



1st Quarter—Plan Year 2019

Quarterly Newsletter

July 2018

New Plan Year

The Public Employee's Benefits Program (PEBP) welcomes you to a new plan year! Starting July 2018, you will be paying lower monthly premiums on the CDHP, HMO, and new Premier EPO plans. You will also have

access to Healthcare Bluebook on the CDHP and EPO plans—an online lookup tool for provider cost and quality. Don't forget to schedule your annual preventive exams and teeth cleanings—100% paid for by

PEBP! PEBP is finalizing negotiations with a voluntary vision benefit plan to supplement benefits for all members. It is expected to launch later this year.

We are dedicated to providing high quality benefits at affordable prices!

Plan Year 2019 July 1, 2018 - June 30, 2019

How does PEBP Compare?

For the last few years, PEBP has participated in the annual Kaiser Family Foundation Survey of Employer Health Benefits. This survey compares health insurance benefits including deductibles, premiums, and HSA/HRA contributions.

The chart to the right shows how PEBP compares to the national average found by the Kaiser Family Foundation after conducting interviews with 2,137 organizations.

To view the full 2017 report, click [here](#) or go to kff.org.

The information presented is for self-only in-network coverage on a HSA - Qualified High Deductible Health Plan.

Active Employee Benefits	PEBP CDHP Plan Year 2019	Kaiser Family Foundation
Monthly Premium	\$31.73	\$76.50
Deductible	\$1,500	\$2,304
HSA/HRA Employer Contribution	\$700 + \$200 for preventive services	\$608
In-Network Coinsurance	You pay 20% after deductible is met	You pay 20% after deductible is met
Max Out-of-Pocket	\$3,900	\$4,271
Dental Benefits	4 annual cleanings \$1,500 max benefit \$100 deductible 100/80/50	2 annual cleanings \$1,000 max benefit \$50 deductible 100/80/50
Prescription Benefits	After deductible has been met: Generic 20% Preferred 20% Specialty 20%	After deductible has been met: Generic 17% Preferred 25% Specialty 27%

Inside this issue:

Plan Year 2019 1

How does PEBP Compare? 1

Additional CDHP HSA/HRA Funding 2

Doctor on Demand 3

Healthcare Bluebook 3

Via Benefits HRA On-site Appointments 3

Check out our calendar for important events:

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



Additional CDHP HSA/HRA Funding

Last plan year, members on the Consumer Driven Health Plan (CDHP) had the opportunity to earn additional Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) funding by doing things like getting an annual checkup with a doctor and getting a teeth cleaning.

For Plan Year 2019, the additional funding will be available again, but with new requirements (see table below). For the new plan year, starting July 1st, members will receive an additional \$100 for getting their annual exam, annual blood work, annual dental exam, and one teeth cleaning. All of those are considered preventive services so they are covered 100% by the plan.

This additional funding is offered to employees and retirees on the Consumer

Driven Health Plan. This funding is not available to dependents or members enrolled with Via Benefits, our Medicare Exchange.

Once you have completed the four preventive requirements and they have been billed to HealthSCOPE, you will receive the additional \$100 contribution. Please keep in mind that providers have up to a year to bill for services.

If you would like to check which preventive services have been billed to your account, please follow these steps:

1. Login to your [E-PEBP Portal](#).
2. Click on the “HealthSCOPE Benefits” link on the right.
3. Under *Resources* on the right, click “Claims and Eligibility”.
4. Under *Quick Links* in the top right, click on “View Wellness Activity”.

5. Next to *Enhanced Contribution*, click on “Details”.
6. Any of the four preventive requirements that have been completed and billed will appear here.
7. When all four preventive services have been billed, it will say “Completed all 4”.
8. Once all four preventive requirements have been billed, you should receive the additional HSA/HRA funding the following month.
9. If your account shows that all four preventive services have been billed, but you still have not received your additional \$100, please contact HealthSCOPE Benefits at 1-888-763-8232.

To receive the other \$100, members will need to register for Doctor on Demand and

complete the Healthcare Bluebook Guided Tour.

Doctor on Demand is not a new benefit for CDHP members, so if you have already registered for Doctor on Demand, we have record of it and you do not need to register again.

HealthSCOPE will receive monthly reports showing who is registered for Doctor on Demand and who has completed the Guided Tour on Healthcare Bluebook. Once HealthSCOPE receives the report showing you have completed both requirements, you should receive the additional \$100 HSA/HRA funding the following month.

To see some frequently asked questions and answers about the additional funding, please click here:

<https://pebp.state.nv.us/wp-content/uploads/2018/07/Preventive-Wellness-PY19.pdf>

\$100	<p><u>Complete 4 preventive requirements:</u></p> <ol style="list-style-type: none"> 1. Annual wellness physical exam 2. Annual wellness lab work 3. Dental exam 4. Dental cleaning
\$100	<ol style="list-style-type: none"> 1. Complete the Healthcare Bluebook Guided Tour <p style="text-align: center;">AND</p> <ol style="list-style-type: none"> 2. Complete the registration for Doctor on Demand

Please see the next page for more information on:



Healthcare Bluebook.



Doctor on Demand

Doctor on Demand connects you face-to-face with a board certified doctor through live video 24 hours a day, 7 days a week, 365 days a year.

If you require a prescription, Doctor on Demand will send it to the pharmacy of your choice. Register today to ensure you have instant

access to the care you need! To register with Doctor on Demand, text “PEBP” to 68-398 to get the app or go to www.doctorondemand.com/pebp.



Healthcare Bluebook

As of July 1st, Healthcare Bluebook will help you compare the quality and costs of medical services using your smart phone or computer.

Be on the lookout for your Healthcare Bluebook Welcome Kit in the mail the first few weeks of July! It

will include information on how to login to [Healthcare Bluebook](#) through your [E-PEBP Portal](#) as well as how to take the online guided tour.



Healthcare Bluebook.

Doctor on Demand and Healthcare Bluebook are available to members on the Consumer Driven Health Plan (PPO) and the Northern Nevada Premier Plan (EPO).

Via Benefits HRA On-Site Appointments

PEBP’s Medicare retirees who are already enrolled in Via Benefits (formerly Towers Watson’s OneExchange) will have the opportunity to meet with an HRA Specialist in Las Vegas, Reno, and Carson City during July, August, and September 2018.

To view 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/2018/06/Via-Benefits-Onsite-HRA-web-site-1.pdf>

An appointment is required to see an HRA Specialist.

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



July 2018	
Las Vegas	July 16th from 8 am - 5 pm July 17th from 8 am - 3 pm
Reno	July 18th from 8 am - 5 pm
Carson City	July 19th and 20th from 8 am - 5 pm
August 2018	
Las Vegas	August 13th from 8 am - 5 pm August 14th from 8 am - 3 pm
Reno	August 15th from 8 am - 5 pm
Carson City	August 16th and 17th from 8 am - 5 pm
September 2018	
Las Vegas	September 10th from 8 am - 5 pm September 11th from 8 am - 3 pm
Reno	September 12th from 8 am - 5 pm
Carson City	September 13th and 14th from 8 am - 5 pm

Starting July 1st, a Via Benefits HRA Specialist will be working full time at the PEBP office in Carson City. For more information, or to schedule an appointment, please call 1-844-266-1395.

