



Voluntary Benefits FAQs Plan Year 2020

For employees in pay centers associated with central payroll, NSHE or PERS

June 3, 2019

1. Who is Corestream?

Corestream is a third-party provider for consolidated payroll deduction billing and Voluntary Benefits brokerage services. Corestream has partnered with PEBP to offer a package of voluntary products through the new enrollment tool.

Please contact Corestream Customer Care at 1-855-901-1100 for product inquiries for the following voluntary products: Aflac Group Critical Illness, Aflac Group Accident Insurance, Aflac Group Hospital Indemnity, Legal Ease, VSP Vision, ID Watchdog, ID Theft Protection and The Standard – Voluntary Life.

2. What voluntary products are available to enroll in online?

There are several new products that you may elect and enroll in online. Some products are available for enrollment only during open enrollment (OE) or if you experience a qualifying life event (QLE) and other products are available anytime.

Voluntary Products	OE or QLE	Anytime (Available after July 1)
AFLAC Supplemental Plans	X	
Legal	X	
Voluntary Life	X	
VSP Vision	X	
Pet Insurance		X
ID Theft		X
Home/Renters/Auto Insurance		X

3. Can I decline PEBP medical coverage but still enroll in voluntary products for myself and/or my dependent(s)?

Yes! Even if you have chosen to decline your PEBP health insurance benefits, you can still sign up for any voluntary benefits for yourself or any eligible dependent(s).

4. How do I enroll in these new voluntary products?

Log in to your E-PEBP portal account by clicking on the orange login at www.pebp.state.nv.us. You may enroll in voluntary benefits available during OE only through your OE event. After OE, you may access the anytime products by selecting the applicable widget for each product.

5. Will my voluntary product premiums be deducted from my paycheck through automatic payroll deductions?

Yes. You will see one payroll deduction for all your voluntary benefits that you have enrolled in through your online account. Note: Medical premium payroll deductions will continue to be a separate deduction.

Short Term Disability policies through The Standard and Long-Term Care plans offered through Unum will continue to be separate payroll deductions since these products are not available through the online portal.

6. I currently have a policy with Liberty Mutual or The Standard Voluntary Life and am having payroll deductions from my paycheck. Will this continue?

Yes. These deductions will continue; however they will not be separated out in separate deductions. Instead, these deductions will be part of your one payroll deduction. You will not need to re-enroll for the products you are already enrolled in. Your current enrollment will be populated into your account and you will be able to view and make changes to your selections online.

7. I currently have a Short-Term Disability and/or Long-Term Care policy with The Standard or Unum. Will my payroll deductions for these products continue?

Yes. These products are not offered through the online portal. No changes were made for these products and everything will continue as is. You will continue to receive separate payroll deductions for these products.

8. How do I know what products I am enrolled in?

You can view your selections or make new selections by logging in to your E-PEBP portal account by clicking on the orange login at www.pebp.state.nv.us. Please note that Long Term Care and Short-Term Disability policies are not displayed in the system.

9. How do I cancel my policies?

Long Term Care and Short-Term Disability must be cancelled by contacting Unum and The Standard directly. All other products may be changed or cancelled online by logging into your online E-PEBP portal account. Some products only allow enrollment changes/cancellations during Open Enrollment or a Qualifying Life Event. Please refer to the table referenced in question #2 above.

10. Who do I call if I need more information or have questions?

Corestream (1-855-901-1100) will address general questions and will connect you with the designated carrier for specific answers on their products.