



# Quarterly Newsletter

April 2020

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## **PEBP Board Approves Plan Year 2021 Premiums**

On April 9, 2020, the PEBP Board met to approve [rates](#) for Plan year 21. Unfortunately, employees will see premium increases for the Consumer Driven Health Plan (CDHP), Premier Plan (EPO), and Health Plan of Nevada HMO plan (HPN).

However, PEBP is pleased to announce that the core benefits as well as the HSA/HRA contributions remain unchanged.

Final rates are available to view on the E-PEBP portal, as well as on the Open Enrollment section of the PEBP website.

For more information on what was discussed during the board meeting, please click on the link below:

<https://pebp.state.nv.us/meetings-events/board-meetings/april-9-2020-board-meeting/>

## **Why Are Rates Increasing?**

For the last two plan years, excess funds were used to artificially lower premiums for all PEBP members. That excess funding has now been depleted and PEBP can no longer maintain the artificially reduced rates. Additionally, costs for the program have increased. Rates are determined by what is referred to as “trend”. Trend is the result of plan utilization (how often members access services) and claims costs (the price of each service). PEBP’s trend was higher than projected last year, and the higher trend contributed to the need to increase rates.

### **How much of the total premium does PEBP contribute to the total premium?**

This depends on the plan (CDHP, EPO, or HMO), and tier (employee only, employee + spouse, etc.). If you were covered as an “employee only” on the CDHP during Plan Year 20, your agency (employer) paid approximately 95% of your premium cost. This employer contribution is determined by the legislature every legislative session. The rate you pay as an employee is the other 5% of your coverage.

### **What is PEBP doing to manage costs?**

PEBP is constantly looking for opportunities to lower costs. As a self-funded public sector health plan, PEBP is not subject to the high overhead costs (taxes, shareholder payouts, marketing expenses, etc.) that private fully-insured health plans are subject to, so our program tends to run much more efficiently. However, health care is costly so PEBP is always looking for ways to control those costs while maintaining high quality benefits. As an example, PEBP

recently renegotiated the contract with Express Scripts which resulted in \$4.5M in savings to the program. We have also implemented various programs such as the Smart 90 pharmacy program and some referenced based pricing policies that have saved members millions of dollars. PEBP continues to evaluate new prospects and strategies every day to ensure members continue to receive high quality health care through the program.

## **Open Enrollment is Coming!**

PEBP’s Open Enrollment will be held May 15<sup>th</sup> through May 31<sup>st</sup>. Please be sure to review the PY21 Benefit Guide under [Getting to Know your Plan](#) on PEBP’s homepage, before making a decision as to which health plan will work best for you. If you do not wish to make any

changes, no action is required. Any changes made during Open Enrollment will become effective July 1, 2020. To learn more about the upcoming changes for the new plan year, you can view and participate in an Open Enrollment meeting via live webinar as there will be no in-person

meetings this year. The schedule for the meetings is available on the OE site. On the day of the event there will be a link to enter the live webinar on [Calendar of Events](#).

To make changes to your plan login to your E-PEBP portal from May 15<sup>th</sup> through May 31<sup>st</sup>. **If you do not wish to make any changes to your plan, then no action is required.**

## **Submitting Required Supporting Documents for Open Enrollment**

**Open Enrollment Documents are due by June 15<sup>th</sup>**

Any changes you make will become effective July 1, 2020

Participants who are adding dependents to their coverage during Open Enrollment must upload any required supporting documents into their E-PEBP Portal (e.g., copy of marriage certificate, certified birth

certificate, etc.) by **June 15<sup>th</sup>**. When completing your Open Enrollment event please include the SSN of any dependents you’re adding. While this is not a required field for completing enrollment, it is required for approval.

No action is required, including submitting documents, for any participant who does not wish to make changes.

## **Retirees on Medicare Exchange**

PEBP Open Enrollment is an opportunity for retirees and their eligible spouse or domestic partners to enroll in or decline PEBP dental. Login to your E-PEBP portal to make dental changes. Retiree’s and spouse or domestic partners must have a medical plan through Via

Benefits in order to elect PEBP dental. If enrolled, PEBP dental coverage will be effective for the entire plan year (July 1<sup>st</sup> to June 30<sup>th</sup>).

This does not apply for members who have TRICARE for Life or are ineligible for premium free Part A and are on a

PEBP PPO, EPO, or HMO plan.

PEBP’s Open Enrollment is May 15<sup>th</sup> to May 31<sup>st</sup>. If you wish to make changes to your Medicare Medical coverage, Open Enrollment for Medicare is October 15<sup>th</sup> to December 7<sup>th</sup>.

Plan design change: Medicare Exchange HRA balances will be capped at \$8,000 on May 31, 2021. Although members can accrue more than \$8,000 throughout the plan year, any balances over \$8,000 will be reduced to the \$8,000 cap on May 31<sup>st</sup>.

**IMPORTANT!** Retiree’s must enroll in and maintain medical coverage through Via Benefits, unless the retiree has TRICARE for Life with Medicare Parts A+B or is on a PEBP plan. Failure to enroll or disenrolling in Medicare and/or in a medical plan through Via Benefits will terminate the retiree’s Via Benefits HRA, basic life insurance, PEBP dental coverage, and any voluntary products (if applicable).

## PEBP+ Voluntary Benefits

There are several voluntary products that you may enroll in online. Some products are only available to enroll or decline during Open Enrollment (OE), or if you experience a Qualifying Life Event (QLE). Other products are available anytime.

Voluntary Products	OE or QLE	Anytime
AFLAC Supplemental Plans	X	
LegalEASE	X	
VSP Vision	X	
ID Theft		X
Pet Insurance		X
Home/Renters/Auto Insurance		X

There is also a new look when shopping and enrolling in voluntary benefits. Nevada PEBP Voluntary Benefits site is a fully customized

program that provides exclusive employee rates on a variety of programs, including: accident, auto, critical illness, home, hospital indemnity, identity theft, legal, pet insurance, and buy-up

vision. Benefits will carry over if you don't actively cancel them during OE.

Contact Corestream at 1-855-901-1100 if you have any questions.

PEBP+ Voluntary Benefits

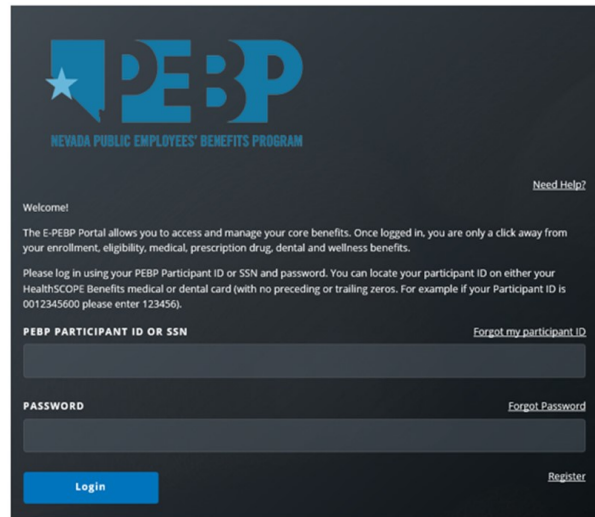


The chart above does not reflect a comprehensive list of voluntary benefits.

## E-PEBP Member Portal

You must login to your E-PEBP portal account if you wish to make changes for Open Enrollment, enroll in voluntary products, upload required supporting documents, or send and receive secure messages to PEBP Member Services. You can access your account by visiting

[www.pebp.state.nv.us](http://www.pebp.state.nv.us) and clicking on the orange login icon in the top right hand corner. To reset your own password or get your ID number you can click *Need Help*, *Forgot My Participant ID*, or *Forgot Password*. You may also click [here](#) for instructions on how to reset your password.



## HSA/HRA Funding for the CDHP

Plan Year 2021 HSA/HRA Funding Employees and Retirees on the CDHP	
Base Amount for Participant	Base Amount for Dependents (max 3 dependents)
\$700	\$200

The CDHP Health Savings Account (HSA) is a great way to save tax-free money for current and future health care expenses. For more information refer to the [Benefit Guide](#) to see if you are eligible for a HSA/HRA or a Flexible Spending Account. No additional one-time HSA/HRA contributions have been approved for PY21. EPO and HMO plans are not eligible for an HSA or HRA.

## **Frequently Asked Questions**

The information below contains a general overview. To view more in-depth plan rules, please log on to your E-PEBP portal and refer to the applicable Master Plan Document.

How much are premiums going to be starting July 1, 2020?

To view PY21 rates view the *Benefit Guide* found under *Getting to Know Your Plan*. In the [rates](#) section you will find how much each plan cost.

Where do I find additional information on the plans?

On PEBP's homepage select *Plans* -> *Getting to Know Your Plan*. There you will find PY21 Master Plan Documents, Benefit Guide, and Plan Comparison.

What changes can I make during Open Enrollment?

During Open Enrollment you can enroll in a different plan, add or delete dependents, decline coverage, enroll in voluntary benefits, and if eligible enroll in HSA/HRA/FSA.

I'm not making changes, what do I have to do for Open Enrollment?

No action is required if you are not making any changes. If you are interested in shopping for voluntary benefits log in to your E-PEBP portal and click PEBP+.

If I change my CDHP HRA plan what will happen to my HRA?

If you currently have a HRA on the CDHP plan and you switch to another plan or establish an HSA, or decline coverage, your HRA funds will revert back to the state.

Does my HSA/HRA/FSA carry over?

The funds in your HSA/HRA will carry over. HealthScope FSA funds will carry over up to \$500. **Medicare Exchange HRA funds will carry over up to \$8,000 effective May 31<sup>st</sup>, 2021.**

Can I add my spouse or domestic partner to my plan?

If they are offered group benefits through their employer they are not eligible to be on your PEBP plan. Even if they choose to decline coverage with their employer. Significantly inferior rules may apply.

What if I forget to make any plan changes during Open Enrollment?

If the online event, including submitting any required supporting documents, is not completed within the specific timeframe the request will not be accepted and the change cannot be made until the subsequent Open Enrollment .

### **Open Enrollment is Coming!**

Due to the recent COVID-19 virus, PEBP is cancelling all in-person Open Enrollment meetings. Instead we will be hosting live webinars from May 5 –May 7. The schedule for the meetings is available on the [Calendar of Events](#) page. Check out our Open Enrollment website page for links to join the meetings on the day of the event.