



Voluntary Benefits FAQs

Plan Year 2020

For employees in pay centers not 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?

Not yet. Unfortunately, PEBP is in the process of setting up automatic payroll deduction processes with each different pay center. Currently, only those agencies using Central Payroll, PERS or NSHE will be set up for automatic payroll deductions. Employees outside of these pay centers will be **direct billed** for the voluntary products they elect to enroll in. Please ensure that your address is up to date with PEBP to ensure that there are no billing disruptions for your voluntary elections. (Note: Members are unable to edit addresses in their E-PEBP portal online account. Beginning July 2019, PEBP will begin receiving your information electronically from your agency. Until July 2019, you will need to call PEBP to update your address by calling PEBP or sending a secure message through your E-PEBP portal account)

As always, there are exceptions. Short Term Disability policies through The Standard and Long-Term Care plans offered through Unum will continue to be offered and since these existing carriers have long established interfaces with each of the pay centers, the current process of automatic payroll deductions will continue.

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?

No. You will be placed in direct billing for these policies. However, 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.

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.