



A publication dedicated to health, plan benefits and agency news.

Summer 2009

Summary of Changes for Plan Year 2010

Effective November 1, 2009

STATE OF NEVADA

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POINTS TO REMEMBER

Retiring soon?
Call PEBP to request a Retiree Benefits Guide.

Traveling out of the country? Be sure to carry the Medex Travel Assist card with you.

Medex Travel Assist offers referral, coordination and assistance services to help participants respond to most medical care situations when traveling. To print the Medex card or to learn more, visit www.standard.com

Open Enrollment

Open Enrollment for Plan Year 2010 is scheduled to be held September 1 - 30, 2009. The Open Enrollment material is scheduled to arrive in participants' homes in mid-August.

Self-funded PPO Plan

- PEBP will offer a single Self-funded PPO Plan option. The plan will have a \$725 individual deductible and \$1,450 family deductible. There will no longer be a "High" or "Low" Deductible PPO Plan.
- The Health Assessment Questionnaire (HAQ) and its related plan incentives (50% reduction to the PPO deductible and increase to the dental maximum from \$1,500 to \$2,000 per person) will be discontinued.
- Elimination of psychotherapy (counseling) and neurotherapy benefits for Attention Deficit Disorder (ADD) and Attention Deficit Hyperactivity Disorder (ADHD). However, the pharmacy benefits for medications to treat these conditions will continue as a covered benefit.
- The PPO retail pharmacy benefit for specialty pharmaceuticals (e.g., Enbrel, Avonex, etc.) will increase from the current \$40 copay to a \$50 copay or 25% of the cost of the drug (whichever is greater) up to a \$100 maximum out-of-pocket coinsurance per prescription.

- The PPO copay amount for mail order prescriptions for preferred (Tier 2) drugs will increase from \$70 to \$120 for a three month supply. The mail order copayments for generic drug (Tier 1) moved from \$10 to \$15 for a three month supply.
- Additional criteria have been added for participants seeking approval for weight loss surgery benefits.
- New pre-certification requirements have been added for outpatient spinal surgery. The new criteria can be found in the *Self-funded PPO Plan Master Plan Document* at www.pebp.state.nv.us by mid-August.

Health Plan of Nevada (HPN)

- The only change Health Plan of Nevada made to its plan design was to increase the Preferred prescription drug copayment (Tier 2) from \$30 to \$35, and the non-Preferred (Tier 3) from a \$50 copay to a \$55 copayment.

Hometown Health Plan

- Primary care physician copay increases from a \$15 copay to a \$20 copay per visit.
- Specialty Care Physician copay increases from a \$15 copay to a \$30 copay per visit.
- Hospital Inpatient increased from a \$200 copay per admission to a \$500 copay per day (maximum \$1,500 copay per admission).

(Continued on page 2)

BOARD MEMBERS

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BOARD MEETING

***9:00 a.m.**
September 3, 2009
Legislative Building
Room 1214
 401 South Carson Street
 Carson City, NV
 Video-conference site:
The Grant Sawyer State
Office Building
Room 4401
 555 E. Washington Avenue
 Las Vegas, NV
 *To confirm the date,
 time and location, visit:
www.pebp.state.nv.us

Hometown Health Plan, cont'd.

- Other changes are included in the Open Enrollment Guide posted online at www.pebp.state.nv.us.

Medicare Part D Subsidy

- The Medicare Part D subsidy will be allocated between the Plan and the Medicare retirees. The subsidy credit will be factored into the rates in lieu of being listed as a separate item on the rate tables.

Medical Plan ID Cards

- All PPO, Health Plan of Nevada and Hometown Health Plan participants will receive new ID cards in November. Revisions to the cards include a name and logo change for Fiserv Health Plan Administrators (FHPA) to United Medical Resources, Inc.

**PPO Outpatient
 Lab Facilities**

PPO participants—reduce your out-of-pocket costs for lab services by using outpatient (in-network) lab facilities.

Here's how:

When the physician writes an order for lab work, be sure to remind him or her to refer you to an outpatient lab facility, e.g., Quest Diagnostics, Lab Corp of America, etc. This will generally cost you less in coinsurance (your share of the claim cost) verses obtaining lab services through a hospital outpatient lab.

Health & Wellness

Eat Healthy, Live Well, Get Screened

H2O — Guzzle, Gulp, and Chug

Drinking water before, during, and after physical activity is one way to keep your body's air conditioner working. Keep these tips in mind to help your body stay cool:

- Top off your tank a few hours before you hit the court, the field, or your own backyard by drinking about two cups of cold water. Keep a water bottle handy to guzzle during water breaks, halftime, or time outs. Try to drink about 10 ounces — that's about 10 large gulps from your water bottle — every 15-20 minutes.
- The more you sweat, the more water you need. Drink bottled water, water flavored with lemon or lime juice, or water right from your own sink.
- Eating fruit and other cool snacks is another way to keep your body cool! Peaches, oranges, watermelon, and grapes taste great and they re-hydrate!
- Stay away from drinks that have caffeine, lots of sugar, or carbonation in them — like soda or tea.
- Sports drinks are great when you're active, but not if you're just chillin' — they have high levels of sugar, salt, and potassium that you don't really need unless you are working your body hard.



Most importantly, listen to your body. If you feel weak, dizzy, or thirsty, take a break in the shade, and grab your water bottle. **Now that you know how to beat the heat — get out there, stay active, and keep cool!**

PREVENTIVE CARE CHECKLIST

Use this guide and discuss your preventive care needs with your doctor.

TEST FOR:	LAST DATE AND TEST RESULT	NEXT TEST DUE
FOR BOTH MEN AND WOMEN		
Cholesterol Check - Baseline test at age 20, then every five years starting at age 45 or annually if at risk for coronary heart disease. Risk factors: heart disease, high LDL or low HDL cholesterol, diabetes, high blood pressure, smoking, close relative with heart disease, and/or stroke at a young age.		
Blood Pressure Check - Every two years or at every doctor visit		
Colorectal (cancer) Screening (colonoscopy) - Average risk: first at age 50. If risk factors present such as family history: first at age 40 or 10 years before the age a close relative was diagnosed - whichever is earlier. All: repeated screenings as medically necessary; discuss frequency and options with your doctor.		
Height, Weight and Body Mass Index - Annually		
Diabetes Test (blood sugar) - Every five years over age 45, or under age 45 if overweight; if family history of diabetes; if signs of insulin resistance present; or if history of gestational diabetes. Annually if you have high cholesterol, high blood pressure, or high blood sugar.		
Depression Screening - if feel have felt down, sad or hopeless for more than 2 weeks.		
Oral examinations and professional teeth cleanings - minimum of 2 times per year, or as recommended by your dentist. Dental visits should begin with a child's first birthday and continue thereafter.		
Osteoporosis Screening - Bone density test at age 65, or earlier if risk factors present, including prior fracture, family history of fractures after age 50, being thin or small boned (women under 125 pounds), smoker, or using medications that increase risk.		
Immunizations - Such as influenza, pneumonia, (if over age 50 or at risk); discuss these with your doctor		
TESTS FOR WOMEN		
Mammogram - Consider having every two years starting at age 40, and every two years after age 50; also recommended for younger women who have symptoms of breast cancer or who have high risk for the disease.		
Pap Test - Every 1-3 years if over age 21 or if sexually active, depending on the risk factors. More frequent screenings if abnormal test.		
Chlamydia Screening - For ages 16 - 24 if sexually active, at least every three years even if no symptoms.		
TESTS FOR MEN		
Prostate Cancer Screening - Discuss benefits and risks with your doctor.		
The Preventive Care Checklist contains recommendations developed by the U.S. Preventive Services Task Force. Please check the Agency for Healthcare Research and Quality (AHRQ) website (www.ahrq.org) for any important updates to these recommendations.		



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We're in it together

Summer Skin Safety

A little color in the skin might be attractive – but at what price? Ultra Violet (UV) radiation from the sun's rays can do serious damage to your skin. If you protect yourself, about 80% of skin cancers can be prevented. Follow these summertime tips to keep your skin healthy:

- Don't cloud your judgment. Remember, harmful UV rays are still present even on cloudy days.
- Protect your children, including infants, be sure to use sunscreens that are PABA free. Sunscreens can be toxic to children under 6 months old. Sunscreens should be applied 15 to 30 minutes before sun exposure.
- Protect yourself. Apply 30 SPF factor sunscreen liberally and evenly to all exposed skin.
- Ultraviolet rays are most intense from April - August and are the strongest from 10 a.m. – 2 p.m., plan activities around these times.

Put in the extra effort necessary to protect yourself and don't let the sun get the best of you. In the years to come, you'll be glad you did.

Sources: Skin Cancer Foundation and American Cancer Society

At Your Fingertips - www.pebp.state.nv.us

Medical Coverage	Company	Phone	Website
PPO Medical, Dental, Vision Plan	UMR (formerly Fiserv Health)	877-963-8232	www.benplan.com
PPO In-State Network	PEBP Statewide PPO	800-336-0123	www.pebpstatewideppo.com
PPO Out-of-State Network	Beech Street	800-432-1776	www.beechstreet.com
PPO Pharmacy Plan	Catalyst Rx	800-799-1012	www.catalystrx.com
PPO Pre-certification and Case Management	APS Healthcare	888-323-1461	www.apshealthcare.com
HMO Northern Nevada	Hometown Health Senior Care Plus Plan	775-982-3232 775-982-3112	http://stateofnv.hometownhealthplan.com
HMO Southern Nevada	Health Plan of Nevada Senior Dimensions	702-242-7300 702-242-7301	http://stateofnv.healthplanofnevada.com
PPO/HMO Dental	Diversified Dental Services	775-337-1180 702-869-6200	www.ddsppo.com