member disenrolls from PEBP, their HRA balances are forfeited.

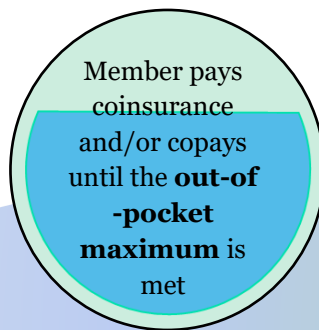
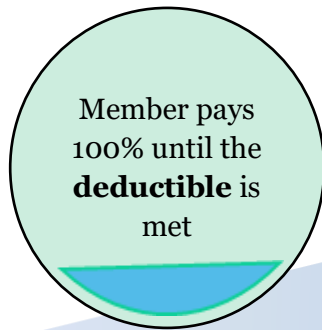
Learn more at the [HSA Bank Employee Resource Center](#). Log into your HSA Bank account using the single sign-on feature in your [E-PEBP Portal](#). Contact HSA Bank Customer Service at 1-833-228-9364.

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



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Access. Quality. Affordability.

**Plan Year 2026 In-Network Accumulators**

| Plan  | In-Network Medical and Rx Deductible                               | In-Network Coinsurance/ Copayments  | In-Network Out-of-Pocket Maximum  |
|---|--|---|---|
| <b>Consumer Driven Health Plan</b>          | \$1,650 Individual<br>\$3,300 Family                               | 20% Coinsurance   | \$4,000 Individual<br>\$8,000 Family<br>\$6,850 Individual Family Member  |
| <b>Low Deductible Plan</b>                  | \$0  | Mix of Copayments and 20% Coinsurance; 30% coinsurance on tier 4 prescription drug coverage | \$4,000 Individual<br>\$8,000 Family<br>\$4,000 Individual Family Member  |
| <b>Exclusive Provider Organization Plan</b> | \$100 Individual<br>\$200 Family<br>\$100 Individual Family Member | Copayments and 20% Coinsurance on tier 4 prescription drug coverage                         | \$5,000 Individual<br>\$10,000 Family<br>\$5,000 Individual Family Member |
| <b>Health Plan of Nevada</b>                | \$0  | Copayments and 20% Coinsurance on tier 4 prescription drug coverage                         | \$5,000 Individual<br>\$10,000 Family<br>\$5,000 Individual Family Member |

Individual & Family Deductibles start July 1st (the first day of the Plan Year) & reset the following Plan Year on July 1st. The Plan Year Deductibles combine medical & prescription drug expenses (dental deductibles are separate). PEBP Plans do not include a Deductible carryover or rollover provision.

Coinsurance is the percentage of costs that you and the Plan pay for Eligible Medical Expenses after your Deductible is met. Copayments apply as applicable to your PEBP Plan and are payable by the covered participant. Copayments do not apply towards the Deductible but do apply towards the Out-of-Pocket Maximum (OOPM). The out-of-pocket costs you pay toward your Deductible & Coinsurance for Eligible Medical Expenses accumulate toward the OOPM.

Once an Individual or Family satisfies the OOPM, the Plan will pay 100% of eligible medical and prescription drug expenses for the remainder of the Plan Year.

Use of Out-of-Network providers may result in higher cost sharing and OOPM's. Visit <https://pebp.nv.gov> to review plan documents for more information.

*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 .*

## Carson Tahoe Health Update

For those enrolled in a plan with UMR and certain Medicare retirees enrolled with Via Benefits who utilize Carson Tahoe Health in Carson City.

During the summer of 2024 Carson Tahoe Health sent a notice of termination with United Healthcare explaining that Carson Tahoe Regional Healthcare and Carson Tahoe Medical Group would no longer be considered in network after May 31<sup>st</sup>, 2025.

Select United Healthcare plans, including State of

Nevada PEBP members, have been granted an extension that allows these plans to remain in network with Carson Tahoe Regional Healthcare and Carson Tahoe Medical Group until December 31<sup>st</sup>, 2025.

For more information about Carson Tahoe Health's decision to end its contract with United

Healthcare visit, [United Membership Update](#).



## Via Benefits: Direct Deposit Only for HRA Reimbursements

**VIA BENEFITS**®ment. Reimbursements will be made using only direct deposit.

Medicare retirees, beginning September 1, 2025, Via Benefits will no longer be issuing paper checks for reimbursements from the Exchange Health Reimbursement Arrange-

If you are currently receiving paper checks for your reimbursements you must set up direct deposit with Via Benefits before

September 1st to ensure there are no delays in your reimbursements.

There are two ways to set up direct deposit:

1. Log into your Via Benefits account, go to your HRA Account and follow the prompts to enroll in

direct deposit at [Via Benefits - Get the Most out of Medicare](#), or through the mobile app.

2. Call Via Benefits at 888-598-7545 to have a form mailed to you. Banking information cannot be taken over the phone to set up direct deposit.

## Smoking/Tobacco Cessation

You're ready to quit. Your plan includes setting a quit date, setting up a support system and thinking over your strategy to

manage cravings and triggers. You've got this!

Prescription and over-the-counter smoking/tobacco cessation products are covered under the prescription drug program, and are eligible to be paid at 100% including Chantix, nicotine gum, nicotine patches, and nicotine lozenges.

Benefits for over-the-counter products are

limited to those that are FDA-approved and recommended by the Surgeon General. Over-the-counter smoking/tobacco cessation products may be obtained by presenting a physician's written prescription to an in-network pharmacy, or participants can submit a purchase receipt for the product with the physician's written prescription attached to the Prescription Drug Reimbursement Claim Form



found on [PEBP's Forms page](#). For more information visit [your plan's master plan document](#).

Real Appeal

HELPING YOU CREATE LASTING CHANGE

**Smart nutrition made easy**

Eating healthy doesn't have to be so complicated. Real Appeal is an online program that gives you everything you need to build healthy habits that stick.

**Farewell to fad diets**

Real Appeal is a healthy lifestyle and weight management program that focuses on nutrition education and empowering members to make healthy choices. With just a few small steps, Real Appeal can help you develop easy-to-follow daily habits that will have you feeling your best.

**Real Appeal is available to members enrolled in the CDHP, LD, EPO and HPN at no additional cost as part of your benefits.**



**Visit [enroll.realappeal.com](https://enroll.realappeal.com) or scan the QR code to take the first small step toward a healthier life.**

**Achieve your wellness goals with:****Tools for healthy living**

Start your health journey with a Success Kit complete with scales, as well as access to online fitness and nutrition content.

**Expert guidance**

Set achievable nutrition, exercise, and weight-loss goals, then track your progress from your daily dashboard.

**The support you need**

Stay focused on your goals with online group sessions led by expert coaches, and connect to a community of supportive members just like you.

*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 .*



## Hinge Health: Introducing Menopause Care

### Take control of your menopause symptoms

Menopause symptoms are often overwhelming and unexpected. Consumer Driven Health Plan, Low Deductible Plan, and Exclusive Provider Organization Plan participants can manage menopause symptoms like joint pain, hot flashes, and more.

#### What does menopause care include?

- **A virtual care plan** that features personalized exercises, guided breathing, and educational articles.
- **Expert guidance** from a physical therapist trained in menopause care.
- **A convenient app** where you can access all of the above— anytime, anywhere.

Scan the QR code to join now or visit:

[hinge.healthnevadapebp-menocare](https://hinge.healthnevadapebp-menocare)



## Basic Life Insurance Amounts Updated for Plan Year 2026

Basic life insurance is provided to eligible active and retired members.

Beginning Plan Year 2026, basic life insurance

amounts for non-State active employees and non-State retirees are being reinstated to pre-pandemic amounts, mirroring the amounts

for State employees and State retirees. Employees are eligible to receive \$25,000 and retirees are eligible to receive \$12,500 in basic life insurance.

For more details about basic life insurance and eligibility visit, [Basic Life Insurance, the Member Assistance Program & Travel Assistance](#).

| Membership Class                                 | Class 1— Employee | Class 2— Retiree |
|--|-------------------|------------------|
| State and non-State Basic Life Insurance Amounts | \$25,000          | \$12,500         |

*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 .*