



3rd Quarter—Plan Year 2026

Quarterly Newsletter

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View PEBP's upcoming events at

[Meetings & Events](#)
(pebp.nv.gov)

Carson Tahoe Health Update

Carson Tahoe Health (CTH) is a comprehensive healthcare network that includes one hospital, two urgent care centers, an emergent care center, a wide range of outpatient services, and a provider network spanning 20 regional locations. These locations serve communities in Carson City, Minden,

Carson Valley, South Reno, Dayton, Lake Tahoe, and beyond.

Carson Tahoe Health informed Public Employees' Benefits Program (PEBP) members that its contract with UnitedHealthcare was set to expire and would not be renewed—meaning CTH and its affiliated providers would no longer be considered

in-network. However, we're pleased to share that CTH has since reached an agreement to **extend the contract with UnitedHealthcare**, keeping **UMR in-network through June 30, 2027**. This extension ensures continued access to CTH services for PEBP members for the foreseeable future.

Recipes to Kickstart a Healthy New Year

The holiday season often brings a little too much indulgence—but a fresh start is just around the corner!

If you're looking for simple, nutritious meal ideas to help you reset, Health Plan of Nevada has you covered. From savory sweet potato hash to flavorful egg roll in a bowl and zesty chili chicken tacos, these healthy recipes make it easy to get back on track without sacrificing taste.

Discover your new fa-

vorite dish at [Healthy Recipes \(Health Plan of Nevada\)](#) and take the guesswork out of healthy eating.



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 .

Understanding Your Outpatient Laboratory Benefits

When it comes to managing your health, knowing what's covered under your plan can make a big difference. Here's a quick guide to help you understand how outpatient laboratory services are covered and where you can go to get the most from your benefits.



What's Covered?

Outpatient lab services are covered **when they are medically necessary**, ordered by a licensed physician or healthcare provider, and performed in accordance with your plan's Laboratory Outpatient Services benefit.



Preferred Lab Facilities

For routine and preventive lab work, your plan recommends using **free-standing, non-hospital-based lab facilities**. While there are several in-network options, the **preferred providers** are:

- LabCorp
- Quest Diagnostics

Using these facilities helps ensure you receive the highest level of coverage.



Routine & Preventive Lab Services

These services are covered at **100%** when:

- When the member uses a **free-standing, non-hospital based lab**.
- Ordered by a licensed provider as part of comprehensive medical care.
- Used to **proactively screen** for potential health issues **before symptoms appear**.



Note: If lab tests are used to diagnose or rule out a condition (rather than for preventive screening), they are considered **diagnostic** and may be subject to cost sharing (your out-of-pocket portion of the cost).



Hospital-Based Lab Services

Your plan also covers lab services performed at **hospital-based facilities** in the following situations:

- **Pre-admission testing** done within **7 days** before a scheduled hospital admission or outpatient surgery. The testing must be related to the condition for which the procedure is planned.



What If There's No Free-Standing Lab Nearby?

If you live in an area where there is **no free-standing, non-hospital-based lab facility within 50 miles** (driving distance) from your residence, you may use a **hospital-based lab** or **hospital draw station** instead.

If you need help finding a preferred facility near you, visit [Find a Provider](#). Watch a short video about your outpatient laboratory benefits and how to navigate the Find a Provider directory [here](#).



Enrolling in Retiree Coverage

As you prepare for retirement, understanding how to retain your Public Employees' Benefits Program (PEBP) coverage is essential. Whether you're retiring before or after age 65, there are important steps and timelines to follow to ensure a smooth transition of your benefits.

Retaining Your PEBP Benefits Into Retirement

PEBP recommends beginning your retiree enrollment process **60 to 90 days prior to your retirement date**. This allows ample time to gather required documents and make informed decisions about your coverage options.

To retain your PEBP benefits, you **must enroll within 60 days of your retirement date** by submitting:

- The **Retiree Benefit Enrollment and Change Form (RBECE)**
- The **Years of Service Form**
- If applicable, a copy of your **Medicare card**, a **SSA lack of credits eligibility letter** (if not eligible for free Medicare Part A), and/or **certified dependent supporting documentation**

To be eligible for retiree benefits:

- You must have **five or more years of service credit**
- Your **last employer must be a PEBP-participating agency**
- For years of service credit, your **hire date must be prior to 2012 to qualify for a premium subsidy or the Exchange Health Reimbursement Arrangement (HRA)**

Retirement qualifies as a **Qualifying Life Event**, which means you can:

- Change your PEBP medical plan
- Add or remove dependents

When Coverage Begins

Retiree coverage begins on the first day of the month following your retirement date. When filling out the RBECE, your retirement date should be the first calendar day after your last day worked so that you do not create a

break in coverage.

Please note: If you wait to enroll in your retiree coverage until the end of your enrollment period, you will owe retroactive premiums to the first of the month after your retirement.

What If I Don't Notify PEBP that I'm

Retiring Within 60 Days of Retirement or If I Have a Break in Coverage?

- Your PEBP coverage will terminate on the last day of the month in which you worked.
- You may be eligible for COBRA coverage to continue your

healthcare insurance for up to 18 months.

- You have one opportunity to reinstate your PEBP coverage during an upcoming open enrollment period as a late enrollee. These retirees forfeit their basic life insurance upon reinstatement.

Last Day Worked	Retirement Date	Retiree Health Benefit Start Date	Benefit Impact
May 30 th	May 31 st	June 1 st	No Break in Coverage
May 31 st	June 1 st	June 1 st	No Break in Coverage
May 30 th	June 3 rd	July 1 st	BREAK IN COVERAGE

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 .

Retiree Coverage Options & Resources

Understanding Your PEBP Coverage Options at Retirement

As you approach retirement, it's important to understand how your coverage through PEBP may change. Your eligibility and plan options will depend on several factors, including your age at retirement, dependent status, and earned years of service credit. Depending on your circumstances, you may qualify for a premium subsidy or a PEBP-funded Exchange Health Reimbursement Arrangement (HRA).

If You're Retiring Before Age 65

You may remain enrolled in one of the following PEBP plans:

- Consumer Driven Health Plan (CDHP) with HRA
- Low Deductible Plan
- Exclusive Provider Organization (EPO) Plan
- Health Plan of Nevada (HPN)

You may qualify for:

- A **retiree premium subsidy**
- A **Medicare Part B premium subsidy** (if applicable)

This also applies **if you are over age 65** and:

- You are not eligible for free Medicare Part A
- You are anchored to a PEBP plan by a non-Medicare dependent

If You're Enrolled in Medicare Parts A & B

You have the option to:

- Enroll in a **supplemental plan through Via Benefits** or **TRICARE for Life** (if applicable)
- Receive a **Medicare Exchange HRA** (if eligible)
- Enroll in **PEBP dental coverage**



Take the guesswork out of retaining your PEBP benefits into retirement, so you can focus on the things that really matter.

Plan Ahead for Peace of Mind

Navigating retirement benefits can be complex, but with early planning and a clear understanding of your options, you can make the transition confidently.

Retiree Resources

For more information, retiree packets with required forms, videos and more visit:

- pebp.nv.gov > Quick Tips
- [Retiring Before Age 65](#)
- [Retiring After Age 65](#)

Need Assistance?

Contact PEBP Member Services by calling 775-684-7000, 702-486-3100, or 800-326-5496, or send us a secure message in your [E-PEBP Portal](#).

Social Security Administration
www.ssa.gov
 1-800-772-1213

Via Benefits
my.viabenefits.com/pebp
 1-888-598-7545

Diabetes Management & Prevention Programs



Grow Your Health with Hydroponics

PEBP Participants: Join Free Programs to Manage Type 2 Diabetes or Pre-Diabetes

Take control of your health with free programs designed to support your journey with **Type 2 Diabetes** or **Pre-Diabetes** — and now, there's an exciting new addition: Hydroponics! Discover how easy and rewarding it is to grow fresh herbs, greens,

and vegetables right on your kitchen counter — no soil, no garden, and no experience required. Hydroponics is a clean, modern growing method that uses water and nutrients instead of soil, allowing plants to grow faster, indoors, and year-round while using 80–90% less water than traditional agriculture.

Win a Personal Hydroponic Unit

As a celebration of your commitment to better

health through the **Diabetes Prevention** or the **Self-Management Programs**, participants will be entered to **win a personal hydroponic unit** — a fun and hands-on way to put your learning into action and enjoy fresh, homegrown produce all year long.

Grow with Confidence

All winners will also receive free access to online hands-on classes from Green Our Planet,

where you'll learn how to:

- Set up your hydroponic unit
- Optimize your growing conditions
- Harvest and enjoy your produce



Stay Tuned

Watch for communications in 2026 about these exciting programs and how to participate.

Diabetes Self-Management Program	Diabetes Prevention Program
<p>Living with Type 2 Diabetes? You're not alone — and you don't have to manage it alone either. This program is designed to empower you with the tools, knowledge, and support to take charge of your health.</p> <p>What You'll Learn Throughout the program, you'll gain practical skills and build confidence in managing your condition:</p> <ul style="list-style-type: none"> • Making friends who support you • Healthy eating • Coping with stress • Problem solving • Dealing with depression & positive thinking • Physical activity • Communicating & following up with your doctors • Weekly goal setting <p>Why Join?</p> <ul style="list-style-type: none"> • Learn from trained educators and peers • Build a personalized action plan • Improve your quality of life • Feel more in control of your health 	<p>Type 2 diabetes can be prevented — and you have the power to take action now. If you've been told you're prediabetic or think you may be at risk, this program is designed for you.</p> <p>What You'll Gain Throughout the program, you'll learn how to make realistic, lasting lifestyle changes that can cut your risk of developing Type 2 diabetes in half:</p> <ul style="list-style-type: none"> • Build healthier eating habits • Increase physical activity • Manage stress effectively • Gain support from peers and health coaches <p>How It Works</p> <ul style="list-style-type: none"> • The program begins with weekly sessions to help you build momentum • Sessions gradually shift to monthly check-ins to support long-term success • Led by trained lifestyle coaches in a supportive group setting

Dignity Health
(702) 620-7800

Jemaima.Tagayuna@commonspirit.org

Carson Tahoe Health
(775) 784-4774

Diabetes.nutrition@carsontahoe.org

Sanford Center for Aging
(775) 784-4774

wellness@sca.unr.edu

Choosing the Right Weight Loss Support

Maintaining a healthy weight is one of the most powerful steps you can take to improve your overall well-being. It reduces the risk of chronic diseases like heart dis-

ease, stroke, type 2 diabetes, and certain cancers. It also boosts mental health, energy levels, sleep quality, and mobility—helping you feel your best every day.

If you're considering starting or continuing a weight loss journey, your PEBP health insurance benefit offers two distinct programs to support your

goals: **Obesity Care Management (OCM)** and **Real Appeal**. Each program offers a unique approach—one clinical, one holistic—so you can choose the path that best fits your needs.

Program Comparison at a Glance

Program	Obesity Care Management: A Clinical, Physician-Guided Path	Real Appeal: A Virtual, Holistic Approach
	The OCM program is a structured, medically supervised weight loss program for individuals diagnosed as obese by a physician. It's designed for those who meet specific BMI and health criteria and are ready to take a clinical approach to weight management.	Real Appeal is a no-cost, virtual weight loss program designed to help you build sustainable healthy habits. It's ideal for those who prefer a flexible, coaching-based approach that fits into a busy lifestyle.
Eligibility	Children (2–18) and adults enrolled in CDHP, LD, or EPO with a BMI over 30, or over 25 with co-morbid conditions (e.g., diabetes, hypertension, sleep apnea).	Adults 18+ enrolled in CDHP, LD, EPO, or HPN with a BMI of 23+ (not pregnant or nursing).
Approach	This program is ideal for those who need a more intensive, medically supported approach to weight loss.	It's a great option if you're looking for a supportive, community-driven experience.
Location	In-person with an obesity management provider . Contact UMR for further information at 1-888-763-8232.	100% virtual at Real Appeal .
Duration	Ongoing until weight, BMI, and waist circumference goals are met.	One year; weekly sessions for the first 6 months, then monthly.
Features	<ul style="list-style-type: none"> Physician oversight Monthly progress reports Nutritional counseling based on medical necessity Routine lab testing at in-network free-standing labs (e.g., LabCorp, Quest) Short-term, generic weight loss medications (GLP-1s are not covered) 	<ul style="list-style-type: none"> Personalized coaching and group support 24/7 access to digital tools and dashboards A welcome kit with fitness guides, food and weight scales, and more Focus on nutrition, fitness, sleep, and stress management

Take the First Step Today

Visit pebp.nv.gov to learn more about your plan and how to enroll in either program. Your journey to better health starts with the support that works best for you.