



NEVADA PUBLIC EMPLOYEES' BENEFITS PROGRAM

1st Quarter—Plan Year 2018

# Quarterly Newsletter

July 2017

## New Benefit Designs for Plan Year 2018 Consumer Driven Health Plan

*PEBP is excited to provide members on the Consumer Driven Health Plan (CDHP) access to new benefits in Plan Year 2018*

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Check out our calendar for upcoming Board Meetings and other important events:

<https://pebp.state.nv.us/events/>



### Cheaper Prescription Drugs

In our last newsletter (April 2017), we announced a new drug benefit providing you and your family access to a list of drugs used to treat common conditions like asthma, high blood pressure, and high cholesterol. We heard you tell

us the costs of these drugs can be very expensive and we want you to take the drugs you need to maintain good health. The drugs on this list are now cheaper and bypass the plan deductible costing you only 20% of the total cost.

For additional information and to see the full list of Plan Year 2018 drugs on this new program, click here: [https://pebp.state.nv.us/wp-content/uploads/2017/03/ESI\\_PDL.pdf](https://pebp.state.nv.us/wp-content/uploads/2017/03/ESI_PDL.pdf)



### Earning More HSA/HRA Funding

We previously announced an opportunity to earn additional Health Savings Account (HSA) and Health Reimbursement Arrangement (HRA) funding by doing things like getting your annual checkup with your doctor and getting your teeth cleaned. This new

benefit is offered to employees and retirees only (not your dependents). Getting your annual checkup and your teeth cleaned are a couple of easy things you can do to stay healthy. Not only will PEBP pay 100% of the costs for your annual checkup and teeth

cleaning, we will now pay you to do it! Details of this benefit are described here: <https://pebp.state.nv.us/wp-content/uploads/2017/04/Preventive-Wellness-requirements.pdf>

### New Out-of-State Network

When you and your family travel outside of Nevada, you need access to high quality doctors and facilities in case you or your family get sick or injured. By switching from the First Health Network to Aetna's Network last year, PEBP was able to save over a

million dollars keeping your monthly premiums low for Plan Year 2018. For this year, we are extending this benefit to members who live in Nevada and travel out-of-state. You will receive a new PEBP ID Card with the Aetna Network logo to give doctors and facili-

ties outside of Nevada when you seek care. To lookup doctors and facilities on this new network, please go here: [http://www.aetna.com/docfind/home.do?site\\_id=asa&langpref=en](http://www.aetna.com/docfind/home.do?site_id=asa&langpref=en).

## Exclusive Providers for Hip and Knee Surgeries

PEBP knows you want to keep your monthly premiums as low as possible. We also know you want access to high quality doctors and facilities. But just as important, you want to control how, where, and when you get the healthcare you need. Therefore, we have partnered with high quality, low cost, exclusive facilities to provide you a low cost option for hip and knee replacement

surgeries. These facilities, located in northern and southern Nevada, are all highly rated by the federal Centers for Medicare and Medicaid Services (CMS) for quality, safety, and customer satisfaction. They also are significantly cheaper than other facilities throughout Nevada. If you live more than 50 miles from one of these facilities and need your hip or knee re-

placed, PEBP will help you get there by paying for travel. You are not required to use one of the exclusive facilities. You maintain the control to choose what facility you have your knee or hip replaced, but if you choose a non-exclusive facility, you will have to pay the difference in cost between the non-exclusive and exclusive facility fees. It is our hope that more facilities will lower

their pricing so we can add them to our list. Please see the list of exclusive facilities here: [https://pebp.state.nv.us/wp-content/uploads/2017/06/Hips-and-Knees-Notice\\_WebCopy.pdf](https://pebp.state.nv.us/wp-content/uploads/2017/06/Hips-and-Knees-Notice_WebCopy.pdf).



## New Partnership with REMSA—Care Flight

When a life-threatening emergency exists and you need to be flown to a hospital immediately, you shouldn't have to think about the cost or if the company flying you is out-of-network. Sometimes you need to be flown from one hospital to another for specialized care. Across the nation, air ambulance companies are charging excessive amounts of money for these services,

while health plans are trying to pay fair prices. Some of these air ambulance companies will accept the health plan's payment and charge the member tens of thousands of dollars to make up the difference, causing major financial hardships. We know this is unfair and PEBP has taken steps towards solving the problem. PEBP has partnered with REMSA in northern and

rural Nevada to provide air ambulance services to you at a price that is fair, ensuring you will not get a bill for the balance of a high cost flight. You will still need to pay any deductible and coinsurance, but if REMSA flies you, they have agreed to our pricing as payment in full.

While REMSA is only one company providing air ambulance services in Nevada, we

hope this new partnership will help you during the most frightening and critical times of your life. Please see the announcement here: <https://pebp.state.nv.us/wp-content/uploads/2017/07/Air-Ambulance-Partnership-Notice.pdf>



## Pilot Program with University of Nevada, Reno

When you schedule an appointment to see your family doctor, you often spend more time in the waiting room than you do face-to-face with your doctor. You are often provided a prescription for drugs, a referral to a specialist, or a request for high cost imaging. This model of care often leads

one to question, "Am I really getting the care I need?" The University of Nevada, Reno (UNR) has received a grant to pilot a new model of care where you have access to same day appointments, can spend more quality face-to-face time with your doctor, can have the ability to contact

your doctor after hours and potentially receive more appropriate treatments tailored to your specific needs. UNR approached PEBP, and we have agreed to work with them to explore positive results of their pilot program. This new program will be available to members in the

Reno and Carson City area. Please see the brochure here: [https://pebp.state.nv.us/wp-content/uploads/2017/04/UNR-PEBP\\_Brochure.pdf](https://pebp.state.nv.us/wp-content/uploads/2017/04/UNR-PEBP_Brochure.pdf).



## National Recognition

PEBP is excited to share that we have received an award from the State and Local Government Benefits Association (SALGBA) for innovation! Every year SALGBA challenges benefit programs to submit successes to be recognized, acknowledged, and utilized as a best practice by other public sector entities. Last year, we implemented a new program to help members with chronic disease receive critical drug infusions from high quality, low cost providers throughout Nevada. In partnership with our third party administrators (HealthSCOPE Benefits and Express Scripts Inc.), we were able to save the program over \$600,000 while honoring each member's right to choose where they received their care. PEBP applied (along with 32 other entities) for the award in January 2017 and won first place at the SALGBA Annual National Conference in May 2017.



## Reduced Rates for Non-State Retirees—CDHP and HMO Plans

The 79th Session of the Nevada Legislature provided much needed relief to PEBP's Non-State Retirees. For many years, Non-State Retirees on PEBP's CDHP and HMO plans have experienced significant premium increases making the health program unaffordable for members on a fixed income. The statutes clearly require PEBP to separate State and Non-State members into their own risk pools, and with only nine active Non-State employees left offsetting over a thousand Non-State Retirees, the Non-State group has become a high risk group costing these members hundreds of dollars more than their State counterparts. Through dedicated and successful lobbying by the Retired Public Employees of Nevada (RPEN), the American Federation of State, County, and Municipal Employees (AFSCME), and the Nevada Faculty Alliance, the Nevada Legislature agreed to provide state funds to offset the high monthly premiums of Non-State Retirees, while approving a four-year phase-in of shifting these costs to Non-State Employers. What does this mean? If you are a Non-State Retiree, effective July 1, 2017, you will pay exactly the same amount each month as a State Retiree pays with the exact same years-of-service and coverage tier.



To illustrate, we will show the rates paid for a retiree with 15 years of service who has no dependents before and after the new rule took effect:

Retiree Group	CDHP Premium (Before July 1, 2017)	CDHP Premium (Starting July 1, 2017)	Standard HMO Premium (Before July 1, 2017)	Standard HMO Premium (Starting July 1, 2017)
State Retiree with 15- yrs of Service (no dependents)	\$209.08	\$209.08	\$397.99	\$397.99
Non-State Retiree with 15- yrs of Service (no dependents)	\$391.67	\$209.08	\$439.31	\$397.99
How Much More Non-State Retirees Pay than State Retirees	<b>\$182.59</b>	<b>\$0</b>	<b>\$41.32</b>	<b>\$0</b>

We are excited to implement the Legislature's new law to help Non-State Retirees receive immediate help paying for their monthly premiums!

## Virtual Visits—CDHP

***Need to see a doctor but can't wait? Considering heading to Urgent Care or the Emergency Room? You have options!***



When you or your family member wakes up feeling sick with the cold, flu, upset stomach or sinus issues, many times you can't get in to see your doctor for days or even weeks. If you are suffering from anxiety or depression, sometimes you need to talk to someone immediately. PEBP recognizes that our members sometimes need immediate assistance, but emergency room or urgent care costs are expensive, so members often suffer with symptoms for

days. We have a solution! Since July 2016, PEBP has provided all CDHP members access to Doctor On Demand. Doctor On Demand connects you face-to-face with a board-certified doctor (typically within minutes) or licensed psychologist (by appointment) on your smartphone, tablet or computer through live video 24 hours a day, 7 days a week, 365 days a year. No more waiting rooms, telephone hold music or ER visits for most nonemergency medi-

cal services! Medical visits have a \$49 co-pay and behavioral health co-pays are \$79 for 25 minutes. If you require a prescription, doctor on demand will send it to the pharmacy of your choice. Sign up today to ensure you have instant access to the care you need. Please see the program details here: <https://pebp.state.nv.us/wp-content/uploads/2017/07/Doc-on-Demand-PY2018.pdf>

## Pre-Medicare Retiree In-Person Meetings

Do you know what to do to maintain healthcare once you turn 65? We know the process of aging into Medicare can be difficult and the transition can be confusing. We have a fully-staffed call center available Monday through Friday from 8 am to 5 pm to help, but we know sometimes sitting across the table from a knowledgeable and friendly person answering all of your specific questions is the only way to make sure you are comfortable with your decisions. In March 2017 PEBP launched weekly in-person Pre-Medicare informational sessions at our Carson City office and they are available to you

every Tuesday. Please see the Calendar Events for dates and times: <https://pebp.state.nv.us/events/>

While these meetings are only currently available in Carson City, you can access the presentation online: <https://pebp.state.nv.us/wp-content/uploads/2017/07/MedicareTWpresentationPY18.pdf>

Are you already retired and enrolled in Towers Watson's OneExchange for Medicare plans? Are you having issues with your Health Reimbursement Arrangement (HRA) and want to sit with a

Towers Watson HRA Specialist? Towers Watson will continue to provide access to an HRA Specialist at the PEBP Office one week a month through September.

### The dates are:

- July 10th-14th
- August 14th-18th
- September 11th-15th

The Towers Watson representative will be available to meet with retirees on a walk-in basis; however, appointments are recommended Monday through Friday from 8 am to 5 pm on scheduled weeks. To schedule an appointment, please call 844-266-1395.



**Willis  
Towers  
Watson**