



Spring 2014

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

Benefit Changes for Plan Year 2015

INSIDE THIS ISSUE

Benefit Changes for Plan Year 2015	1-2
Board Members	2
Executive Staff	2
Board Meeting	2
NVision Health & Wellness Program	3
Plan Year 2015 Premium Rates	4
Plan Contacts	4

Open Enrollment for Plan Year 2015 is right around the corner and PEBP is working to finalize the plan design changes effective July 1, 2014. Plan design changes for the Consumer Driven Health Plan have been finalized. These changes are highlighted in this newsletter. Plan design changes for Hometown Health Plan and Health Plan of Nevada, as well as premium rates and Health Savings Account (HSA) and Health Reimbursement Arrangement (HRA) contributions will be determined by the PEBP Board on April 3rd.

In late April, PEBP will mail the Open Enrollment letters to all primary participants. If you have recently moved, please submit your new address to PEBP to ensure you get your Open Enrollment material.

The Open Enrollment Guide will be available at www.pebp.state.nv.us on May 1st. The guide will also be available by mail. To request a paper copy, contact PEBP at 775-684-7000 or 800-326-5496.

Action is not required during Open Enrollment unless you wish to change your current medical plan, add or delete dependents, decline coverage or enroll in the medical or dependent care flexible spending accounts.

POINTS TO REMEMBER

Contact PEBP if you are:

- Retiring
- Having a baby
- Getting married
- Getting divorced
- Moving

Applying for disability retirement?

You may also qualify for long-term disability benefits. Contact The Standard at 888-288-1270.

Plan design changes for Plan Year 2015, effective July 1, 2014:

Consumer Driven Health Plan (CDHP)

- The coinsurance percentage paid by the CDHP for eligible benefits provided in network will increase to 80% from the current 75% and the participant's coinsurance percentage will decrease to 20% from the current 25%.
- The CDHP will cover one annual vision exam at 100%.
- The deductibles will decrease from \$1,900 to \$1,500 for individual coverage (participant only) and from \$3,800 to \$3,000 for family coverage (two or more covered family members).

Public Employees' Benefits Program

901 South Stewart Street, Suite 1001, Carson City, NV 89701

775-684-7000 or 800-326-5496 Email: mservices@peb.state.nv.us www.pebp.state.nv.us

Benefit Changes for Plan Year 2015, continued

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Chief Information Technology Officer

Nancy Spinelli
Public Information Officer

SCHEDULED BOARD MEETINGS

April 3, 2014

To confirm meeting locations, dates and times, visit:
www.pebp.state.nv.us
or call 775-684-7000
800-326-5496.

HRA and HSA contributions for the Consumer Driven Health Plan

HRA and HSA contributions for the Consumer Driven Health Plan will be determined at the April 3, 2014, PEPP Board meeting.

HRA balances for the CDHP and Medicare Exchange

HRA balances will continue to accumulate without an annual limit (balance will carry over to the next plan year).

NVision Health & Wellness Program

PEBP will continue the NVision Health & Wellness Program and its associated premium incentives for CDHP and HMO primary participants who complete the required steps to earn premium credit for Plan Year 2015 effective July 1, 2014.

Self-funded PPO Dental Plan

The individual plan year maximum for dental will increase to \$1,500 from the current \$1,000 per covered individual. The \$1,500 plan year maximum only applies to Basic (periodontal, fillings, etc.) and Major (crowns, bridges, etc.) dental services. Preventive dental care services for eligible dental expenses such as 4 cleanings per plan year will continue to be paid at 100% when using in-network providers and will not be subject to the plan year maximum.

Health Plan of Nevada (HPN)*

Plan design changes from the ACA will include combining the copayment amounts to calculate the **Calendar Year** Out of Pocket Maximum for certain healthcare services and prescription drugs. HPN will also modify the cost and/or limits on certain healthcare services and supplies such as gastric bypass surgery, home healthcare services, Hospice services, durable medical equipment, prosthetic and orthotic devices, TMJ, hearing aids, autism, and pediatric vision. Upcoming Plan Year 2015 benefit information will be available in late April in the Open Enrollment material.

Hometown Health Plan (HHP)*

Plan design changes from the ACA will include combining the copayment amounts to calculate the **Plan Year** Out of Pocket Maximum for certain healthcare services and prescription drugs. Hometown Health will also decrease the member's cost on certain healthcare services such as outpatient surgery and inpatient hospital copayments. For the 2014 Plan Year, Hometown Health had already adopted many of the required Plan Year Specific changes required by the ACA in 2015. Upcoming Plan Year 2015 benefit information will be available in late April in the Open Enrollment material.

***HMO plan design changes subject Board approval on April 3, 2014.**

NVision Health & Wellness

We are excited to tell you that we are continuing the NVision Health & Wellness Program for Plan Year 2015.

Don't miss the opportunity to participate in a program that has shown positive results in helping PEBP participants improve health!



NVision Health & Wellness is offered to all CDHP and HMO participants and their covered dependents age 18 and older. Registration begins February 18, 2014. Primary participants have until May 16, 2014 to complete the necessary steps to earn premium incentive beginning July 2014.

The program is a multi-year approach to improving the health and wellness of our members. Over the four year period you will educate yourself, get active, eat right and see results.

If this is your first time joining the NVision program, you will complete the steps for Year One. If you are currently participating (joined last spring), you will complete the steps for Year Two.

In the coming weeks, U.S. Preventive Medicine (USPM) will provide additional details about the required steps associated with Year One and Year Two. You can also download the NVision brochure at NVision.PEBP.state.nv.us.

The following is an overview of some of the steps for Year One and Year Two:

- Register or re-enroll;
- Online Health Appraisal to get your personalized Prevention Plan Report;
- Biometric Screening;
- Benefits 101 Tutorial (and exam with a minimum score of 80%) for new participants joining the program for the first time; or
- Benefits 201 Tutorial (and exam with a minimum score of 80%) for participants who completed Year One and enroll in Year Two;
- Physical exam with your primary care physician;
- Dental exam and teeth cleaning; and
- Document the exams by having your primary care physician and dental provider complete the Provider Certification Form available at NVision.pebp.state.nv.us.

Contact USPM for complete details about your specific requirements.

Members can document the completion of the Action Program for the Preventive Screenings for the physical exam, dental exam and teeth cleaning from July 1, 2013 through May 16, 2014, by entering the physician's and/or dentist's National Provider Identifier (NPI) number into their personal NVision web portal. All entries for the completion of the Action Program for the Preventive Screenings will be validated by the member's claims data. For more information, contact USPM at 877-800-8144.



901 S. Stewart Street, Suite 1001
 Carson City, NV 89701



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We're in this together



Plan Year 2015 Premium Rates

Premium rates/subsidy and the Health Savings Account (HSA) and Health Reimbursement Arrangement (HRA) contributions will be set at the April 3, 2014, PEBP Board meeting. Board packet information available in March at www.pebp.state.nv.us.

Administrator	Description	Phone
Public Employees' Benefits Program	Enrollment and Eligibility	775-684-7000 800-326-5496
HealthSCOPE Benefits	Claims Administrator for the CDHP Medical and PPO	888-763-8232
Statewide PPO Network	CDHP In-State Network	800-336-0123
First Health Network	CDHP Out-of-State Network	800-226-5116
Catamaran	Pharmacy Benefit Administrator for the CDHP	800-799-1012
Hometown Health Partners	CDHP Utilization and Case Management	888-323-1461
US Preventive Medicine	NVision Health and Diabetes Care Management	877-800-8144
Hometown Health Plan	Northern Nevada HMO	775-982-3232
Health Plan of Nevada	HMO Southern Nevada	702-242-7300
Diversified Dental Network	PPO Dental Network	775-337-1180 702-869-6200