



3rd Quarter—Plan Year 2019

# Quarterly Newsletter

January 2019

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## Plan Year 2020 Benefit Design Decisions

The Public Employees' Benefits Program (PEBP) Board met on November 29, 2018 to discuss and approve any changes or additions to the current plan benefit design for all plans across the program. The base plan designs are summarized in the table below. Additional changes that were approved are highlighted in this issue of the newsletter.



Consumer Driven Health Plan (CDHP)	Health Maintenance Organization (HMO) & Premier (EPO) Plan	Medicare Exchange	Program Wide
<u>In-Network Deductible</u> \$1,500 Individual \$3,000 Family  <u>Coinsurance</u> Plan pays 80% after deductible is met	<u>Primary Care Physician (PCP)</u> \$20 Copay  <u>Specialist</u> \$40 Copay  <u>ER Visit</u> \$500 Copay	<u>Current Plan Year Health Reimbursement Arrangement (HRA)</u>  \$12/month/year of service (min 5- max 20 years)	<u>Dental Benefits</u>  In-Network Deductible: \$100 Individual \$300 Family  \$1,500 Annual Maximum
<u>In-Network Out-of-Pocket Maximum</u> \$3,900 Individual \$7,800 Family	<u>In-Network Out-of-Pocket Maximum</u> \$7,150 Individual \$14,300 Family	<u>Proposed HRA in Budget for Plan Year 2020 and 2021</u>  \$13 / month / year of service	<u>Basic Life Insurance</u> \$25,000 per Employee  \$12,500 per Eligible Retiree
<u>Health Savings Account (HSA)/ HRA Funding</u> \$700 Primary \$200 Dependent (Max 3)	<u>Pharmacy Copays</u> Generic: \$10 Preferred Brand: \$40 Non-Formulary: \$75 Specialty: 20% Coinsurance		

Check out our calendar for upcoming Board Meetings and other important events: <https://pebp.state.nv.us/events/>



## **Consumer Driven Health Plan Prescription Drug Cost Saving Programs**

*PEBP has experienced significant increases to drug costs over the last few years and will be implementing the following programs beginning July 1, 2019:*

### **Copay Accumulator Program – CDHP**

A copay "accumulator" recognizes when a member uses a drug maker discount card. Some members receive this discount card from drug manufacturers to help pay for high cost drugs. When the copay card runs out of money, the member

must either cover the full copay cost, get a new discount card, or stop filling the prescription. These discount cards will still be accepted as they reduce drug costs to the member, however, the dollars on that card will no longer apply to

deductibles, copays, coinsurance, or out-of-pocket maximums.

More details on these programs are available on our website or by clicking [here](#).

[Copay Accumulator](#): Pages 2-3  
[Smart90 Network](#): Pages 3-4

### **Mandatory Smart90 Network – CDHP**

Do you currently take a clinically appropriate [preventive maintenance medication](#) for chronic long-term conditions such as high blood pressure, high cholesterol, asthma, heart disease, etc.? This plan year, PEBP implemented the Smart90 Pharmacy Network which was

voluntary. Due to high drug costs, this network will become mandatory beginning July 1, 2019.

The Smart90 Network **excludes** Walgreens and CVS but includes most of the other chains (Walmart, Costco, Smiths and other grocery

store chains) as well as independent pharmacies.

Starting July 1st, members will still be able to obtain a 90-day supply through ESI's home delivery pharmacy if they so choose.

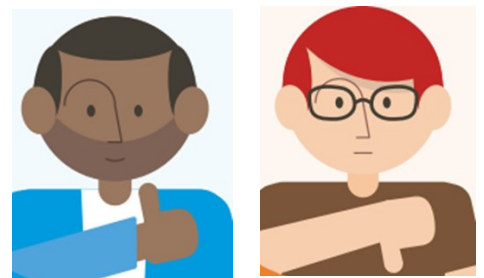
### **Express Scripts Mail Order—CDHP**



**EXPRESS  
SCRIPTS®**

Skip the trip with delivery from the Express Scripts Pharmacy!

We know you have better things to do than wait in line at a pharmacy. Choose the Express Scripts Pharmacy and they will deliver up to a 3-month supply of your long-term medicine. The option to spread out the payments over three months is available as well as standard shipping at no extra cost.



Is home delivery right for you? Find out [here](#).

**It's easy to get started! Choose the way that works best for you:**



**At your computer**  
Go to [express-scripts.com](http://express-scripts.com).



**At your doctor**  
Just ask your doctor to e-Prescribe.



**Anywhere**  
Download the Express Scripts app.

*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 .*

**New Voluntary Benefits – Everyone**



PEBP has provided voluntary benefits on a limited basis for many years which includes buy-up life insurance for members and their families, short term disability, automobile, home, and renters insurance, and long term care insurance.

Full details on these programs are available on our website or by clicking [here](#).

Starting May 1, 2019, PEBP participants will be able to select and enroll in multiple new voluntary benefits that will become effective on July 1, 2019:

- Accident, Critical Illness and Hospital Indemnity Plans
- Identification Theft Protection
- Legal Plan Provisions
- Auto, Home and Renters Insurance
- Pet Insurance
- Vision Plan Services

**Enhanced Plan Benefits for Plan Year 2020**

**Additional HSA/HRA Funding – CDHP**

The Board approved on Demand and \$400 CDHP Health taking the Saving Account (HSA)/ Healthcare Health Reimbursement Bluebook Guided Arrangement (HRA) Tour. The enhanced funding. additional \$200 will be tied to be automatically completing four applied to your HSA preventive services. or HRA account at \$100 will be tied to the beginning of registering for Doctor Plan Year 2020.



**Increase to Medicare Part B Premium**

The Centers for Medicare and Medicaid Services (CMS) has announced the minimum Medicare Part B premium in 2019 is increasing by \$1.50 to \$135.50. **CDHP, EPO, and HMO Medicare retirees** currently receive a monthly credit of \$134 (minimum Medicare Part B premium) from PEBP. Starting July 1, 2019, the Board has approved an increase of up to the minimum monthly Part B Premium of \$135.50.

**Enhanced Nutrition Services Pilot at UNLV – CDHP**

PEBP currently provides preventive/wellness benefits that correspond to the Affordable Care Act (ACA) and United States Preventive Services Task Force (USPSTF) recommendations. Starting July 1, 2019, PEBP is partnering with two UNLV entities – the Dietetic Internship and Nutrition Center and the UNLV Student Health Center (SHC) and Faculty and Staff Treatment

Center (FAST) to pilot a nutrition education program targeted at high-risk PEBP members in Southern and rural Nevada.



## Tax Season is Coming

In the next few months, you may be receiving different tax documents in the mail. Here is a quick guide explaining the purpose of some of those documents and who will be sending them to you. This is not an all inclusive list and if you have any further questions, please contact your tax consultant or a tax advisor.

Document	Sent By	Purpose
W2	Your employer	Reports income paid and taxes withheld.
1099-SA	HealthSCOPE	Reports distributions from your HSA account for CDHP members.
1095-B*	<ul style="list-style-type: none"> <li>• PEBP to CDHP and EPO Retirees/COBRA</li> <li>• HPN to HMO Retirees/COBRA</li> </ul>	Proof of minimal health insurance coverage for members and dependent(s) on your plan.
1095-C*	<ul style="list-style-type: none"> <li>• PEBP to Active CDHP and EPO Employees</li> <li>• HPN to Active HMO Employees</li> </ul>	Proof of minimal health insurance coverage for members and dependent(s) on your plan.

\*These forms are **not required** to file your taxes. They should be kept for your records.

**CDHP**- Consumer Driven Health Plan

**EPO** - PEBP Premier Plan

**HPN** - Health Plan of Nevada

## HRA On-Site Assistance in Carson City, Reno and Las Vegas

PEBP’s Medicare retirees who are already enrolled at Via Benefits have the opportunity to meet with an HRA Specialist in Carson City, Reno or Las Vegas during February and March 2019.

The Via Benefits representative will be available to assist with such things as how to complete claim forms, how to enroll in auto-reimbursement, how to request reimbursement and the supporting documents that are needed, etc.

**In order to see an HRA Specialist, an appointment is needed.**

To schedule an appointment, please call 1-844-266-1395.

To see the flyer with information on locations and where parking is available, please click [here](#).



<b>February 2019</b>	
<b>Las Vegas</b>	February 11 <sup>th</sup> from 9 am - 5 pm February 12 <sup>th</sup> from 9 am - 3 pm
<b>Reno</b>	February 6 <sup>th</sup> from 8 am - 4 pm February 7 <sup>th</sup> from 8 am - 4 pm
<b>March 2019</b>	
<b>Las Vegas</b>	March 11 <sup>th</sup> from 9 am - 5 pm March 12 <sup>th</sup> from 9 am - 3 pm
<b>Reno</b>	March 20 <sup>th</sup> from 8 am - 4 pm March 21 <sup>st</sup> from 8 am - 4 pm
Available dates and times for <b>Carson City</b> vary, so please call 1-844-266-1395 to check availability and to schedule an appointment.	