



3rd Quarter—Plan Year 2024

Quarterly Newsletter

January 2024

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Visit [Meetings and Events](#) to view PEBP's calendar of events

Updated Educational Offerings

Monthly Educational Offerings	
First Tuesday of the Month	New Hire Orientation
Second Tuesday of the Month	Pre-Medicare Informational Session

New Hire Orientation:

Employee action is required! Focus on completing the new hire event in the E-PEBP portal and discuss plan benefits and offerings. Don't wait until you are sick or in crisis to learn about and access your health insurance. Take advantage of preventive and wellness benefits

designed to help you live your best life. When you put yourself at the top of your priority list you can show up and do what State of Nevada does best— help others.

Pre-Medicare Informational Session:

For those who are retired and approaching age 65 or those who are retiring after age 65, this meeting

will break down the transition of moving to the Medicare Exchange with Via Benefits into five manageable steps. Active employees over age 65 are not required to enroll in Medicare until 60-90 days before retirement and will not experience a penalty as PEBP coverage is Credible Coverage. [It's as Easy as 1-2-3-4-5.](#)



1. Visit PEBP's Meetings and Events page at <https://pebp.nv.gov/Meetings/meetings-events/>
2. Select an upcoming Tuesday that corresponds to the meeting you wish to join.
3. Register for the event using the link provided in the meeting description.

4. Ten to 15 minutes prior to the scheduled event:

- a. Log into the Zoom meeting using the confirmation email, OR
- b. Meet us in-person at the PEBP Carson City office in suite 117. **If attending in person, you must still register for the event. If no one registers for an event, the event may be cancelled.**

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 .

Tax Season is Coming

As tax season approaches, you will likely be gathering your tax documents to complete your return.

Participants enrolled in the HSA will receive the IRS form 1099-SA and the

IRS Form 5498-SA either by mail or electronically (based upon your elected delivery preference).

These IRS tax forms are also available in the HSA Bank member website.

The forms listed below are common tax forms.

*Forms 1095-B and 1095-C are **not required** to file your taxes, but they should be kept for your

records. ** Health Plan of Nevada HMO members will receive tax documents from their insurance plan.

Document	Provided By	Purpose
W2	Your employer	Reports income paid and taxes withheld
1099-SA	HSA Bank	Reports distributions from your HSA account for CDHP members
1095-B*	• PEBP to CDHP, LD and EPO Retirees/COBRA • HPN to HMO** Retirees/COBRA	Proof of health insurance coverage for members and dependent(s) on plan
1095-C*	• PEBP to Active CDHP, LD and EPO Employees • HPN to Active HMO** Employees	Proof of health insurance coverage for members and dependent(s) on your plan

HSA Bank Educational Webinars



What is a Health Savings Account (HSA)?

An HSA is an account that can be used to pay for qualified medical expenses such as copays, dental, vision and prescriptions for those

enrolled in a high deductible plan such as the CDHP. Those with an HSA may be eligible to contribute pre-tax money to fund this account on their own. An HSA is owned by the account holder and remains with the account holder until the fund balance is exhausted.

What is a Health Reimbursement Arrangement (HRA)?

An HRA is an account that can be used to pay for qualified medical expenses such as copays, dental, vision and prescriptions. Members are not able to contribute to an HRA and this account is owned by the employer.

If a member disenrolls from PEBP, their HRA balances are forfeited.

[View the official PEBP communication](#) for more details at HSA Bank Winter Educational Webinars.

HSA Bank Winter Educational Webinars

Webinar Type	Date	Time	Registration Link
Health Savings Account	1/17/2024	11:00am PT	https://events.teams.microsoft.com/event/c7e916d1-7dab-4caa-853c-82b1a74bd07e@45ee1ffd-72de-4bf9-9014-44739bd1cfac
Health Reimbursement Arrangement	1/24/2024	11:00am PT	https://events.teams.microsoft.com/event/f7f65b03-3c8d-4b85-ad24-55ea354b136b@45ee1ffd-72de-4bf9-9014-44739bd1cfac

The webinars will last for one hour with time for Q&A at the end of the presentation.

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 .

Doctor on Demand



dr. on demand

No long wait to see your doctor or therapist, no traveling to appointments.

URGENT MEDICAL CARE

Includes routine dermatology

MENTAL HEALTH THERAPY

25 MINUTES

PSYCHIATRY INITIAL VISIT

45 MINUTES

[CDHP](#)

\$49

\$79

\$229

[LD](#)

\$10

\$20

\$30

[EPO](#)

\$10

\$20

\$20



See a top doctor, not just any doctor.



Connect face-to-face on your phone or computer.



Get a diagnosis, treatment plan and more.

“This summer, my infant got sick while on a Fourth of July road trip, leaving me anxious due to our similar, costly ER experience early in the year. Doctor on Demand came to our rescue! The virtual video call with a Provider had an assessment and a prescription in-hand within 1.5 hours. The ease, affordability, and fast response were remarkable. Doctor on Demand not only saved the day but also changed my healthcare approach. They’re now the first call I make. Highly recommended! – Daniel V.”

NowClinic Virtual Visits

Secure video chat with a provider from your computer or mobile device for a \$0 copay.

No appointment needed for non-threatening and non-urgent medical conditions. Appointment required for behavioral health and case management.

Enroll and get care at
[NowClinic.com](https://www.nowclinic.com)



Urgent Care House Call & 24/7 Advise Nurse

Urgent care house calls can treat most things urgent care centers can for the same cost, and it's available seven days a week.

Call **1-800-288-2264** to speak to a 24/7 advise nurse to see if an urgent care house call is appropriate for you and set up your appointment.

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 .

Utilize Your Preventive Care & Wellness Benefits

Many preventive care services are provided as part of your health insurance benefits.

Preventive care services focus on evaluating your current health status when you are symptom

free and allows you to obtain early diagnosis and treatment to help avoid more serious health problems. During your preventive care visit, your doctor will determine what tests, health screenings and immunizations

are right for you based on many factors such as your age, gender, overall health status, personal health history and your current health condition.

Your doctor may recommend a preventive service

that is not listed in your plan's master plan document. For additional information regarding preventive benefit information, [view your plan's master plan document](#).

**“An ounce of prevention is worth a pound of cure.”
— Benjamin Franklin**

Common Preventive Services

- | | |
|---|--|
| • Colorectal Cancer Screening | • Breastfeeding Support/Equipment |
| • Women's preventive services | • Contraceptives/Family Planning |
| • BRCA (Breast Cancer) Risk Assessment and Genetic Counseling/Testing | • Vaccinations & Immunizations for infants, children, teens and adults |

To see a complete list of preventive services for all adults, women and children visit,
<https://www.healthcare.gov/coverage/preventive-care-benefits/>

Please note: Your plan pays 100% of the cost and preventive care is not subject to deductible as long as using in-network

providers. If you go for a preventive visit with your doctor and end up addressing something that is not preventive, then

you could be billed for the non-preventive portion of the checkup. Physicians are not prohibited from coding and billing for

both preventive and problem-focused services when they are performed during the same appointment.

Additional Wellness Benefits for Those Enrolled in a PEBP Plan:

PEBP Dental Plan Preventive Services

Plan Design Features	In-Network
Teeth cleaning (4 per plan year) Oral exam (4 per plan year) Bitewing X-rays (2 per plan year)	• Covered 100% • Not subject to deductible • Does not apply towards Plan Year max benefit

Real Appeal WEIGHT LOSS SUPPORT

What is Real Appeal?	A lifestyle program designed to help you lose weight, feel better, and improve your health. This program is provided with a \$0 copay as part of your health insurance benefits. This benefit is subject to BMI eligibility requirements.
How can I participate in the program?	For those enrolled in PEBP's CDHP, PPO, EPO or HMO plans, have your PEBP insurance ID card handy and get started at Enroll.realappeal.com

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