



3rd Quarter—Plan Year 2018

Quarterly Newsletter

January 2018

Changes are Coming to Your Health Benefits Next Plan Year

For more detailed information about all of these changes, go to <https://pebp.state.nv.us/wp-content/uploads/2017/12/PEBP-Notice-November-Board-Decisions-FINAL.pdf>

Hometown Health HMO is Being Replaced

The PEBP Board approved replacing the northern Nevada Hometown Health HMO plan at the end of this plan year (June 30, 2018) due to proposed significant employee/retiree rate increases.

It is important to note that the Health Plan of Nevada HMO members in southern Nevada and the Hometown Health Senior Care Plus Medicare members will *not* be affected by this change.



What does this mean for Hometown Health HMO members in northern and rural Nevada?

- The replacement plan will use the same network of providers as the Consumer Driven Health Plan (CDHP).
 - Almost all of the doctors, specialists, and hospitals offered on the HMO plan today will be available on the replacement plan.
 - * Unfortunately, Banner Churchill Community Hospital in Fallon will not be included as a provider.
- The replacement plan will mirror the no deductible, copay model of the current Hometown Health (HTH) HMO plan as closely as possible.
- An improved benefit will be provided to members by lowering the coinsurance on specialty tier drugs from 40% (HTH today) to 30% (replacement plan next year). This specialty drug benefit will also be provided to members on Health Plan of Nevada's HMO plan in southern Nevada starting next year.
- All members currently enrolled in the Hometown Health HMO plan who wish to enroll in the replacement plan for Plan Year 2019 will automatically be enrolled with no action needed. Members who wish to switch plans and move to the CDHP and/or add or remove dependents may do so during Open Enrollment from May 1-31, 2018.

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

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



New Benefits for Plan Year 2019 Consumer Driven Health Plan

Healthcare Bluebook

PEBP is excited to provide members on the CDHP access to new benefits in Plan Year 2019.

Starting July 1, 2018, PEBP will be adding Healthcare Bluebook to help you compare the quality and costs of medical services. Healthcare Bluebook will provide an incentive to those who choose to select care at certain high quality low cost in-network providers.

This new benefit will be available by application on

your smartphone or tablet as well as on any computer. For those who would rather speak to a live person, customer service representatives will be available to take phone calls and assist you with choosing the services right for you!

Additional information will be coming out soon!



Smart90 Pharmacy Network

If you currently take a 90-day supply medication, you could save significant money if you order it through ESI mail order or switch to Smart90, which will be a new *voluntary* pharmacy network starting July 2018.

There is no requirement to do so, as this program is purely voluntary. If you do switch, you could save money!



3D Mammograms

According to the National Comprehensive Cancer Network (NCCN), 3D mammography identifies cancers with greater accuracy than standard mammography. Therefore, the PEBP Board approved 3D mammograms to be

paid by the plan at 100% for preventive/wellness services for members on the CDHP starting July 2018.



Voluntary Vision Plan

PEBP is implementing a voluntary vision plan that may cover vision exams, lenses, frames, contact lenses, as well as laser surgery discounts.

This benefit will be offered to all members, regardless of their plan choice, in late 2018. More information will follow.

New vision benefit for all members.

Coming late 2018!

CDHP Enhanced HSA/HRA Funding Requirements

Currently, PEBP offers an additional \$200 of HSA/ HRA funding for primary participants on the CDHP. Below are the requirements for the remainder of the 2018 plan year and the new requirements for the 2019 plan year.

<p style="text-align: center;"><u>Plan Year 2018</u> July 1, 2017-June 30, 2018</p> <p>An additional \$200 contribution will be made to your HSA/HRA account upon completion** of the following four requirements:</p> <ul style="list-style-type: none"> - Annual preventive exam - Annual preventive lab work - Annual dental exam - One dental cleaning <p>These are all preventive wellness benefits covered at 100% when using in network providers.</p>	<p style="text-align: center;"><u>Plan Year 2019</u> July 1, 2018-June 30, 2019</p> <p>An additional \$200 contribution will be made to your HSA/HRA account upon completion** of the following:</p> <ul style="list-style-type: none"> - \$100 for completing the four preventive services to the left - \$100 for signing up* for Doctor on Demand and Healthcare Bluebook <p>*In order to receive the additional \$100, there is no requirement to use either program -only to sign up with them.</p>
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**To receive the additional HSA/HRA funds tied to the four preventive services, you do not need to contact PEBP to inform us that you have completed each requirement. The funds will be automatically contributed to your HSA/HRA account after all preventive services have been billed to HealthSCOPE by your providers.

For frequently asked questions regarding additional HSA/HRA funding, please click here:
<https://pebp.state.nv.us/wp-content/uploads/2017/10/Preventive-Wellness-requirements.pdf>

Tax Season is Coming

In the next few months, you may be receiving different tax documents in the mail. Here is a quick guide explaining the purpose of some of those documents and who will be sending them to you. This is not an all inclusive list and if you have any further questions, please contact your tax consultant or a tax advisor.

Document	Sent By	Purpose
W2	Your employer	Reports income paid and taxes withheld.
1099-SA*	HealthSCOPE	Reports distributions from your HSA account for CDHP members.
1095-B*	<ul style="list-style-type: none"> • PEBP to CDHP Retirees/COBRA • HTH or HPN for HMO** members 	Proof of minimal health insurance coverage for members and dependent(s) on your plan.
1095-C*	PEBP to Active CDHP Employees	Proof of minimal health insurance coverage for members and dependent(s) on your plan.

*These forms are **not required** to file your taxes. They should be kept for your records.

**HMO members will receive tax documents from their insurance plans (Hometown Health– HTH or Health Plan of Nevada-HPN).

PEBP Quarterly Questions and Answers

Recently PEBP sent out a Member Satisfaction Survey. We heard your comments loud and clear and will be trying to implement as many ideas and suggestions as we can.

The first will be to try and include answers to commonly asked questions in our Quarterly Newsletters.

The full survey results will be included in our January 25, 2018 Board Meeting. The packet will be available earlier that week and can be found by clicking here:

<https://pebp.state.nv.us/meetings-events/board-meetings/>

Question

Are there any easy to understand resources that could help make the transition to Medicare more clear?

Answer

We understand the transition to Medicare can be time consuming and confusing. PEBP has put together a quick reference guide with 5 easy steps that will hopefully help you make a smooth transition.

For the quick reference guide, please click here:

<https://pebp.state.nv.us/wp-content/uploads/2017/10/Easy-as-1-2-3-4-5.pdf>

Question

Are there any programs or services offered by PEBP that will assist with orthodontic out-of-pocket costs?

Answer

Yes, PEBP offers a Voluntary Flexible Spending Account (FSA) to members in order to pay for expenses such as braces.

The FSA allows you to use pre-taxed dollars to pay for eligible medical and dental expenses.

For more information on the different FSA options, please click here:

<https://pebp.state.nv.us/frequently-asked-questions/flexible-spending-account/>

HRA On-Site Assistance in Las Vegas and Carson City

PEBP's Medicare retirees who are already enrolled in Towers Watson's OneExchange will have the opportunity to meet with an HRA Specialist in Carson City or Las Vegas the second week of the month during January and February 2018.

***An appointment is required to see an HRA Specialist.**

To schedule an appointment, please call 1-844-266-1395.

To see the flyer with more detailed information, including where parking will be available and the different services offered, please click here:

https://pebp.state.nv.us/wp-content/uploads/2017/12/TWOE_Onsite_LV_CC-Jan-Feb-2018_WEBSITE.pdf



January 2018

Las Vegas January 8th and 9th from 8 am - 4 pm
January 10th from 8 am - 3 pm

Carson City January 11th and 12th from 8 am - 5 pm

February 2018

Las Vegas February 12th and 13th from 8 am - 4 pm
February 14th from 8 am - 3 pm

Carson City February 15th and 16th from 8 am - 5 pm

OneExchange™
from Towers Watson