



1st Quarter—Plan Year 2020

# Quarterly Newsletter

August 2019

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## New Plan Year

The Public Employees' Benefits Program (PEBP) welcomes you to a new plan year! Starting July 1, 2019, participant only coverage tiers on the PPO, HMO, and EPO plans will all be paying lower monthly premiums.

Just a quick reminder, all PEBP plans pay 100% for annual exams, annual blood work, and teeth exams and

cleanings! So don't forget to schedule your preventive appointments for this new plan year.

PEBP is also excited to have finalized the negotiations for voluntary benefits for all members. Corestream is the new third-party provider that will be administering all of these products. See below for additional information on these benefits.

To view Plan Year 2020 Monthly Premium Rates, please click [here](#).

**WE ARE DEDICATED TO PROVIDING HIGH QUALITY BENEFITS AT AFFORDABLE PRICES!**

## New Voluntary Benefits

PEBP began to offer an assortment of new voluntary benefits for Plan Year 2020. Some of the new benefits are available to enroll in during Open Enrollment and Qualifying Life Events while others are available to enroll in anytime throughout the year. The anytime benefits include auto, home, and renter's insurance as well as ID theft protection and pet insurance.

For more information on these benefits, or to view current voluntary benefit elections and deductions, please log on to your [E-PEBP Portal](#).

**Any questions regarding deductions or policies must be directed to Corestream Customer Care at 1-855-901-1100.**



## VSP Vision

If you enrolled in the base or buy up voluntary vision plan through VSP during Open Enrollment, your coverage began on July 1, 2019. To find a vision provider, please click [here](#).

You can also create a VSP account by going to [www.vsp.com](http://www.vsp.com). Once your account is created, you can print your VSP member ID card for your use.

VSP recommends members call their VSP Customer Service at 1-800-877-7195 and provide them with the information of the provider you wish to see before the first appointment.

Check out our [Calendar of Events](#) for upcoming important events.



**Even if you have chosen to decline your PEBP health insurance benefits, you can still sign up for these new voluntary benefits.**

## How Does PEBP Compare?

As health care costs continue to rise across the country, PEBP remains committed to providing our employees with a comprehensive and affordable health care plan. This past year we conducted an extensive market analysis of our benefits. Our analysis found that our health plan continues to be very competitive among employers in the marketplace.

For the last few years, PEBP has also 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’s Consumer Driven Health Plan (PPO) compares to the national average found by the Kaiser Family Foundation after conducting interviews with 2,160 organizations.

To view the full 2018 report, click [here](http://kff.org) or go to [kff.org](http://kff.org).



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

Monthly Active Employee Benefits	PEBP CDHP Plan Year 2020	Kaiser Family Foundation
Member Premium	\$30.95	\$85.33
Deductible	\$1,500	\$2,447
HSA/HRA Employer Base Contribution	\$700	\$603
Additional Employer HSA/HRA Contribution	\$400	\$0
In-Network Coinsurance	You pay 20% after deductible is met	You pay 18% after deductible is met
Max Out-of-Pocket	\$3,900	\$4,297
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	<b>After deductible has been met:</b> Generic 20% Preferred 20% Specialty 20%	<b>After deductible has been met:</b> Generic 19% Preferred 26% Specialty 36%

## Flu Shot Clinics

It is almost that time of year again! Flu Shot clinics for members on the PEBP PPO, EPO, and HMO will be held this fall in October and November. More information will be coming out soon!



## New Interactive Guides

Each plan year PEBP releases two member guides with very important plan information for the new year. One guide is for active employees and retirees, and the other is for Medicare retirees. This year, both guides have been revamped and are now paperless and interactive! They are located on the PEBP website as well as in your E-PEBP Portal. Find answers to important questions in these guides!

## Additional CDHP HSA/HRA Funding

Last plan year, members on the Consumer Driven Health Plan (PPO) 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 2020, the requirements to get the additional funding have been removed. This means that the One-Time Supplemental Contribution of \$400 was automatically deposited into

your HSA or HRA account at the beginning of July if you were enrolled in the Consumer Driven Health Plan (PPO) effective July 1, 2019.

This additional funding is only available to employees and retirees on the

Consumer Driven Health Plan (PPO) and is not available to dependents or members enrolled with Via Benefits, our Medicare Exchange. Those enrolled on the plan August 1, 2019 and later are not eligible for the One-Time Supplemental Contribution.

## PEBP WINS ORGANIZATION OF THE YEAR AGAIN



On May 1, 2019, PEBP was informed that we were selected from nominations nationwide as the winner of a top-ranking award from the 17<sup>th</sup> annual American Business Awards. PEBP received a Gold Stevie Award for [Organization of the Year](#)

– [Non-Profit or Government](#) – [Large](#) for a second year in a row.

We are proud of the recognition and are excited to showcase Nevada again as a national leader in organizational accomplishments across both the public and private sector.

Learn more about PEBP by checking out our new LinkedIn page! See our latest announcements and get connected.

Find us at :  
<https://www.linkedin.com/company/nvpebp>

**LinkedIn**

### Question

*Is there an easy way I can view my claims and benefit information?*

### Answer

The best way to review claims, prescriptions information and, if applicable, HSA/HRA funding is by using the single sign on feature in the E-PEBP Portal. For step by step instructions on how to find your single sign on, click [here](#).

Once logged into the portal you can also review Plan Documents, compare and price plans, and enroll in voluntary products.

### Question

*I am a Medicare Retiree enrolled in a plan through Via Benefits. Can I utilize the Healthcare Bluebook benefit?*

### Answer

Unfortunately, Healthcare Bluebook is only for those enrolled on the Consumer Driven Health Plan and PEBP Premier Plan.

### Question

*I am a Medicare Retiree anchored to a PEBP plan by a non-Medicare dependent. Will I get a premium credit for my Medicare Part B?*

### Answer

Yes! For Plan Year 2020 the PEBP Board has approved an increase to the Medicare Part B *premium credit* from \$134 to \$135.50.

### Question

*Why does the PEBP website look different?*

### Answer

In an effort to make our website more user friendly, we have done a complete website overhaul. Since our new E-PEBP Portal went live, most of the important information you may need to access such as Master Plan Documents, rates, Summary of Benefits and Coverage, and voluntary benefit information is now located in your E-PEBP Portal. Click [here](#) to log on to your E-PEBP Portal.



## American Health Holdings Utilization and Case Management

Beginning July 1, 2019, PEBP has contracted with American Health Holdings, to provide utilization management (UM) services and large case management (CM) services for members enrolled in the Consumer Driven Health Plan (PPO) as well as the Premier Plan (EPO).

The UCMC program is designed to provide you and your eligible dependents with financial protection from significant health care

expenses.

In order to provide coverage in a cost-effective way, the UCMC program is designed to review and help control increasing health care costs by avoiding unnecessary proposed medical or surgical services, directing participants to more cost-effective treatments capable of achieving the same or better results, and managing new medical technology and procedures.

For the last several years, the UCMC program has been administered through Hometown Health (HTH). If you are currently accessing large case management or utilization management services through HTH, your case will *automatically* be transferred to American Health Holdings and your coverage will continue.

If you need to newly enroll or have questions after July 1, 2019, please contact American Health Holdings

using one of the numbers below.

**Pre-Certification**

1-888-323-1461

**Case Management**

1-800-641-3224



## Via Benefits HRA On-Site Appointments

PEBP's Medicare retirees who are already enrolled at Via Benefits will have the opportunity to schedule an appointment with an HRA Specialist in person or over the phone. The in-person meetings are available in Las Vegas, Reno, or Carson City during July, August, and September 2019.

To view the flyer with more detailed information, including where parking will be available and the different services offered, please click [here](#).

If you are not experiencing any issues with your HRA, no action is needed on your part.



<u>August 2019</u>	
<b>Las Vegas</b>	August 12 <sup>th</sup> from 9 am - 4 pm
	August 13 <sup>th</sup> from 9 am - 3 pm
<b>Reno</b>	August 14 <sup>th</sup> from 9 am - 4 pm
	August 15 <sup>th</sup> from 9 am - 4 pm
<u>September 2019</u>	
<b>Las Vegas</b>	September 16 <sup>th</sup> from 9 am - 4 pm
	September 17 <sup>th</sup> from 9 am - 3 pm
<b>Reno</b>	September 18 <sup>th</sup> from 9 am - 4 pm
	September 19 <sup>th</sup> from 9 am - 4 pm

Available dates and times for Carson City vary, so please call 1-844-266-1395 to check availability and to schedule an appointment.

**Appointments are required and are available in person or over the phone.**

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

