



2nd Quarter—Plan Year 2022

# Quarterly Newsletter

October 2021

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## The State of Nevada PEBP Hot Topics

October 2021 will be a health insurance premium holiday! State Active members and State Retiree participants enrolled in a PEBP plan will not be charged their monthly premium in October. This excludes premiums for COBRA participants, unsubsidized spouses, survivors, non-state actives, non-state retirees, and Medicare supplement plans offered through the Medicare

Exchange, VIA Benefits. If you are a new hire enrolling in benefits or are in the process of completing an enrollment due to a qualifying life event effective on October 1, 2021, you will also receive the premium holiday once your coverage is processed.

Members will get a sneak peek at the new system during the special enrollment period for voluntary benefits. More details about this special enrollment period can be found on page two of this newsletter.

PEBP is transitioning to a new benefit administration system in January 2022. The E-PEBP portal will have a new look.

## Annual Member Satisfaction

On November 1st, PEBP will begin sending our annual member satisfaction survey to e-mail addresses on file. We learned a lot from last year's survey and we hope to get valuable feedback this year as well.

The survey will close on December 10<sup>th</sup>. Survey results will be presented at a future PEBP Board Meeting.



## Don't Waste Fall By Being Sick. Get A Flu Shot!



Whether you are enrolled in the Consumer Driven Health Plan (PPO), Low Deductible Plan (PPO), PEBP Premier Plan (EPO) or Health Plan of Nevada (HMO) your flu shot is covered when obtained from a participating provider.

By getting vaccinated against the flu you can protect yourself from influenza, and may avoid spreading influenza to others such as children and aging parents. You also have the option to receive a COVID-19 vaccine.

For information about the PEBP sponsored flu shot and COVID-19 vaccine clinics in your area, click on the flyers below:

[Carson City Flu Shot Flyer](#)

[Las Vegas Flu Shot Flyer](#)

*A c c e s s . Q u a l i t y . A f f o r d a b i l i t y .*

## Upcoming Changes to Voluntary Benefits-Special Enrollment Period

A unique opportunity to enroll and/or update some new and existing voluntary benefits effective 1/1/22 is just around the corner! Voluntary Benefit Special Enrollment will kick off starting **11/08/2021 through 11/19/2021**. During this window, you will be able to review options and enroll in coverage via our new benefit platform, **Benefitplace**. Be on the lookout for a future

letter with additional information on how to login to your portal. Here are some highlights to the Special Enrollment window:

**NEW Voluntary Long Term Disability:** If an injury or illness prevents you from working, you can earn a portion of your monthly income to help you stay afloat financially. We're now offering a voluntary long-term disability option which protects your

income for disabilities that are permanent or render you unable to work for more than three months. During special enrollment only, there are no medical questions to answer!

**Accident, Critical Illness & Hospital Indemnity:** These products are now offered through The Standard. Overall rates are comparable or even reduced, and enhanced benefit options are offered. AFLAC

and Met Life plans will be terminating. If you wish to maintain coverage you will need to call the carrier directly.

Explore additional voluntary benefits to help you protect what matters most to you, such as Voluntary Vision, Legal, Pet Insurance, ID Theft Protection and Home & Auto coverages. PEBP will be sending out more detailed information about this unique opportunity by the end of October.

## Changes to Routine Laboratory Services



under your health insurance plan.

For members on the CDHP, LD PPO, and EPO plan, effective July 1, 2021 routine lab services performed at Renown Hospital will no longer be covered

Please use a free-standing (non-hospital based) laboratory such as Lab Corp, Quest or other in-network free-standing facilities. Pre-admission testing, ER, and urgent care lab services at Renown will be covered.

If a free-standing, non-hospital-based outpatient laboratory facility is not available within 50 miles of your residence, you may use a hospital-based laboratory facility or hospital-based draw station.

Please contact HealthScope Benefits at 1-888-763-8232 or use the Find a Provider tool at <https://pebp.state.nv.us> to search for in-network laboratories.

## PEBP Quarterly Questions and Answers

### Question

**Does “Do you take my insurance?” equal “Are you in-network?”**

### Answer

When you call a providers office and ask, “Do you take my insurance?” Almost 100% of the time they will say “Yes”. But are you asking the right question?

“Taking insurance” may mean the providers office will file a claim to your insurance on your behalf. They are free to charge what they want and what is not covered by your insurance, you

pay. They are not tied to any fees dictated by the insurance.

“In-Network” means your insurance company has already negotiated the fees on your behalf and the providers have agreed to accept the approved amount for their services.

This is more affordable for you and you generally pay less. If you want to see in-network providers (doctors, dentists, hospitals) then it is always a good idea to call and ask, “Are you in-network?” instead of

“Do you take my insurance” when you first schedule any appointment.

Sometimes the Insurance and Provider Lists are not notified right away when things change. For additional information you can reach out to HSB at 1-888-763-8232 or use the Find a Provider tool on the [PEBP website](#).



## Medicare Open Enrollment Isn't Going To Wait! Know The Dates!



Medicare Open Enrollment begins on October 15 and continues through December 7, 2021 with coverage being effective on January 1, 2022. During Medicare Open Enrollment, you can make changes to your existing plans or enroll in a new plan(s).

You may receive phone calls or mailings from other insurance carriers offering plans that could cost you less money per month.

**But remember:** If you enroll in a plan outside of Via Benefits, you will lose your PEBP Health Reimbursement Arrangement (HRA), along with your Life Insurance and Dental Benefits (if enrolled).

Now is the time to review your current plan and decide if you want to make changes.

Please contact a Via Benefits Licensed Benefits Advisor at 1-888-598-7545 for assistance with any decision. The best time to call is in the afternoon or later in the week.

## Ageing Into Medicare and HRA Assistance

**Are you retiring soon and over the age of 65, or are you already retired and turning 65 soon?**

Join PEBP and Via Benefits, the Medicare Exchange, for the Aging Into Medicare informational presentation on how to make the transition to Medicare. The presentation provides a step-by-step process on how to transition to the Medicare Exchange and allows an opportunity for you to have your questions answered by PEBP and Via Benefits staff.

**Are you already enrolled at Via Benefits and have questions or need additional assistance with your HRA?**

Join the second session of the day for assistance with your HRA and to get your questions answered.

Both presentations are held every spring and fall. For a schedule of the presentations please see the chart on the right.

### **Pre-Medicare & Ageing into Medicare**

[October 19th from 9:30 am - 11 am](#)

[October 20th from 11:30 am - 1 pm](#)

### **VIA Benefit HRA & Medicare Open Enrollment**

[October 19th from 12 pm - 1 pm](#)

[October 20th from 2 pm - 3:30 pm](#)

**Please click on the blue links to register. Registration is required to attend the webinars.**



Join us via live webinar to view and listen to the presentation as well as get your questions answered! Check the [calendar of events](#) on the day of the meeting you wish to join for the link.