



2nd Quarter—Plan Year 2026

Quarterly Newsletter

October 2025

In This Issue

Nevada Health Authority	1
PEBP Welcomes New Leadership	2
Real Appeal	2
Via Benefits Fall Meetings	3
Via Benefits On-Site Assistance	3
Medicare Retirees Enrolled with Via Benefits	4
Fall Vaccine Clinics	5

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

The Nevada Health Authority

The Nevada Health Authority (NVHA), created through Senate Bill 494 was established on July 1, 2025. This bill, one of Governor Lombardo's key healthcare initiatives, was passed during the 2025 legislative session. It streamlines the management of state health care and human service programs including Medicaid, PEBP, the Silver State Health Insurance Exchange, and more, into one efficient organization. This allows for better negotiation to help more Nevadans access quality, affordable care.

But don't worry! As a PEBP participant you don't have to do anything to continue receiving your benefits as active employees and retirees. It's business as usual here at PEBP as we continue to provide you and your families with access to high quality benefits at affordable prices.



To learn more about NVHA visit nvha.nv.gov.

Efficiency
Better Value
Access & Quality
Accountability
Continuity
Stewardship

THE VISION

A healthy, thriving Nevada where every resident has access to affordable, high-quality health care they can count on.

THE MISSION

To ensure access to affordable, reliable care by leveraging the state's buying power, streamlining programs and services, and driving better quality and more innovation in the health care system, while staying true to the values of public service, fiscal discipline, and accountable leadership.

STRATEGIC GOALS

1. Improve State's performance on key health indicators.
2. Ensure long-term sustainability of coverage programs.
3. Expand the capacity of the state's health care workforce to meet the needs.
4. Deliver better value, stronger coordination, and innovation in health care in Nevada.

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 .

PEBP Welcomes New Leadership



The Public Employees' Benefits Program (PEBP) is pleased to announce the appointment of Theresa Carsten as our new Executive Officer, effective August 25, 2025. Theresa brings a wealth of experience and a deep commitment to public service, and we are excited to welcome her into

this pivotal leadership role.

Theresa's background exemplifies the expertise and dedication required to lead our agency into the future. She holds a Bachelor of Arts in Psychology from the University of Nevada, Reno, and has spent the

last seven and a half years in key leadership roles within Nevada's Medicaid program. Her tenure as Chief of Managed Care and later as Deputy Administrator has equipped her with extensive experience in contract management, oversight of managed care entities, and actuarial services—all of which are critical to the success of PEBP's mission.

Theresa's vision for PEBP is rooted in collaboration, transparency, and innovation. She is committed to fostering a positive and supportive work environment—one where staff feel encouraged to share ideas, rethink processes, and grow from both successes and setbacks. She recognizes that we want to celebrate wins, but some of our biggest les-

sons come from failure. Growth happens when we feel safe to learn from the totality of our experiences.

Looking ahead, Theresa plans to lead the development of a responsive and sustainable plan design that reflects the needs and wishes of our stakeholders. This includes working closely with the PEBP Board, plan participants, and community engagement leaders from the newly formed Nevada Health Authority (NVHA). Her approach emphasizes listening, aligning priorities, and meeting members where they are.

Theresa's leadership marks an exciting new chapter for PEBP. Please join us in welcoming her to the agency!

Real Appeal



**Real
Appeal**

Ingredients

- 1/2 cup air-popped popcorn
- 1/4 teaspoon olive oil
- Dash salt
- 16 bittersweet chocolate chips

Chocolate Popcorn

Total Time: 5 Minutes

105 Calories | 7g Total Fat



Directions

1. Pop corn and immediately toss with oil, salt, and chocolate.
2. If popcorn is hot, chocolate will melt slightly. If you want it to melt a bit more, place in a 350 degree oven for 3 minutes.
3. Remove popcorn, let cool and serve.

Real Appeal is an online weight management program that's available to you at no additional cost as part of your health insurance. Get enrolled at enroll.realappeal.com or scan the QR code.

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 .

Via Benefits Fall Meetings

PEBP and Via Benefits are hosting meetings for:

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

Pre-Medicare Aging into Medicare Meeting	Already Enrolled with Via Benefits— Medicare Open Enrollment and HRA Focused Meeting
Monday, October 13th 11:00am—12:30pm PT	Monday, October 13th 2:00pm—3:30pm PT
Tuesday, October 14th 12:00pm—1:30pm PT	Tuesday, October 14th 9:00am—10:30am PT

Register for a meeting at 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? Recordings will be available within 7 days after they are completed on the Via Benefits' website to watch and re-watch anytime.

View the [Via Benefits' fall 2025 meetings communication](#) for detailed information.



Via Benefits On-Site Assistance for the Exchange HRA

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 October 13th and 14th 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

Monday, 10/13	By appointment only. Call 1-844-266-1395 to schedule an appointment with an HRA Specialist.
Tuesday, 10/14	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

Medicare Retirees Enrolled with Via Benefits

Medicare Open Enrollment: What Retirees Enrolled with Via Benefits Need to Know

Medicare Open Enrollment is just around the corner! From **October 7 through December 15**, retirees enrolled through **Via Benefits** have the opportunity to review and make changes to their coverage for the upcoming plan year.

Be Cautious of Unsolicited Calls

Via Benefits **does not solicit** during open enrollment. If you receive a call from someone promoting different Medicare plans, they are likely **not affiliated with Via Benefits**. Enrolling in a supplemental plan outside of Via Benefits could result in the **loss of your PEBP benefits**, including:

- Your **HRA contribution** (for eligible retirees)
- The **PEBP dental option**
- Your **retiree basic life insurance**

To make changes to your coverage, always contact Via Benefits directly or log into your Via Benefits account.

Passive Enrollment – No Action Required (Unless You Want to Make Changes)

If you're happy with your current plan, you don't need to do anything—your coverage will automatically roll over into the new plan year starting **January 1**. However, it's always a good idea to set aside some time for an **annual plan review**. You can contact Via Benefits to:

- Refamiliarize yourself with your current coverage
- Explore any new plan options that may better suit your needs
- Ensure your **auto-reimbursement** or **recurring premium reimbursement** options from your **Exchange HRA** are active and working for you

A Quick Reminder About the Exchange HRA

If you're enrolled in the **Exchange Health Reimbursement Arrangement (HRA)**, your monthly allocation is based on your years of service:

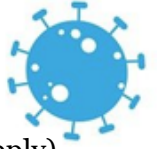
- **\$13 per year of service**
- **Minimum:** 5 years = \$65/month
- **Maximum:** 20 years = \$260/month

Make sure you're taking full advantage of this benefit! **To help you maximize your reimbursements from your Via Benefits account, we have prepared a [short video](#) and an [interactive slide deck](#) for you.**



Call a Licensed Benefits Advisor at
1-888-598-7545

Visit my.viabenefits.com/pebp

PEBP Fall Vaccine Clinics: Walk-Ins Welcome!**Offered Vaccines****2025-26 Flu****2025-26 COVID****Shingles****RSV****Pevnar 20****Tdap****Hep B****\$0 out-of-pocket** (limitations apply)

Vaccine Information Sheet for each vaccine can be found on [Vaccine Information Statement | Current VISs | CDC](#)

Please note that pharmacy registration links for clinics may fill quickly. Walk-ins are welcome if you're unable to secure an appointment, though this may result in wait times—thank you for your patience.

**Carson City**

For CDHP, LD, EPO and Via Benefits with Medicare Part D participants.

Thursday 10/23

[For more details view the Carson City flyer here.](#)

Las Vegas

For CDHP, LD, HPN and Via Benefits with Medicare part D participants.

Monday, 10/13

[For more details view the Las Vegas flyer here.](#)

University of Nevada, Reno**Exclusively for NSHE Faculty & Staff**

For CDHP, LD and EPO participants.

Friday, 10/10

[For more details view the NSHE flyer here.](#)

