May 2026

Voluntary Benefit FAQs

1. **How do I enroll in voluntary benefits?**

To enroll and learn more about voluntary benefits login to your E-PEBP portal account and select PEBP+.

2. **When can you enroll in voluntary benefits?**

Accident insurance, buy-up vision, critical illness, hospital indemnity, legal plan, long-term and short-term disability are only available for enrollment during open enrollment (OE), if you are a new hire, or if you experience a qualifying life event (QLE). Voluntary life insurance, pet insurance, ID theft, home, renter, and auto insurance are available to enroll in anytime.

Voluntary Product	Enroll During OE, New Hire, Life Event	Enroll Anytime
Legal Services	X	
Vision Care	X	
Accident Insurance	X	
Critical Illness Insurance	X	
Hospital Indemnity Insurance	X	
Long Term Disability	X	
Short Term Disability	X	
Voluntary Life Insurance	X	
Auto, Home, and Renters Insurance		X
Pet Insurance		X
ID Theft Protection		X

3. **During open enrollment what will happen to the voluntary benefits I am currently enrolled in?**

Your voluntary benefit will carry over to the next plan year unless you cancel the plan. Please see below regarding canceling policies.

4. **Who do I contact if I have questions?**

Corestream has partnered with PEBP to offer a package of voluntary products through PEBP+. For product inquires on the PEBP+ site, please contact Corestream customer service at pebpcustomercare@corestream.com or call 1-775-249-0716.

5. **Can I decline PEBP medical coverage but still enroll in voluntary products for myself and/or my dependents?**

Yes. Even if you have chosen to decline your PEBP health insurance benefits, you can still sign up for voluntary benefits for yourself or any eligible dependent(s).

6. **I just signed up for a voluntary benefit. How long will it take before I see the deduction on my paycheck?**

Depending on the program and pay center, your deduction will begin within the next two pay cycles. The deductions are biweekly unless you get paid once a month, such as NSHE employees.

7. **I signed up for more than one benefit that is available on PEBP+. Will I see multiple deductions on my paycheck?**

For employees in pay centers associated **WITH** central payroll and NSHE your deductions will be part of your automatic payroll deduction. 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 amend your selections online.

Employees in pay centers **NOT** associated with central payroll and NSHE will be direct billed for the voluntary products they elect to enroll in.

8. **How do I know the products in which I am enrolled?**

You can view your voluntary benefits on your E-PEBP portal by selecting the PEBP+ widget.

9. **What voluntary benefits can retirees enroll in?**

Retiree Voluntary Product	Enroll During OE, New Hire, Life Event	Enroll Anytime
Legal Services	X	
Vision Care	X	
Retiree Accident Insurance	X	
Retiree Critical Illness Insurance	X	
Retiree Voluntary Life Insurance	X	
Auto, Home, and Renters Insurance		X
Pet Insurance		X
ID Theft Protection		X

10. **How are premium deductions taken for retirees?**

Retirees who are enrolled in voluntary benefit deductions/payments will depend on the pay center that they are categorized once retired. One pay group's deductions come out from the retirement check (PERS) and the other pay group does direct billing through a 3rd party that collects all premiums (all other pay centers).

11. **How do I cancel my policies?**

The cancelation policy differs for each voluntary product. For some plans you will need to login to the PEBP+ site through your E-PEBP portal. Once on the PEBP+ site go to the page for the product you wish to cancel, click on the enrollment link, and choose "Cancel." Some products can only be canceled by calling Corestream directly at 1-775-249-0716. The chart below shows how and when you can cancel your policy.

Voluntary Product	Cancel During OE	Cancel Anytime	Cancel Online PEBP+	Call Corestream to Cancel
Legal Services	X		Y	Y
Vision Care	X		Y	N
Voluntary Life Insurance	X		Y	Y
Accident Insurance		X	Y	Y
Critical Illness Insurance		X	Y	Y
Hospital Indemnity Plan		X	Y	Y
Long Term Disability		X	Y	Y
Short Term Disability		X	Y	Y
Auto, Home, and Renters Insurance		X	N	Y
Pet Insurance		X	N	Y
ID Theft Protection		X	Y	Y