



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

**Summer 2010**

STATE OF NEVADA

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**POINTS TO REMEMBER**

**PPO medical, dental and pharmacy deductibles reset July 1, 2010**

**Moving?**

Be sure to contact PEBP with your new mailing address.

**Retirees: Turning age 65?**

Send PEBP a copy of your card to receive a reduction in your health insurance premium.

**Have topic suggestion for the newsletter?**

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Public Information Officer

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## PEBP Kicks Off the Live Well, Be Well Prevention Plan

In an effort to curb rising health care costs and help us all stay as healthy as possible, a new wellness program called the Live Well, Be Well Prevention Plan kicked off July 1, 2010.

If you participate in the PPO Plan and are the primary insured and not a dependent, you will want to take advantage of this new benefit for your health. This program is not available to members enrolled in the HMO plans.

### The Live Well, Be Well Prevention Plan focuses on three key elements:

- **Baseline Assessment:** this assessment determines your current health profile and is derived from the results of your blood test and responses to the Health Risk Appraisal.
- **Intervention:** this component integrates the results of your current health profile (baseline) with intervention strategies aimed at improving health, and preventing the onset of illness and disease.
- **Prevention Report:** Your personal prevention report describes your current health status and the actions you can take to maintain and improve your health. You also get your own secure website containing healthy actions, planned community events and challenges, secure online data storage for lab tests and medical records, and a medical library where you can get reliable information on hundreds of topics on health conditions, diseases and wellness.

### Registration and Incentives

Register between July 1 and October 31, 2010, to receive a \$25 gift card. Registration includes obtaining the blood test and completing the Health Risk Appraisal. This also gives you the opportunity to save up to \$360 off your health insurance premium annually, by earning points from activities outlined in your intervention strategies.

### Take Action Now

- Complete your registration
- Get your blood test
- Complete the Health Risk Appraisal

For more information, call the Live Well, Be Well Prevention Plan at 877-800-8144 or visit [www.ThePreventionPlan.com/NevadaPEBP](http://www.ThePreventionPlan.com/NevadaPEBP).

### Diabetes Care Management Program

The Live Well, Be Well Care Management Program is offered to PPO participants and spouses/domestic partners who have or who receive a diagnosis of diabetes during the year. A RN Care Manager will work closely with you and your doctors to provide extra support and education. Eligible participants who actively participate in this program can use their \$2,500 annual wellness benefit to pay for diabetes-related office visit copayments and routine blood tests, such as hemoglobin (A1c). Plus, receive 50% off copayments for diabetes-related medications. Call 877-800-8144 and press option 3 to learn more.

## Medicare

### Frequently Asked Questions (FAQs)

#### BOARD MEMBERS

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**Jon Hager**  
*Chief Financial Officer*

**Chris DeSocio**  
*Chief Information  
Technology Officer*

#### BOARD MEETINGS

August 5, 2010  
September 2, 2010

Meetings are open to the public and participants are encouraged to attend.

For meeting times and locations visit:

[www.pebp.state.nv.us](http://www.pebp.state.nv.us)

Many participants have asked that we include Medicare as a topic in the newsletter. In response to the those requests, we have dedicated a portion of this newsletter to answer questions about Medicare and how it relates to PEBP.

#### **What is Medicare?**

Medicare is the federal health insurance program that covers individuals age 65 and older. In some cases, Medicare can also cover people under age 65 with certain disabilities and individuals with End-Stage Renal Disease (ESRD).

#### **Medicare has four types:**

- **Part A** - Hospital inpatient care, skilled nursing facility, hospice, and home health care
- **Part B** - Doctors' services, outpatient care, home health care, and some preventive services
- **Part C** - Medicare Advantage health plans
- **Part D** - Prescription drug coverage

#### **Medicare Part A**

Part A hospital insurance helps pay for inpatient hospital stays and skilled nursing facilities, hospice care, and some home health care. At age 65, most people are entitled to premium-free Part A coverage because they or a spouse has 40 or more quarters of Medicare-covered employment.

#### **I will not qualify for premium-free Medicare Part A. Will PEBP require me to purchase Part A at age 65?**

PEBP does not require you to purchase Medicare Part A.

#### **Medicare Part B**

Part B helps cover medically-necessary services such as doctors' visits, outpatient care, and some preventive services. Medicare charges a monthly premium for Part B coverage. Most people pay the standard

premium amount; however, the premium may be higher for those who meet a certain income level. To determine your cost, contact Social Security Administration at 800-772-1213

#### **If I do not qualify for premium-free Medicare Part A, can I still purchase Part B?**

If you are not eligible for premium-free Medicare Part A, you can buy Medicare Part B if you are age 65 or older and you are a U.S. citizen, or a lawfully admitted noncitizen who has lived in the United States for at least five years.

#### **I am planning to work past age 65, will I be required to purchase Medicare Part B as an active employee?**

PEBP does **not** require you to enroll in Part B **until you retire**, regardless of your age. However, you may want to contact Social Security Administration at 800-772-1213 for information regarding Part B eligibility, entitlement, and enrollment.

#### **When should I apply for Medicare?**

If you are already getting Social Security retirement, disability benefits or railroad retirement benefits you will automatically be enrolled in Medicare Parts A and B (unless you are a resident of Puerto Rico or other foreign country).

If you are not receiving Social Security benefits, you should contact the Social Security Administration three months before turning age 65 to apply for Medicare.

You can apply for Medicare Parts A and B even if you do not plan to retire at age 65. However, if you are still working at age 65, PEBP will not require you to enroll in Medicare Part B until you retire. To learn more about your Medicare enrollment options, contact the Social Security Administration at 800-772-1213.

## Medicare Frequently Asked Questions (FAQs)

### **At age 65, do retirees need to enroll in Medicare Part B?**

At age 65, retirees enrolled in the Self-funded PPO Plan are encouraged to purchase Medicare Part B.

### **If I do not purchase Part B, who will be responsible for medical services ordinarily covered by Medicare Part B?**

Retirees enrolled in the PPO Plan are encouraged to enroll in Medicare Part B at age 65; otherwise, PEBP will automatically coordinate its claim payments assuming that you have Medicare Part B. That assumption would mean that PEBP would be the secondary payer to eligible medical expenses ordinarily covered by Medicare Part B. The retiree would be the primary payer for medical services provided on your behalf that would have been covered by Medicare Part B. In other words, you would pay 80% as the primary and PEBP would pay 20% as the secondary payer.

### **What if I do not qualify for premium-free Medicare Part A?**

PEBP would remain the primary payer for eligible Part A medical expenses such as inpatient hospital, skilled nursing and hospice care.

### **Medicare Part D**

Medicare offers prescription drug coverage (Part D) to everyone with Medicare. The Part D plans are run by insurance companies approved by Medicare. The exact coverage and costs are different for each plan.

### **At age 65, am I required to enroll in Medicare Part D?**

PEBP does **not** require you to enroll in Medicare Part D. In fact, **enrollment in Medicare Part D will result in an automatic disenrollment from PEBP's prescription drug coverage.** If, at some future time Medicare Part D is discontinued, the PEBP prescription drug coverage cannot be reinstated until the next plan year following the Open Enrollment period. Notwithstanding the loss of PEBP's prescription drug coverage, the retiree will not receive a premium offset due to the disenrollment from PEBP's pharmacy benefits.

### **Medicare Part C**

Medicare Part C is a Medicare Advantage health plan that is approved by the Centers for Medicare and Medicaid Services. PEBP offers two Medicare Advantage plans: Senior Dimensions Retiree Choice Plus Plan and the Senior Care Plus Plan. To enroll in a Medicare Advantage plan, you must be retired and have both Medicare Parts A and B, and reside within the plan's coverage area.

### **When I become entitled to Medicare, will I need to re-enroll in PEBP coverage?**

You are not required to re-enroll in PEBP coverage when you become entitled to Medicare. However, you will be required to submit a copy of your Medicare card to the PEBP office within 60 days of entitlement.

### **Will my retiree premium decrease when I enroll in Medicare Part A and/or B?**

Your premium will decrease if you have Medicare Part A and/or B. To qualify for the premium reduction, you must provide PEBP with a copy of your Medicare card. If we receive a copy of your card within 60 days of your Medicare entitlement, your premium will be reduced concurrent with the date your Medicare becomes effective. If received after the initial 60 day period, your premium reduction will occur on the first day of the month concurrent with or following the date we receive a copy of your card.

### **Where can I learn more about Medicare?**

You can learn more about Medicare by calling 1-800-MEDICARE, or by visiting the following websites:

- <http://www.medicare.gov>
- <http://cms.gov>
- <http://ssa.gov>

#### **Disclaimer**

The Medicare information contained herein is unofficial. Any discrepancies that might exist between this information and Medicare, shall be superseded by the *Medicare and You 2010* handbook.



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Carson City, NV 89701

*We're in it together*

### Want More Information about Medicare?

|  |   |
|--|---|
| To request information about Part A and/or Part B eligibility, entitlement and enrollment.   | <ul style="list-style-type: none"> <li>• 1-800-MEDICARE or 1-800-633-4227</li> <li>• TTY/TDD 1-877-486-2048</li> </ul>  |
| For free personalized Medicare health insurance counseling, including help making health care decisions, resources, and help with Medicare claims, billing, and appeals. | State Health Insurance Advisory Program (SHIP) <ul style="list-style-type: none"> <li>• In Nevada: 1-800-307-4444</li> <li>• 1-800-633-4227 (outside of Nevada)</li> </ul>  |
| Official websites for the U.S. Social Security Administration, Medicare and the Centers for Medicare and Medicaid Services   | <ul style="list-style-type: none"> <li>• <a href="http://www.medicare.gov">http://www.medicare.gov</a></li> <li>• <a href="http://www.cms.gov">http://www.cms.gov</a></li> <li>• <a href="http://ssa.gov">http://ssa.gov</a></li> </ul> |

The PEBP benefits described in this newsletter reflect the benefits for Plan Year 2011.  
Benefits are subject to change at any time.

### At Your Fingertips - [www.pebp.state.nv.us](http://www.pebp.state.nv.us)

| Medical Coverage                          | Company                                    | Phone                        | Website  |
|---|--|------------------------------|--|
| PPO Medical, Dental, Vision Plan          | UMR  | 877-963-8232                 | <a href="http://www.umar.com">www.umar.com</a>   |
| PPO In-State Network                      | PEBP Statewide PPO                         | 800-336-0123                 | <a href="http://www.pebpstatewideppo.com">www.pebpstatewideppo.com</a>                         |
| PPO Out-of-State Network                  | Beech Street                               | 800-432-1776                 | <a href="http://www.beechstreet.com">www.beechstreet.com</a>                                   |
| PPO Pharmacy Plan                         | Catalyst Rx                                | 800-799-1012                 | <a href="http://www.catalystrx.com">www.catalystrx.com</a>                                     |
| PPO Pre-certification and Case Management | APS Healthcare                             | 888-323-1461                 | <a href="http://www.apshealthcare.com">www.apshealthcare.com</a>                               |
| Live Well, Be Well Prevention Plan        | U.S. Preventive Medicine                   | 877-800-8144                 | <a href="http://www.thepreventionplan/NevadaPEBP.com">www.thepreventionplan/NevadaPEBP.com</a> |
| HMO Northern Nevada                       | Hometown Health<br>Senior Care Plus Plan   | 775-982-3232<br>775-982-3112 | <a href="http://stateofnv.hometownhealthplan.com">http://stateofnv.hometownhealthplan.com</a>  |
| HMO Southern Nevada                       | Health Plan of Nevada<br>Senior Dimensions | 702-242-7300<br>702-242-7301 | <a href="http://stateofnv.healthplanofnevada.com">http://stateofnv.healthplanofnevada.com</a>  |
| PPO/HMO Dental                            | Diversified Dental Services                | 775-337-1180<br>702-869-6200 | <a href="http://www.ddspno.com">www.ddspno.com</a>   |