

# PEBP and Medicare



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PLAN YEAR 2017  
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# Plan Year 2017 PEBP and Medicare Guide

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This publication is provided for informational purposes only. Any discrepancies in the content herein and Chapters 287 of the Nevada Revised Statutes (NRS) and the Nevada Administrative Code (NAC), the Social Security Administration, Centers for Medicare and Medicaid Services (CMS), and the PEBP Master Plan Document shall be superseded by PEBP’s official documents and State and Federal law.

## Introduction

Soon, you will be eligible for Medicare. As a retiree or a covered dependent of a retiree who is aging into Medicare, you will have new options for your medical, dental, prescription drug, and vision coverage. The *PEBP and Medicare* Guide provides information on what you need to do when you become Medicare eligible.

What is changing? When you become eligible for *premium-free* Medicare Part A you will need to enroll in Part A and purchase Medicare Part B coverage and, in most cases, you will transition into a medical plan offered through Towers Watson's OneExchange (OneExchange). OneExchange gives you access to a Medicare marketplace which includes a variety of individual medical, prescription drug, dental and vision plans from leading health insurers. The medical plans include *Medigap (supplement)* and *Medicare Advantage Plans (PPO and HMO plans)*.

Eligible retirees enrolled in a medical plan through OneExchange will qualify for a monthly contribution to a OneExchange Health Reimbursement Arrangement (HRA) account. The contribution is based on the retiree's years of service (beginning with 5 years up to a maximum of 20 years). If you are eligible for the HRA allocation, your first OneExchange HRA contribution will begin when your medical plan becomes effective through OneExchange. For OneExchange HRA contribution amounts, refer to page 16.

To help you decide which individual plan(s) are right for you, you'll have the assistance and expertise of a licensed benefit advisor. During your enrollment, your benefit advisor will help you compare, select and enroll in the plan(s) that fit your needs and budget.

## OneExchange Plan Options

OneExchange offers both Medicare Advantage plans (HMO and PPO) and Medigap (Medicare supplement) plans through multiple carriers based on the retiree's zip code. The following provides an overview of Medicare Advantage plans and Medigap plans; however, for specific details about these plans, you will need to speak to a Benefits Advisor.

**Medicare Advantage Prescription Drug Plans (MAPD):** These plans provide an all-in-one plan that bundles Medicare Part A, Part B and prescription drug coverage together with additional benefits. These plans provide coverage for doctor visits, hospital stays, and prescription drug expenses.

Medicare Advantage plans cover medical and prescription drug expenses with a single premium, generally lower than Medigap plan premiums. In exchange for this convenience, Medicare Advantage plans utilize a network of doctors (PPO and HMO) that allows for even deeper cost savings.

Medicare Advantage plans cannot deny an applicant due to age or health (the only exception is individuals with end-stage renal disease or for Special Needs Plans aimed at certain populations). Also, premiums cannot vary by age or health.

## **OneExchange Plan Options (continued)**

**Medigap (Medicare supplement) Plans:** These plans help to pay the difference between the total healthcare costs and the amount paid by Medicare. Medigap Plans do NOT include prescription drug coverage (Part D prescription drug coverage must be purchased separately). Generally, Medigap Plans have:

- Higher monthly premiums
- Low or no copayments required for doctor or hospital visits
- No network restrictions on physicians—you may see any doctor that accepts Medicare

### **Guarantee Issue Rights and Medigap Plans**

During your initial enrollment period, Medigap supplement plans are guaranteed issue meaning you cannot be turned down based on your medical history or pre-existing conditions. After your initial enrollment period ends, Medigap insurers can refuse to offer you a Medigap plan because of your age or health status. They can also accept your enrollment subject to exclusions for pre-existing conditions. It is important to make your decision and enroll within your enrollment window.

It is important to understand the “Guaranteed Issue” period for Medigap supplement plans. If you have any questions about this you should speak to a OneExchange Benefits Advisor at (888) 598-7545.

**Prescription Drug (Part D) Plans:** Part D plans only cover prescription drugs. You should consider purchasing a Part D plan if you enroll in a Medigap Plan and need prescription drug coverage.

**Dental and Vision Plans:** Optional dental and vision coverage is available through OneExchange. Your Benefits Advisor will provide information about plan options and costs for these plans. You will also have the option to purchase PEBP’s PPO Dental Plan when you transition to OneExchange. For premium rates on PEBP’s PPO Dental Plan, see page 17.

You can find information about the specific plans offered in your zip code by creating an account at <https://medicare.oneexchange.com/pebp>. You will need to gather certain information such as the names and dosage(s) of the medications you are taking, the names of your healthcare providers (primary care physician, specialists, etc.). Creating your account online will also save you time when you are ready to complete your enrollment. Your OneExchange Benefits Advisor will be able to view the information you entered online and assist you with selecting a plan that best suits your needs.

## [Applying for Medicare](#)

If you are already receiving Social Security benefits you will automatically get Part A and Part B starting the 1st day of the month you turn 65. If your birthday is on the 1st day of the month, Part A and Part B will start on the 1st day of the month prior to your birthday.

If you are NOT receiving Social Security benefits, you will need to apply for *premium-free* Medicare Part A and B. If you are eligible for *premium-free* Medicare Part A, you can sign up for Medicare online. The application process takes about 10 minutes. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if they need more information. Otherwise you will receive your Medicare card in the mail.

To learn more about signing up for Medicare, visit [Applying for Medicare Only](#) or <https://www.ssa.gov/planners/retire/justmedicare.html>

If you already have Part A, but do not have Part B because you are working, you will need to sign up for Part B when you retire. To sign up for Part B, you will need to complete the [Application for Enrollment in Medicare Part B](#) available at <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS40B-E.pdf>

**Important: PEBP has very specific enrollment timeframe requirements for Medicare. Be sure to read this guide to understand when PEBP will require you to enroll in Medicare.**

### **I am retired and turning age 65, when do I sign up for Medicare?**

PEBP will require you to sign up for *premium-free* Medicare Part A and Part B coverage approximately 90 days before your 65th birthday. If you sign up for *premium-free* Part A and purchase Part B coverage within 90 days of your 65th birthday, your Part A and Part B coverage will start the 1st day of the month you turn 65, or the month before you turn 65 (if your birthday is the 1st day of the month).

### **I am retiring soon and I am 65 years old. When do I sign up for Medicare?**

PEBP will require you to sign up for *premium-free* Medicare Part A and purchase Part B coverage approximately 90 days before your retirement date to ensure you are enrolled in Part A and B on the date your PEBP retiree coverage becomes effective. (*Premium-free* Medicare Part A and/or B coverage is not required until you are retired.)

### **When am I required to enroll in a medical plan through OneExchange?**

The requirement to enroll in a medical plan through OneExchange will depend on whether you qualify for *premium-free* Medicare Part A, are covering a non-Medicare dependent and/or whether you have Tricare for Life.

This guide will explain the Medicare requirements and enrollment options and timeframes in detail. However, if you have additional questions, please contact the PEBP office at (775) 684-7000 or (800) 326-5496.

## Medicare Parts A and B

PEBP requires *retirees and their covered dependents* at age 65 to enroll in *premium-free* Medicare Part A and purchase Medicare Part B coverage. Note: Active employees aged 65 and older are not required to enroll in Medicare until they retire.

### **Premium-free Medicare Part A and Part B**

To determine your eligibility for *premium-free* Medicare Part A, contact the Social Security Administration approximately three months before your 65th birthday at (800) 772-1213.

If you are entitled to *premium-free* Medicare Part A, you must enroll in Part A coverage and purchase Medicare Part B. When you receive your Medicare Parts A and B card, submit a copy of your card to the PEBP office.

### **Tricare for Life**

If you are retired with Tricare for Life and are also eligible for *premium-free* Medicare Part A, you must enroll in Part A coverage and purchase Medicare Part B. You will need to submit a copy of your Medicare card and Tricare for Life military ID card to the PEBP office.

### **Not Entitled to Premium-Free Medicare Part A**

If you are not entitled to *premium-free* Part A, you must still purchase Medicare Part B coverage. You will need to obtain a Part A denial letter from the Social Security Administration (SSA) and submit a copy of the letter and a copy of your Part B Medicare card to the PEBP office.

## Timeframe for Submitting Required Documents to PEBP

<b>Birthday occurs on the 1st day of the month</b>	<b>Birthday occurs between the 2nd and last day of the month</b>	<b>Approved for Medicare Parts A and B due to receiving Social Security Disability</b>	<b>Newly retiring employees aged 65 and older</b>
Due by the last day of your birthday month	Due by last day of the month following your 65th birthday month	Due within 60 days of the Medicare Part A and B effective date	Due within 60 days of your retirement coverage effective date

Failure to submit copies of the Medicare Part A and B card (or Part A denial letter and Part B card) and Tricare for Life military ID (if applicable) within the required timeframe will result in termination of PEBP-sponsored benefits including medical, prescription drug, dental, vision, basic life insurance, HRA contribution, and any voluntary products.

Note: Retirees who are eligible to retain coverage under the PEBP Consumer Driven Health Plan or an HMO plan and who have Part B coverage will receive a Part B premium credit of \$104.90. The Part B premium credit will apply to the retiree's premium on the 1st day of the month following the date PEBP receives the Part B card or the effective date of Part B coverage, whichever occurs later.

## Coverage Options for Medicare Retirees and Dependents

Retirees and their covered dependents with *premium-free* Medicare Parts A and Part B coverage are generally required to enroll in a medical plan through OneExchange unless they are covering a non-Medicare dependent or have Tricare for Life.

The following describes the coverage options for retirees and their covered dependents based on the Medicare status of the individuals.

<b>Medicare status of retiree and/or dependent</b>	<b>Coverage options</b>
Retiree attains Medicare Parts A and B; no covered dependents	<ul style="list-style-type: none"> <li>• Retiree must enroll in medical coverage through OneExchange to retain all other PEBP-sponsored benefits.</li> </ul>
Retiree attains Medicare Parts A and B and has Tricare for Life (no covered dependents)	<ul style="list-style-type: none"> <li>• Retiree may enroll in a medical plan through OneExchange; however, enrollment through OneExchange is not required to retain basic life insurance, dental coverage, and an HRA contribution (if applicable). Note: Retiree may enroll in PEBP dental whether or not the retiree enrolls in a medical plan through OneExchange.</li> </ul>
Retiree attains Medicare Parts A and B; covers a dependent without Medicare	<ul style="list-style-type: none"> <li>• Retiree may enroll in a medical plan through OneExchange and the non-Medicare dependent may retain coverage under the CDHP or HMO plan as an unsubsidized dependent, meaning the dependent will pay 100% of the premium cost, refer to page 18 for Unsubsidized Dependent premium rates; or</li> <li>• Retiree may stay on the CDHP or HMO plan with the non-Medicare dependent(s) until spouse/domestic partner ages into Medicare. In the case of a dependent child, the retiree may stay on a PEBP plan until the child ceases to be an eligible dependent; or</li> <li>• Retiree may enroll in a medical plan through OneExchange and remove any dependents from his or her plan.</li> </ul>
Retiree is not yet eligible for Medicare; covers a dependent with Medicare Parts A and B	<ul style="list-style-type: none"> <li>• Medicare dependent may enroll in a medical plan through OneExchange. The non-Medicare retiree may stay on the CDHP or HMO coverage; or</li> <li>• Both the retiree and dependent may remain on the CDHP or HMO plan until both become eligible for Medicare Parts A and B. In the case of a child, the retiree may retain CDHP or HMO coverage until the child ceases to be an eligible dependent.</li> </ul>
Retiree (aged 65 and older) does not meet the eligibility requirements to qualify for <i>premium-free</i> Medicare Part A	<ul style="list-style-type: none"> <li>• Retiree may remain on the CDHP or HMO plan; however, will need to submit a copy of the <i>premium-free</i> Part A denial letter from SSA; retiree will still be required to purchase Medicare Part B.</li> </ul>

## What You Need To Do

<b>Medicare status of retiree and/or dependent</b>	<b>Required action</b>
Retiree attains Medicare Parts A and B; no covered dependents	<ul style="list-style-type: none"> <li>• Retiree must enroll in medical coverage through OneExchange within 60 days of the Medicare effective date or retirement date, whichever is later.</li> <li>• Submit a copy of the Medicare Parts A and B card to the PEBP office.</li> <li>• Contact OneExchange at 888-598-7545 to enroll in medical, prescription drug, dental, etc.</li> <li>• Complete the Retiree Benefit Enrollment and Change Form; select Medicare Exchange with or without PEBP Dental; submit the completed form to the PEBP office.</li> </ul>
Retiree attains Medicare Parts A and B and has Tricare for Life; no covered dependents	<ul style="list-style-type: none"> <li>• Retiree has the option to enroll in medical coverage through OneExchange or retain <i>only</i> Medicare Parts A and B and Tricare for Life coverage.</li> <li>• Submit a copy of the Medicare Parts A and B card and Tricare for Life military ID card to the PEBP office.</li> <li>• Contact OneExchange (if enrolling in a plan).</li> <li>• Complete the Retiree Benefit Enrollment and Change Form only if enrolling in PEBP Dental or in a medical plan through OneExchange; submit the form to the PEBP office.</li> </ul>
Retiree attains Medicare Parts A and B; covers a dependent without Medicare	<ul style="list-style-type: none"> <li>• If the retiree elects to enroll in medical coverage through OneExchange and retain coverage for the non-Medicare dependent(s) on the CDHP or HMO plan, do the following:               <ul style="list-style-type: none"> <li>• Submit a copy of the Medicare Parts A and B card to the PEBP office.</li> <li>• Contact OneExchange at 888-598-7545 to enroll in a medical, prescription drug, vision and/or dental plan;</li> <li>• Complete the Retiree Benefit Enrollment and Change Form by selecting Medicare Exchange with or without PEBP Dental.</li> </ul> </li> <li>• If the retiree wishes to continue coverage for the non-Medicare dependent(s) on the CDHP or HMO plan as unsubsidized dependents, contact PEBP at 775-684-7000 or 800-326-5496 to request the Benefit Enrollment and Change Form for Unsubsidized Dependents. Note: Failure to submit this form to the PEBP office will result in termination of coverage for all dependent(s).</li> </ul>



## What You Need To Do

<b>Retiree and/or Dependent Medicare Status</b>	<b>Required Action</b>
Retiree is not yet eligible for Medicare; covers a dependent with Medicare Parts A and B	<ul style="list-style-type: none"> <li>• Submit a copy of the Medicare Parts A and B card to the PEBP office;</li> <li>• If the Medicare dependent wishes to enroll in a medical plan through OneExchange, do the following:               <ul style="list-style-type: none"> <li>• Contact OneExchange at 888-598-7545 to enroll in a medical, prescription drug, vision and/or dental plan; and</li> <li>• If electing PEBP dental coverage, contact the PEBP office to request the Benefit Enrollment and Change Form for Unsubsidized Dependents; or</li> </ul> </li> <li>• If both the retiree and Medicare dependent are staying on the CDHP or HMO coverage, submit a copy of the dependent's Medicare Parts A and B card to the PEBP office.</li> </ul>
Retiree is not eligible for <i>premium-free</i> Medicare Part A	<ul style="list-style-type: none"> <li>• Retiree may remain on the CDHP or HMO coverage with his or her dependent(s) if applicable.</li> <li>• Retiree must purchase Medicare Part B coverage; and obtain a Part A denial letter from the Social Security Administration (SSA); and</li> <li>• Submit copies of both documents to the PEBP office.</li> </ul>
Active employee's dependent ages-in to Medicare (eligible for <i>premium-free</i> Part A)	<ul style="list-style-type: none"> <li>• Submit a copy of the Medicare Parts A and if applicable Part B to the PEBP office. Note: if the dependent is remaining on the active employee's plan, PEBP will not require the dependent to enroll in Medicare Part A and/or B until the employee retires.</li> <li>• If the Medicare dependent wishes to enroll in a medical plan through OneExchange, do the following:               <ul style="list-style-type: none"> <li>• Medicare dependent will need to contact OneExchange at 888-598-7545 to enroll in a medical, prescription drug, vision and/or dental plan; and</li> <li>• If electing PEBP's dental coverage, contact the PEBP office to request the Benefit Enrollment and Change Form for Unsubsidized Dependents; and</li> <li>• The employee will need to submit a request to delete the Medicare dependent from his or her plan.</li> </ul> </li> </ul>

## Retiree Ages into Medicare AFTER Retirement

**Use this table if you are a retiree and  
your birthday is on the 1st day of the month**

<b>Your birthday is on the 1st day of the month</b>	<b>1 Medicare Parts A and B</b>	<b>2 OneExchange and PEBP</b>	<b>3 You complied with 1 and 2</b>	<b>4 You did not comply with 1 and 2</b>
(Medicare becomes effective on the 1st of the month prior to your birthday month)	Sign up for Medicare during one of the following months to ensure your Medicare is effective on the 1st of the month prior to the month you turn 65	Enroll in a medical plan through OneExchange by the last day of the following month	OneExchange coverage starts on the 1st day of one of the following month	PEBP coverage terms no later than the last day of this month
January	Sep - Nov	Nov or Dec	Dec or Jan	Jan 31
February	Oct- Dec	Dec or Jan	Jan or Feb	Feb 28
March	Nov - Jan	Jan or Feb	Feb or Mar	Mar 31
April	Dec - Feb	Feb or Mar	Mar or Apr	Apr 30
May	Jan - Mar	Mar or Apr	Apr or May	May 31
June	Feb - Apr	Apr or May	May or Jun	Jun 30
July	Mar - May	May or Jun	Jun or Jul	Jul 31
August	Apr - Jun	Jun or Jul	Jul or Aug	Aug 31
September	May - Jul	Jul or Aug	Aug or Sep	Sep 30
October	Jun - Aug	Aug or Sep	Sep or Oct	Oct 31
November	Jul - Sep	Sep or Oct	Oct or Nov	Nov 30
December	Aug - Oct	Oct or Nov	Nov or Dec	Dec 31

For individuals whose 65th birthday is on the 1st day of the month, Part A is effective on the 1st day of the month *prior* to the birth month.

For example, using December 1st as the birthday, the individual's Medicare would become effective November 1st. The retiree may enroll in a OneExchange plan 1) in October for coverage effective November 1st; or 2) in November for coverage effective December 1st.

## [Dependent of a Non-Medicare Retiree Ages into Medicare](#)

**Use this table if you are the spouse/domestic partner of a non-Medicare retiree and your birthday is on the 1st day of the month**

<b>Birthday occurs on the 1st day of the following month</b>	<b>1 Medicare Parts A and B</b>	<b>2 OneExchange and PEBP</b>	<b>3 You complied with 1 and 2</b>	<b>4 You did not comply with 1 and 2</b>
(Medicare becomes effective on the 1st of the month prior to your birthday month)	Sign up for Medicare during one of the following months to ensure your Medicare is effective the 1st of the month prior to the month you turn 65	Enroll in a medical plan through OneExchange by the last day of one of the following months	OneExchange coverage starts on the 1st day of following month	You cannot enroll through OneExchange until PEBP's Open Enrollment or when the retiree ages into Medicare
January	Sep - Nov	Nov or Dec	Dec or Jan	—
February	Oct- Dec	Dec or Jan	Jan or Feb	—
March	Nov - Jan	Jan or Feb	Feb or Mar	—
April	Dec - Feb	Feb or Mar	Mar or Apr	—
May	Jan - Mar	Mar or Apr	Apr or May	—
June	Feb - Apr	Apr or May	May or Jun	—
July	Mar - May	May or Jun	Jun or Jul	—
August	Apr - Jun	Jun or Jul	Jul or Aug	—
September	May - Jul	Jul or Aug	Aug or Sep	—
October	Jun - Aug	Aug or Sep	Sep or Oct	—
November	Jul - Sep	Sep or Oct	Oct or Nov	—
December	Aug - Oct	Oct or Nov	Nov or Dec	—

For individuals whose 65th birthday is on the 1st day of the month, Part A is effective on the 1st day of the month *prior* to the birth month.

For example, using December 1st as the birthday, the individual's Medicare would become effective November 1st. The Medicare dependent could enroll in a OneExchange plan 1) in October for coverage effective November 1st; or 2) in November for coverage effective December 1st.

## [Retiree Ages into Medicare AFTER Retirement](#)

**Use this table if you are a retiree and  
your birthday occurs between the 2nd and last day of the month**

<b>Birthday is on the 2nd through the last day of the following month</b>  (Medicare becomes effective on the 1st day of the month you turn 65)	<b>1 Medicare Parts A and B</b>	<b>2 OneExchange and PEBP</b>	<b>3 You complied with 1 and 2</b>	<b>4 You did not comply with 1 and 2</b>
	Sign up for Medicare during one of the following months to ensure your Medicare is effective the 1st day of the month you turn 65	Enroll in a medical plan through OneExchange by the last day of one of the following months:	OneExchange coverage must start no later than the 1st day of one of the following months	PEBP coverage terms no later than the last day of this month
January	Oct - Dec	Dec, Jan or Feb	Jan, Feb or Mar	Feb 28
February	Nov - Jan	Jan, Feb or Mar	Feb, Mar or Apr	Mar 31
March	Dec - Feb	Feb, Mar or Apr	Mar, Apr or May	Apr 30
April	Jan - Mar	Mar, Apr or May	Apr, May or Jun	May 31
May	Feb - Apr	Apr, May or Jun	May, Jun or Jul	Jun 30
June	Mar - May	May, Jun or Jul	Jun, Jul or Aug	Jul 31
July	Apr - Jun	Jun, Jul or Aug	Jul, Aug or Sep	Aug 31
August	May - Jul	Jul, Aug or Sep	Aug, Sep or Oct	Sep 30
September	Jun - Aug	Aug, Sep or Oct	Sep, Oct or Nov	Oct 31
October	Jul - Sep	Sep, Oct or Nov	Oct, Nov or Dec	Nov 30
November	Aug - Oct	Oct, Nov or Dec	Nov, Dec or Jan	Dec 31
December	Sep - Nov	Nov, Dec or Jan	Dec, Jan or Feb	Jan 31

For individuals whose 65th birthday is NOT on the 1st day of the month (the 2nd through the last day of the month), Part A is effective on the 1st day of the individuals birth month.

Example: Using December 3rd as the birthday, the individual's Medicare would become effective December 1st. The Medicare retiree may enroll in a OneExchange plan 1) in November for coverage effective December 1st; or 2) in December for coverage effective January 1st; or 3) in January for coverage effective February 1st.

## [Dependent of a Non-Medicare Retiree Ages into Medicare](#)

**Use this table if you are a spouse/domestic partner of a pre-Medicare retiree and your birthday occurs between the 2nd and last day of the month**

<b>1</b> <b>Medicare Parts A and B</b>	<b>2</b> <b>OneExchange and PEBP</b>	<b>3</b> <b>You complied with 1 and 2</b>	<b>4</b> <b>You did not comply with 1 and 2</b>	
<b>1</b> <b>Medicare Parts A and B</b>  Sign up for Medicare during one of the following Months to ensure your Medicare is effective the 1st day of the month you turn 65	<b>2</b> <b>OneExchange and PEBP</b>  Enroll in a medical plan through OneExchange by the last day of one of the following months	<b>3</b> <b>You complied with 1 and 2</b>  OneExchange coverage must start no later than the 1st day of one of the following months	<b>4</b> <b>You did not comply with 1 and 2</b>  You cannot enroll in OneExchange until PEBP's Open Enrollment or until the retiree ages into Medicare	
January	Oct - Dec	Dec, Jan or Feb	Jan, Feb or Mar	—
February	Nov - Jan	Jan, Feb or Mar	Feb, Mar or Apr	—
March	Dec - Feb	Feb, Mar or Apr	Mar, Apr or May	—
April	Jan - Mar	Mar, Apr or May	Apr, May or Jun	—
May	Feb - Apr	Apr, May or Jun	May, Jun or Jul	—
June	Mar - May	May, Jun or Jul	Jun, Jul or Aug	—
July	Apr - Jun	Jun, Jul or Aug	Jul, Aug or Sep	—
August	May - Jul	Jul, Aug or Sep	Aug, Sep or Oct	—
September	Jun - Aug	Aug, Sep or Oct	Sep, Oct or Nov	—
October	Jul - Sep	Sep, Oct or Nov	Oct, Nov or Dec	—
November	Aug - Oct	Oct, Nov or Dec	Nov, Dec or Jan	—
December	Sep - Nov	Nov, Dec or Jan	Dec, Jan or Feb	—

For individuals whose 65th birthday is NOT on the 1st day of the month, Part A is effective on the 1st day of the individuals birth month.

For example, using December 3rd as the birthday, the individual's Medicare would become effective December 1st. The Medicare dependent may enroll in a OneExchange plan 1) in November for coverage effective December 1st; or 2) in December for coverage effective January 1st; or 3) in January for coverage effective February 1st.

## Retiree Qualifies for Medicare Due to SSA Disability

<b>Medicare Effective Date</b>	<b>1 OneExchange and PEBP</b>	<b>2 You complied with 1</b>	<b>3 You did not comply with 1 and 2</b>
*Medicare automatically becomes effective on the 1st day of the following month	Complete your enrollment in a medical plan through OneExchange during one of the following months	Medical plan coverage through OneExchange must start on the 1st day of one of the following months	PEBP coverage terms on the last day of the following month
January	Dec or Jan	Jan or Feb	Feb 28
February	Jan or Feb	Feb or Mar	Mar 31
March	Feb or Mar	Mar or Apr	Apr 30
April	Mar or Apr	Apr or May	May 31
May	Apr or May	May or Jun	Jun 30
June	May or Jun	Jun or Jul	Jul 31
July	Jun or Jul	Jul or Aug	Aug 31
August	Jul or Aug	Aug or Sep	Sep 30
September	Aug or Sep	Sep or Oct	Oct 31
October	Sep or Oct	Oct or Nov	Nov 30
November	Oct or Nov	Nov or Dec	Dec 31
December	Nov or Dec	Dec or Jan	Jan 31

\*This table should be used by retirees who are receiving Social Security Disability Benefits and who become eligible for Medicare after satisfying the Social Security Administration's 24 month waiting period.

\*The above individuals will be required to enroll in a medical plan through OneExchange unless the retiree and/or covered dependent(s) (if applicable) meet the eligibility requirements to remain on the CDHP or HMO plan.

**Dependent of a Pre-Medicare Retiree Qualifies  
for Medicare Due to SSA Disability**

<b>Medicare Effective Date</b>	<b>1 OneExchange and PEBP</b>	<b>2 You complied with 1</b>	<b>3 You did not comply with 1 and 2</b>
*Medicare automatically becomes effective on the 1st day of the following month	Complete your enrollment in a medical plan through OneExchange during one of the following months	Medical plan coverage through OneExchange must start on the 1st day of one of the following months	You cannot enroll through OneExchange until PEBP's Open Enrollment Period or until the pre-Medicare retiree ages into Medicare
January	Dec or Jan	Jan or Feb	—
February	Jan or Feb	Feb or Mar	—
March	Feb or Mar	Mar or Apr	—
April	Mar or Apr	Apr or May	—
May	Apr or May	May or Jun	—
June	May or Jun	Jun or Jul	—
July	Jun or Jul	Jul or Aug	—
August	Jul or Aug	Aug or Sep	—
September	Aug or Sep	Sep or Oct	—
October	Sep or Oct	Oct or Nov	—
November	Oct or Nov	Nov or Dec	—
December	Nov or Dec	Dec or Jan	—

\*This table should be used by dependents (spouses/domestic partners) of retirees who are receiving Social Security Disability Benefits and who become eligible for Medicare after satisfying the Social Security Administration's 24 month waiting period.

\*The above individuals will be required to enroll in a medical plan through OneExchange unless the retiree and/or dependent meet the eligibility requirements to retain coverage under the CDHP or HMO plan.

## Employee Retires at Age 65 or Older

**Use this table if your retirement date is on the 1st day of the month.**

Employee retirees on the 1st day of the month as follows:	<b>1 Medicare Parts A and B</b>	<b>2 OneExchange and PEBP</b>	<b>3 You complied with 1 and 2</b>	<b>4 You did not comply with 1 and 2</b>
	Enroll in Medicare during one of the following months (prior to your retirement)	Complete enrollment in a medical plan through OneExchange during one of the following months	Your medical plan through OneExchange must start on the 1st of one of the following months	PEBP coverage terminates on the last day of the following month
January	Oct - Dec	Dec, Jan or Feb	Jan, Feb, or Mar	February 28
February	Nov - Jan	Jan, Feb or Mar	Feb, Mar or Apr	March 31
March	Dec - Feb	Feb, Mar or Apr	Mar, Apr or May	April 30
April	Jan - Mar	Mar, Apr or May	Apr, May or Jun	May 31
May	Feb - Apr	Apr, May or Jun	May, Jun or Jul	June 30
June	Mar - May	May, Jun or Jul	Jun, Jul or Aug	July 31
July	Apr - Jun	Jun, Jul or Aug	Jul, Aug or Sep	August 31
August	May - Jul	Jul, Aug or Sep	Aug, Sep or Oct	September 30
September	Jun - Aug	Aug, Sep or Oct	Sep, Oct or Nov	October 31
October	Jul - Sep	Sep, Oct or Nov	Oct, Nov or Dec	November 30
November	Aug - Oct	Oct, Nov or Dec	Nov, Dec or Jan	December 31
December	Sep - Nov	Nov, Dec or Jan	Dec, Jan or Feb	January 31

Employees who retire on the 1st day of the month are eligible for retiree coverage on that day. (Active employee coverage terminates the last day of the month prior to the retirement date.) For example, an employee who retires on November 1st will be eligible for retiree coverage on November 1st (if the employee meets the eligibility requirements to enroll in retiree coverage).

An employee who retires on November 1st (with Medicare Parts A and B) may enroll in a medical plan through OneExchange in 1) October for coverage effective November 1st; or 2) in November for coverage effective December 1st; or 3) in December for coverage effective January 1st.



## [Employee Retires at Age 65 or Older](#)

**Use this table if your retirement date is not on the 1st day of the month.**

Employee retirees between the 2nd and last day of the following month:	<b>1 Medicare Parts A and B</b>	<b>2 OneExchange and PEBP</b>	<b>3 You complied with 1 and 2</b>	<b>4 You did not comply with 1 and 2</b>
	Enroll in Medicare during one of the following Months (preceding the retirement month):	Enroll in OneExchange no later than the following:	OneExchange coverage must start no later than the 1st day of the following:	PEBP coverage terms no later than the last day of the following:
January	Oct - Mar	Jan, Feb or Mar	Feb, Mar or Apr	Mar 31
February	Nov - Apr	Feb, Mar or Apr	Mar, Apr or May	Apr 30
March	Dec - May	Mar, Apr or May	Apr, May or Jun	May 31
April	Jan - Jun	Apr, May or Jun	May, Jun or Jul	Jun 30
May	Feb - Jul	May, Jun or Jul	Jun, Jul or Aug	Jul 31
June	Mar - Aug	Jun, Jul or Aug	Jul, Aug or Sep	Aug 31
July	Apr - Sep	Jul, Aug or Sep	Aug, Sep or Oct	Sep 30
August	May - Oct	Aug, Sep or Oct	Sep, Oct or Nov	Oct 31
September	Jun - Nov	Sep, Oct or Nov	Oct, Nov or Dec	Nov 30
October	Jul - Dec	Oct, Nov or Dec	Nov, Dec or Jan	Dec 31
November	Aug - Jan	Nov, Dec or Jan	Dec, Jan or Feb	Jan 31
December	Sep - Feb	Dec, Jan or Feb	Jan, Feb or Mar	Feb 28

Employees who retire between the 2nd day and the last day of the month are eligible for retiree coverage on the 1st day of the following month. (Active employee coverage terminates on the last day of the month the employee retires.) For example, an employee who retires on November 15th will be eligible for retiree coverage on December 1st (if the employee meets the eligibility requirements to enroll in retiree coverage).

An employee who retires on November 15th (with Medicare Parts A and B) may enroll in a medical plan through OneExchange in 1) November for coverage effective December 1st; or 2) in December for coverage effective January 1st; or 3) in January for coverage effective February 1st.

## OneExchange HRA Contribution

<b>OneExchange-HRA Contribution for Medicare Retirees Enrolled in OneExchange</b>	
<b>Years of</b>	<b>Contribution</b>
5	+60.00
6	+72.00
7	+84.00
8	+96.00
9	+108.00
10	+120.00
11	+132.00
12	+144.00
13	+156.00
14	+168.00
15 (Base)	+180.00
16	+192.00
17	+204.00
18	+216.00
19	+228.00
20	+240.00

Your monthly OneExchange HRA contribution is determined by your retirement date and each full year of earned service credit (purchased service credit does not apply) beginning with 5 years to a maximum of 20 years.

- Participants who retired before January 1, 1994 receive the 15-year (\$180) base contribution.
- For participants who retired on or after January 1, 1994, the contribution is \$12 per month per year of service beginning with 5 years (\$60) and a maximum of 20 years (\$240).
- Those retirees with less than 15 years of service, who were hired by their last employer *on or after* January 1, 2010, and who are not disabled, do not receive a Years of Service contribution.
- Those retirees who were hired by their last employer on or after January 1, 2012 do not receive a years of service contribution.

Note: Employees *hired* after January 1, 2010 who retire with fewer than 15 years of service and employees hired on or after January 1, 2012 do NOT qualify for a OneExchange-HRA contribution.

### **IMPORTANT!**

To receive the PEBP HRA contribution, an eligible retiree must enroll in and maintain medical coverage through OneExchange; unless the retiree has TRICARE for Life and Medicare Parts A and B. Failure to enroll or dis-enrolling in a medical plan through OneExchange will terminate the retiree's OneExchange HRA, basic life insurance, and PEBP dental coverage (if applicable).

OneExchange HRA funds may be used for reimbursement of the following expenses incurred by the retiree and qualifying IRS tax dependent:

- Medical, dental, prescription drug, and vision plan premiums;
- Medicare Part B and Part D premiums; and
- Out-of-pocket health care expenses such as physician visit and/or prescription copays, prescription eyeglasses, hearing aids, etc.

For more information qualifying expenses that are eligible for reimbursement from the OneExchange HRA, read IRS Publication 502 available at [www.irs.gov](http://www.irs.gov).

## **PEBP Dental Plan Option**

The PEBP PPO Dental Plan plan option is available to retirees and their covered dependents enrolled in OneExchange. The PPO Dental Plan option is also available to retirees and covered dependents with TRICARE for Life and Medicare Parts A and B.

To elect the PPO Dental Plan option, complete the Retiree Benefit Enrollment and Change Form (or Benefit Enrollment and Change Form for Unsubsidized Dependents) and select Exchange with PEBP Dental. The completed form must be received in the PEBP office on or before the medical plan effective date through OneExchange.

Note: By electing the PEBP Dental Plan you will be required to maintain dental coverage throughout the plan year unless you terminate your medical plan through OneExchange. Changes to the PEBP Dental Plan may be completed during PEBP's annual open enrollment period in May each year for the plan year starting July 1st.

<b>Voluntary Dental Coverage Option for Medicare Retirees</b>		
Optional dental coverage for participants enrolled in an OneExchange Medical Plan		
<b>Voluntary Dental Coverage</b>	<b>State Retiree Rate</b>	<b>Non-State Retiree Rate</b>
Retiree only	36.78	36.84
Retiree + Spouse/DP	73.56	73.68
Surviving/Unsubsidized Spouse/DP	36.78	36.84
<b>Note: Retirees paid through PERS will pay their monthly PPO Dental premium through PERS deductions.</b>		

## Unsubsidized Rates for Dependents Retaining Covered under the CDHP or HMO Plans

Retirees who have Medicare Parts A and B and who also cover non-Medicare dependents may retain coverage under the Consumer Driven Health Plan or HMO plan with their non-Medicare dependents; or the retiree may enroll in a medical plan through OneExchange and cover the non-Medicare dependents under the CDHP or HMO plan as Unsubsidized Dependents.

To determine the premium for Unsubsidized Dependents, refer to the following tables:

<b>Unsubsidized Rates State Retiree Dependents</b>	<b>PPO Plan</b>	<b>HMO</b>
Child <u>or</u> Spouse/Domestic Partner	580.78	746.12
Children	765.62	1,079.83
Spouse/DP + Child(ren)	765.62	1,079.83

<b>Unsubsidized Rates Non-State Retiree Dependents</b>	<b>PPO Plan</b>	<b>HMO</b>
Child <u>or</u> Spouse/Domestic Partner	957.06	791.84
Children	1,700.53	1,193.01
Spouse/DP + Child(ren)	1,700.53	1,193.01

## **Contact Information**

### **Public Employees' Benefits Program**

901 South Stewart Street, Suite 1001

(775) 684-7000 or (800) 326-5496

[www.pebp.state.nv.us](http://www.pebp.state.nv.us)

[mservices@peb.state.nv.us](mailto:mservices@peb.state.nv.us)

### **Towers Watson's OneExchange**

(888) 598-7545

<https://medicare.oneexchange.com/pebp>

### **Social Security Administration**

(800) 772-1213

[www.ssa.gov](http://www.ssa.gov)

### **Centers for Medicare and Medicaid Services**

(800) 633-4227

[www.cms.gov](http://www.cms.gov)