OPEN ENROLLMENT
Plan Year 2023
MEDICARE EXCHANGE RETIREES

775-684-7000
or 1-800-326-5496
www.pebp.state.nv.us
Today’s Topics

- What is the Public Employees’ Benefits Program (PEBP)?
- Dates of Open Enrollment
- Upcoming Changes
- Enrollment Process
- Dental Plan
- Rates and HRA Funding
- Contact Information

This presentation is available on the Open Enrollment section of the PEBP website.
Public Employees’ Benefits Program

Administers healthcare benefits for State employees, approved non-state agencies and retirees

PEBP insures approximately 71,000 total lives
44,000 Primary Participants
27,000 Covered Dependents

Accessing Information:
- Member Services
- PEBP Website
- E-PEBP Portal
- Newsletters

Overseen by a Board of Directors appointed through the Governor
Plan Year 2023
July 1, 2022 – June 30, 2023

The information in this presentation contains general plan benefits and may not include additional provisions or exclusions. For more in-depth plan benefits, please refer to each Master Plan Document.
Open Enrollment: May 16 – 31, 2022

Complete all changes online through the E-PEBP Portal

All changes made during Open Enrollment will be effective **July 1, 2022**

Elect or decline PEBP dental. Dental plan coverage is effective for the entire plan year.
Completing Enrollment

You must enroll or decline coverage online
Click Login to get to the E-PEBP Portal

Open Enrollment
PY2022

Open enrollment is May 1st - May 31st. For Plan Year 2022 information and documents, please click the arrow above. To register for an OE meeting visit the Calendar of Events page.

www.pebp.state.nv.us
Welcome!

The E-PEBP Portal allows you to access and manage your core benefits. Once logged in, you are only a click away from your enrollment, eligibility, medical, prescription drug, dental and wellness benefits.

Please log in using your PEBP Participant ID or SSN and password. You can locate your participant ID on either your HealthSCOPE Benefits medical or dental card (with no preceding or trailing zeros. For example if your Participant ID is 0012345600 please enter 123456).

PEBP PARTICIPANT ID OR SSN

PASSWORD

Login
Forgot Your Password

Your initial password is your eight-digit date of birth followed by the last four of your social (mmddyyyyyssss). Your participant ID is the number that appears in the middle of your PEBP member ID card, without any of the preceding zeros, in most cases.
Supporting documents are no longer accepted through email. All documents must be submitted through the E-PEBP portal or on PEBP’s website under Contact Us.

- Review Current Benefits
- Complete Qualifying Life Events
- Enroll in Voluntary Products
To avoid longer than normal hold times, please send a secure message through your E-PEBP portal or view open enrollment information online.

Have a question regarding billing, eligibility, plan benefits, address change or any inquiries regarding your PEBP benefits please send a secure message through your E-PEBP portal.
PEBP Dental Plan

Medicare Exchange Eligible Participants
# Dental Benefits Overview

## Medicare Exchange Participants

<table>
<thead>
<tr>
<th>BENEFIT CATEGORY</th>
<th>In-Network</th>
<th>Out-of-Network**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Plan Year Maximum (applies to basic and major services)</td>
<td>$1,500 per person</td>
<td>$1,500 per person</td>
</tr>
<tr>
<td>Plan Year Deductible (applies to basic and major services only)</td>
<td>$100 per person or $300 per family (3 or more)</td>
<td>$100 per person or $300 per family (3 or more)</td>
</tr>
</tbody>
</table>
| Preventive Services* Routine cleanings (4/plan year) Exams, bitewing X-rays (2/plan year) | • Covered 100%  
• Not subject to deductible  
• Does not apply towards individual plan year max | • Covered 80%  
• Not subject to deductible  
• Does not apply towards individual plan year max |
| Basic Services* Periodontal, fillings, extractions, root canals, full-mouth X-rays | You pay 20% coinsurance after deductible is met | You pay 50% coinsurance after deductible is met |
| Major Services* Bridges, crowns, dentures, tooth implants | You pay 50% coinsurance after deductible is met | You pay 50% coinsurance after deductible is met |
| Orthodontia (adults and children) | Not Covered— See FSA section for orthodontia options | Not Covered— See FSA section for orthodontia options |

*Allowable fee schedule applies

**The plan will reimburse at the U&C rates for participants in the Las Vegas area using an out-of-network provider within the in-network service area; OR For services received out-of-network, outside of Nevada.
PEBP Dental Option

• Via Benefits medical plan = option to elect PEBP dental

• Dental coverage effective for the *entire* plan year

• Automatic reimbursement, no paper claim required

• Mail or email in RBECF to enroll (or decline) in PEBP dental

• Monthly dental premium will be deducted from your PERS pension

• No PERS pension? Pay online or set up automatic payments through your E-PEBP Portal

<table>
<thead>
<tr>
<th>Monthly PY23 PEBP Dental Plan Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 1, 2022 – June 30, 2023</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>State Retiree</th>
<th>Non-State Retiree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree only</td>
<td>$47.61</td>
<td>$42.07</td>
</tr>
<tr>
<td>Retiree + Spouse/DP*</td>
<td>$95.22</td>
<td>$84.14</td>
</tr>
<tr>
<td>Surviving/Unsubsidized Spouse/DP*</td>
<td>$47.61</td>
<td>$42.07</td>
</tr>
</tbody>
</table>

*Spouse/DP must also have a medical plan through Via Benefits in order to elect PEBP dental
Medicare retirees will continue to receive $13 per month per year of service.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>$65</td>
</tr>
<tr>
<td>6</td>
<td>$78</td>
</tr>
<tr>
<td>7</td>
<td>$91</td>
</tr>
<tr>
<td>8</td>
<td>$104</td>
</tr>
<tr>
<td>9</td>
<td>$117</td>
</tr>
<tr>
<td>10</td>
<td>$130</td>
</tr>
<tr>
<td>11</td>
<td>$143</td>
</tr>
<tr>
<td>12</td>
<td>$156</td>
</tr>
<tr>
<td>13</td>
<td>$169</td>
</tr>
<tr>
<td>14</td>
<td>$182</td>
</tr>
<tr>
<td>15 (base)</td>
<td>$195</td>
</tr>
<tr>
<td>16</td>
<td>$208</td>
</tr>
<tr>
<td>17</td>
<td>$221</td>
</tr>
<tr>
<td>18</td>
<td>$234</td>
</tr>
<tr>
<td>19</td>
<td>$247</td>
</tr>
<tr>
<td>20</td>
<td>$260</td>
</tr>
</tbody>
</table>

- Participants who retired before January 1, 1994 receive the 15-year ($165) base contribution.
- Participants who retired on or after January 1, 1994, the contribution is $13 per month per year of service beginning with 5 years ($65) to a maximum of 20 years ($260).
- Employees hired after January 1, 2010 who retire with fewer than 15 years of service, and who are not disabled, do not receive a years of service subsidy.
- Employees who were initially hired* on or after January 1, 2012 do not receive a years of service subsidy or Exchange HRA.

NOTE: Your hire date is considered the date which you began working for a PEBP participating employer. Many employers may participate in PERS, but do not participate in PEBP.
To enroll in voluntary benefits click PEBP+ on the E-PEBP portal.

<table>
<thead>
<tr>
<th>Voluntary Products</th>
<th>Open Enrollment or Qualifying Life Event</th>
<th>Anytime</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Insurance</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Buy-Up Vision Plan</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Critical Illness Plan</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Hospital Indemnity Plan</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Legal Plan</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Voluntary Life Insurance</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Auto, Home, and Renters Insurance</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Identity Theft Protection</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Pet Insurance</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

Participants and eligible dependents do not need to be enrolled in a dental plan to enroll in voluntary products.
PLAN FOR THE UNEXPECTED

OPEN ENROLLMENT: MAY 16 - 31

ACCIDENT INSURANCE, CRITICAL ILLNESS, HOSPITAL INDEMNITY INSURANCE:
Gain the power to make treatment decisions, without putting your finances at risk.

- GUARANTEED ISSUE
- INCLUDES CANCER COVERAGE
- PAYS BENEFITS DIRECTLY TO YOU
- EASY ONLINE APPLICATION
- INCLUDES HEALTH SCREENING BENEFITS
- DEPENDANT COVERAGE AVAILABLE

E-PEBP Portal → Open Enrollment

Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.
IDENTITY THEFT PROTECTION: Last year over 14.4 million consumers became victims of identity theft. That’s nearly 40,000 victims per day. Don't wait to get protected.

E-PEBP Portal → PEKP+ Voluntary Benefits

Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.
LIVE YOUR LIFE CONFIDENTLY

LEGAL SERVICES: Protect yourself and your family. Legal Services can help you find the extra guidance you need, when you need it.

- Expert Attorneys in All Fields
- National Network of Attorneys
- Real Estate Transaction Coverage
- Family Law Coverage
- Financial & Consumer Coverage
- Auto & Traffic Coverage

E-PEBP Portal → Open Enrollment

Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.
LIFE INSURANCE: Provide your family with financial peace of mind after your passing. This benefit can help your loved ones cover basic living expenses, final arrangements, tuition, and more.

- LUMP SUM PAYMENT TO YOU
- PORTABLE PLANS
- CONVENIENT PAYROLL DEDUCTION
- PARTNER COVERAGE AVAILABLE
- GUARANTEED ISSUE

E-PEBP Portal → Open Enrollment

Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.
WE’VE GOT YOU COVERED

AUTO & HOME INSURANCE: Start saving on your Auto and Home Insurance by choosing from three of the nation’s top providers, offering plans that fit your lifestyle, and your wallet.

- MULTI-POLICY DISCOUNTS
- SPECIAL EMPLOYEE SAVINGS
- COVERAGE CAN BEGIN NEXT DAY
- 24/7/365 CLAIM REPORTING
- PORTABLE PLANS
- SWITCH CARRIERS ANYTIME

E-PEBP Portal → PEBP+ Voluntary Benefits

Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.
LIFE IS BETTER IN FOCUS

VISION CARE: Start seeing your best with the personalized and affordable vision care you deserve from a trusted eye doctor at low out-of-pocket cost.

VARIOUS EYE CARE SERVICES

WIDE SELECTION OF TOP BRAND NAMES

IN AND OUT OF NETWORK COVERAGE

COVERAGE FOR YOU AND YOUR FAMILY

CONTACTS OR LENSES EVERY PLAN YEAR

PAYROLL DEDUCTION ELIGIBLE

E-PEBP Portal → Open Enrollment

Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.
PET INSURANCE: Protect your pet and your wallet with exceptional savings on veterinary bills. You’ll find coverage for your furry, feathery and scaly friends that fits your needs and your budget.

VISIT ANY VET, ANYWHERE

24/7 VET HELPLINE

X-RAYS, MRIs, AND CT SCANS COVERED

INJURIES LIKE CUTS & BROKEN BONES COVERED

SURGERIES & HOSPITALIZATIONS COVERED

CHOICE PLANS AVAILABLE

E-PEBP Portal → PEBP+ Voluntary Benefits

Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.
If you do not wish to make any changes NO action is required.

If you wish to make changes to your medical plan you must do so through Via Benefits during Medicare Open Enrollment, October 15 – December 7.

Plan Year 2023 Open Enrollment
May 16th - May 31st

Deadline to Complete Changes
May 31st

Changes Become Effective
July 1, 2022

This presentation will be available on the Open Enrollment section of the PEBP website.
Questions?

Nicole Broyles, Education and Information Officer
Thank You FOR JOINING US!