

Aging Into Healthcare

PEBP Presentation

Presented by: Amy Vanderlinden

PEBP Member Services







Today's Topics

- Who is Eligible for Retiree Coverage through PEBP?
 - Preparing for Medicare Enrollment
 - Who Qualifies for Medicare
 - PEBP's Medicare Requirements
 - Who is Towers Watson OneExchange?
 - Enrollment options for Medicare Retirees
 - PEBP Dental Plan option
- Towers Watson's OneExchange HRA vs CDHP HRA
- Health Reimbursement Arrangement (HRA) offered through OneExchange and how to maximize your reimbursements
- Importance of maintaining enrollment through OneExchange





We're in it together

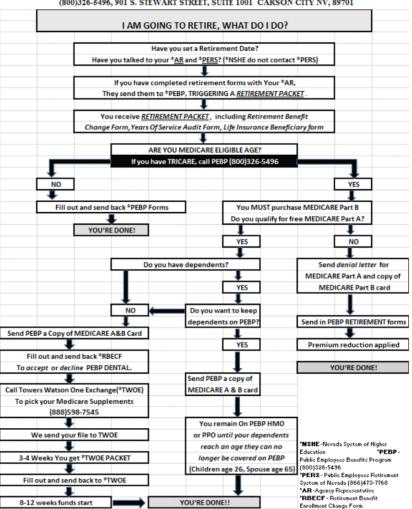
What Do I Need To Do if....

3-4 Weeks you get *TWOE PACKET

Fill out and send back to *TWOE

8-12 Weeks funds start





PUBLIC EMPLOYEE BENEFITS PROGRAM STATE OF NEVADA (800)326-5496, 901 S. STEWART STREET, SUITE 1001 CARSON CITY NV, 89701 I AM RETIRED AND TURNING 65 WHAT DO I DO NOW? If you have TRICARE, call PEBP (800)326-5496 (2-3 months prior to your Birthday) Have you applied for MEDICARE Parts A & B? NO Contact SOCIAL SECURITY (800)772-1213 www.ssa.gov To apply for A & B You MUST purchase MEDICARE Part B Did you qualify for free MEDICARE Part A? YES NO Send denial letter for MEDICARE Part A and copy of Do you have dependents? MEDICARE Part B card YES Send in PEBP RETIREMENT forms NO Do you want to keep dependents on PEBP? Premium reduction applied Send PEBP a Copy of MEDICARE A&B Card YOU'RE DONE! YES Fill out and send back *RBECF To accept or decline PEBP DENTAL. Send PEBP a copy of Call Towers Watson One Exchange(*TWOE) MEDICARE A & B card To pick your Medicare Supplements (888)598-7545 You remain on PEBP HMO We send your file to *TWOE or PPO until your dependents

reach an age they can no

longer be covered on PEBP

YOU'RE DONE!!

(Children age 26, Spouse age 65)

*PEBP - Public Employees Benefits

TWOE - Towers Watson One Exchange

'RBECF - Retirement Benefit

Enrollment Change Form

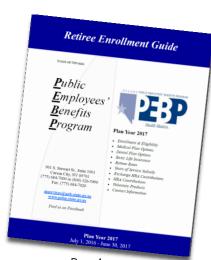




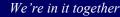
Who is Eligible for Retiree Coverage?

- ➤ Retirees with 5 or more years of service credit (or 8 years of service credit for retired Legislators) are eligible for retiree coverage if the employee's <u>last employer</u> is participating in PEBP with their active employees.
- Retirees must <u>also</u> be receiving retirement benefit distributions from one or more of the following:
 - ◆Public Employees' Retirement System (PERS)
- ◆Legislators' Retirement System (LRS)
- •Retirement Plan Alternative (RPA) for professional employees of the Nevada System of Higher Education
 - ◆Judges' Retirement System (JRS)
- •A long-term disability plan of the public employer
- ➤ Non-state employees who retired after November 30, 2008 are <u>NOT</u> eligible for new PEBP retiree coverage.

Non-state Retirees who were covered under PEBP as a Retiree on November 30, 2008, and continually since, may remain covered under PEBP as long as they continue to pay their premiums.



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Retirees Initial Hire Dates

Retirees initial hire date will determine their eligibility for benefits:

Retiree Coverage for Employees Initially Hired On or Before January 1, 2012

Employees who meet the following requirements qualify for a "Years of Service" premium subsidy or Exchange (HRA) contribution at initial retirement or re-retirement:

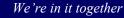
- Was initially hired by the state or participating non-state entity before January 1, 2012; and
- Is <u>vested</u> with the Public Employees' Retirement System (PERS) or the Nevada System of Higher Education (NSHE) (did not withdraw [cash out] their pension from PERS or NSHE); and
- Returned to work with a state agency or a participating non-state agency on or after January 1, 2012; and
- Upon retirement the last employer is a state or participating non-state entity.

Retiree Coverage for Employees <u>Initially Hired</u> On or After January 1, 2010

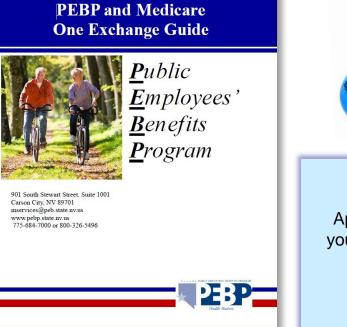
Employees who subsequently retire with less than <u>15 years</u> of service credit are eligible to elect retiree coverage but <u>will not qualify</u> for a subsidy or Exchange HRA contribution *unless* the retirement occurs under a long-term disability plan.

Retiree Coverage for Employees Initially Hired On or After January 1, 2012

May participate in the program at retirement but <u>will not qualify</u> for a premium subsidy or an Exchange HRA (Health Reimbursement Arrangement) contribution upon retirement.







PLAN YEAR 2018

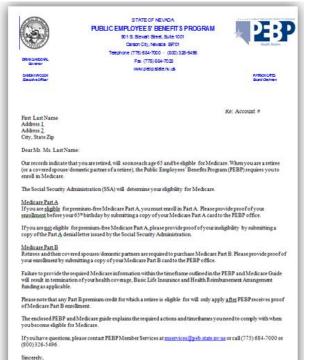


Happy Birthday!

Approximately 2 months before your 65th birthday, PEBP will mail you:

- Happy Birthday letter
- PEBP and Medicare and;
 OneExchange Guide
- Retiree Benefit Enrollment and Change Form

If not received about 6 weeks prior to your birthday month please call PEBP Member Services to be sure it is on its way



Public Employees' Benefits Program





Who Qualifies for **Premium-Free** Part A Medicare?

➤ You qualify if you or your spouse (or former spouse of 10 years) have at least 40 calendar quarters (10 years) of work in any job at which you paid Social Security taxes in the U.S.



or

You are eligible for Railroad Retirement benefits

or

➤ You are under age 65 and approved for Social Security Disability benefits.







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PEBP's Medicare Requirements

ALREADY RETIRED

Approaching 65th birthday

- Enroll in premium-free Medicare
 Part A*
- Purchase Part B coverage

TRICARE

- Copy of Military identification card (front and back)
- Copy of Medicare A & B card

ALREADY RETIRED

Under age 65 and approved for Social Security Disability benefits

 Enroll in Part A* and purchase Part B after satisfying the SSA's 24 month waiting period



NEWLY RETIRING

After age 65

- Must enroll in Medicare A*
- Purchase Part B 60-90 days prior to retirement date

SPOUSE/DP

 Medicare requirements also apply to covered spouses and domestic partners

ACTIVE

 Not required to enroll in Medicare until 60-90 days prior to retirement



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PEBP & Medicare Enrollment Options

Retiree or newly retiring already 65 with Medicare A + B No covered Dependents

- ✓ Must enroll in medical supplement through Towers Watson OneExchange
- Submit a copy of MedicareAB card to PEBP (fax, mail or email)
- ✓ Complete and submit RBECF to elect or decline PEBP dental (mail or in office only)
- ✓ Tricare? Submit copy of Military ID, not required to enroll at TWOE
 - *If newly retiring and already 65 contact Social Security to enroll in Medicare A+B approximately 60-90 days prior to retirement

Retiree with Medicare A + B Covering non-Medicare Dependent

- Retiree *may* enroll in medical plan at TWOE; and
- ✓ Non-Medicare dependents may stay enrolled in PEBP PPO or HMO as unsubsidized dependents or terminate coverage
- ✓ Retiree may stay on PEBP PPO or HMO with non-Medicare dependents until they cease to be eligible (child ages out, spouse/DP turns 65)
- ✓ Submit copy of MedicareAB card
- ✓ Complete and submit RBECF

Active-Not yet Retiring

- ✓ Not required to enroll in Medicare
- ✓ If Medicare is obtained, submit copy of card to PEBP office.
- ✓ CDHP HSA will become HRA (if applicable)

Retiree or newly retiring already 65 NOT eligible for free A

- May remain on CDHP or HMO (with dependent if applicable) or decline all benefits.
- ✓ Retiree must purchase Medicare Part B
- ✓ Obtain Part A denial letter from the SSA
- ✓ Submit both documents to the PEBP office
- Complete and submit the RBECF
- Receive Part B premium credit of \$134 first of the month following PEBP's receipt of Medicare B card

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Who is Towers Watson OneExchange?

- •First and Largest Individual Medicare Market Exchange for Retirees with Medicare Parts A and B
- Licensed advisors provide guidance and ongoing advocacy

Personalized options with plans from a nationwide network

of carriers











PEBP Dental Plan Option

- Retirees and covered spouses/domestic partners who enroll in a medical plan through OneExchange have the option to elect the PEBP Dental Plan.
- If PEBP Dental is elected, coverage must remain in effect for the plan year (July 1-June 30).
- A Retiree Benefit Enrollment and Change Form (RBECF) is required to elect or decline dental coverage.
- A paper claim is not required for dental reimbursement through Towers Watson OneExchange.
 This will occur automatically.
- If you receive a PERS pension, in most cases the dental premium will be deducted from your check.



Plan Year 2018 Dental Premium	State Retiree	Non-State Retiree
Retiree Only	\$38.89	\$38.21
Retiree + Spouse/DP	\$77.78	\$76.42
Surviving/Unsubsidized Spouse/DP	\$38.89	\$38.21







What You Need To Do: Action Required!

PEBP must receive a copy of your Medicare card as well as the Retiree Benefit Enrollment and Change Form.



Contact OneExchange
1-888-598-7545

 Call now to complete your profile and schedule an enrollment appointment

 You will need your Medicare card, prescription list, and doctor and hospital

information

Step 1: Evaluate plan options

Step 2: Enroll with a Licensed Benefit Advisor

Step 3: Manage Plan and HRA









The OneExchange Process

Step 1: Evaluate plan options

A Licensed Benefit
Advisor will assist with
selecting a: medical,
prescription drug, dental
and vision plan that fits
your medical
requirements and budget.



Step 2: Enrollment

After you have discussed your options and made your plan selections,
OneExchange assists you with the enrollment process.

Step 3: Manage

After Enrollment

- HRA funding for eligible retirees
 - Advocacy assistance, claims support, network provider assistance, etc.

What is an HRA?

Health Reimbursement Arrangement

Tax-free account used to reimburse you for eligible health care expenses — you pay first and then get reimbursed

If you are eligible, PEBP will make a **monthly contribution** to a Health Reimbursement Account (HRA)

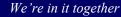
You may use HRA funding to **reimburse yourself** for eligible medical, prescription drug, dental, and vision premiums, as well as eligible out-of-pocket healthcare expenses.



Your HRA funding through
Towers Watson OneExchange
will be available in
about 8-12 weeks and
Monthly Thereafter

*Subject to 365-day rolling claim submission deadline









PEBP offers two types of HRAs:

Consumer Driven Health Plan (CDHP/PPO)

- This HRA is funded through allocations from PEBP on July 1st.
- The basic funding for these accounts for Plan Year 18 is \$700 for the retiree and \$200 for each covered dependent (maximum 3 dependents).
- Once the retiree transitions to OneExchange, the remaining funds in the Consumer Driven Health Plan HRA account are no longer available to the retiree.

OneExchange HRA

- The OneExchange HRA is funded according to the retirees' years of service (or retirement date). Beginning with 5 years of service to a maximum of 20 years of service.
- This HRA is funded on a monthly basis.

➤ You will not get to keep the CDHP HRA when you enroll at Towers Watson.

➤ Any money left on the HealthScope Visa Debit will revert back to the State.

Please note: PEBP HMO participants do not have a CDHP HRA account.





Medicare Exchange HRA Contribution Eligibility

- In accordance with plan rules, PEBP requires retirees with Medicare Parts A and Medicare B to <u>enroll in and maintain</u>* medical coverage through Towers Watson's OneExchange.
- Towers Watson is contracted with PEBP not only to administer the HRA funding, but also because they are a company of Medicare (and Medicare supplement) specialists who are familiar with all the rules pertaining to supplements and coverage.
- If Retirees does not enroll and maintain* a medical Medicare supplement through TWOE
 they will <u>NOT</u> receive PEBP HRA contributions and will <u>lose all their PEBP</u> sponsored
 benefits entirely (PEBP dental, basic life insurance (if applicable), voluntary life insurance
 (if applicable) and HRA funding).

^{*}Having Tricare or Tricare for Life is the only exception to this rule. If Retiree has Medicare A+B and Tricare they do not need to enroll in a medical supplement with Towers Watson's OneExchange.





How the OneExchange HRA is Funded

Effective July 1, 2017

PY 2018 HRA	Contribution
Years of Service	\$ Contribution
5	+60.00
6	+72.00
7	+84.00
8	+96.00
9	+108.00
10	+120.00

PY 2018 HRA	Contribution
Years of Service	\$ Contribution
11	+132.00
12	+144.00
13	+156.00
14	+168.00
15	+180.00

PY 2018 HRA	Contribution
Years of Service	\$ Contribution
16	+192.00
17	+204.00
18	+216.00
19	+228.00
20	+240.00

- If you retired before January 1, 1994, your HRA contribution is based on 15 years of service
- If you retired after January 1, 1994, your HRA contribution is \$12 per month, per year of service beginning with 5 years (\$60) and a maximum of 20 years (\$240)

PEBP will automatically establish your Exchange-HRA once you have enrolled in a medical plan through OneExchange. Once established, you will receive the OneExchange-HRA kit with information on how to use the Exchange-HRA and claim forms. This normally takes about 8-12 weeks from your effective date.

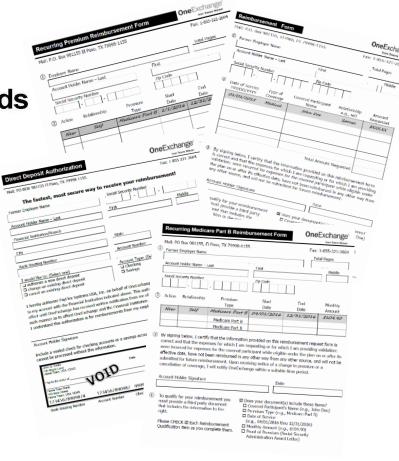


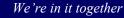


Reimbursement Guide

Manage your Reimbursement Funds

- Pay for your expenses
- Automate your Premium Payment
- Website and your Online Account
- Submit for Reimbursement
- PEBP Dental is Automatically Reimbursed
- Important Documents
- Understand your Explanation of Payment Statement
 - Funding Packets may take 8-12 weeks for effective date to be received









HRA Reimbursement Options through OneExchange

Reimbursement Options

Automatic Reimbursement

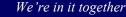
- Enroll in a participating plan
- Ask to select option
- Pay premiums as required
- Available for plan premiums only

Recurring Claim

- Recurring claim form
- Fill out form
- Attach required documentation once
- Available for premiums / Medicare Part B premium

Manual Claim

- Manual claim form
- Fill out form
 - Attach required documentation
 - Submit via Mail, Fax or Web
 - Available for all expense types







Option 1: **Automatic Reimbursement for Plan Premiums**

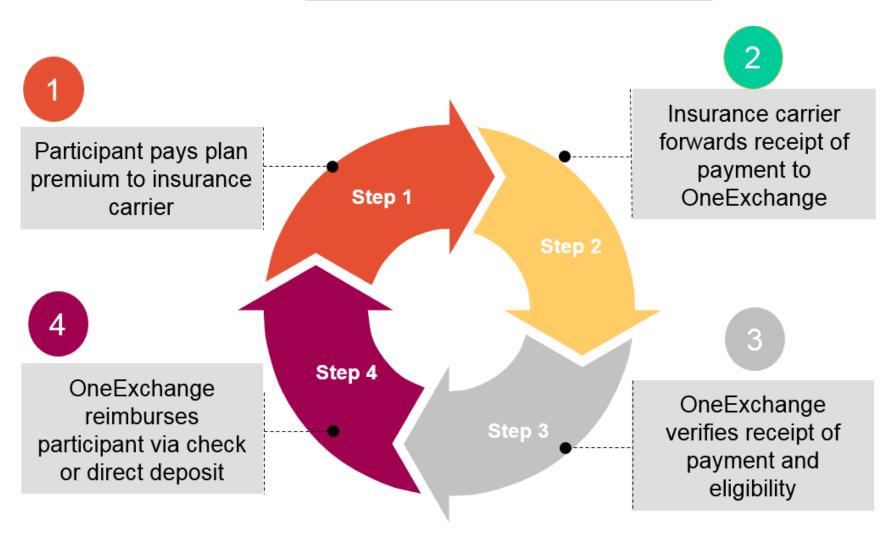
Auto-Reimbursement

- Enrollment into a participating plan is required*
- Available for plan premiums only
- You pay your premium to carrier directly first
- Ask OneExchange to turn on auto-reimbursement
- Call OneExchange at (888)598-7545 to activate
- Can take 2 to 3 months to initiate
- May also be some delay Jan Mar each year and when you enroll in a new plan
- Works for premium reimbursement only
- *Available on most plans
- No paper forms required
- If you need your reimbursement sooner, simply fill out a reimbursement form
- Additional forms can be requested by calling OneExchange at (888)598-7545 or by visiting the OneExchange website





How Does Automatic Reimbursement Work?







Option 2: Recurring Premium Reimbursement

Recurring Claim

- · Recurring Claim Form required
- You pay your requested expense first
- Fill out OneExchange Recurring Claim Form
 - · Attach required documentation once
 - Available for premiums and Medicare Part B premium

Recurring Premium Reimbursement

Apply once for the entire year

- Expires 12/31 each year-
 - Monthly Plan Premiums
 - Part B Premiums



Remember: Sign and Date

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,	Accoun	t Holder Name	- Last	First		Middle
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2)	Action	Relationship	Premium Type	Start Date	End Date	Monthly Amount
1	New	Spouse	Medicare Part B	Jan 2014	Dec 2014	\$104.90 (example)
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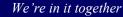




Recurring Reimbursement for Part B Premium

Part B Premium Deducted From Social Security Pension

Tart Di Termani Deducted i	Tom oocial occurry rension
	Your New Benefit Amount
Recurring Premium Reimbursement One Exchange from Towers Watson	BENEFICIARY'S NAME Marge Simpson
Mail to: P.O. Box 2396 Omaha, NE 68103-2396 Fax to: 1-855-321-2605	Your Social Security benefits will increase by 1.5 percent in 2014 because of a rise in the cost of living. You can use this letter when you need proof of your benefit amount to receive food, rent, or energy assistance; bank loans; or for other business. Keep this
① Employer Name Total Pages	letter with your other important financial documents.
Account Holder Name – Last First Middle	How Much Will I Get And When?
Social Security Number Zip Code	Your monthly amount (before deductions) is \$\sum{\$1,400.90}\$
Action Relationship Premium Type Start Date End Date Monthly Amount New Spouse Medicare Part B Jan 2014 Dec 2014 \$104.90 (example)	The amount we deduct for Medicare medical insurance is (If you did not have Medicare as of Nov. 14, 2013 or if someone else pays your premium, we show \$0.00.) \$\frac{\\$\\$\\$}{2013}\$ or if someone else
	The amount we deduct for your Medicare prescription drug plan is
	The amount we deduct for voluntary federal tax withholding is (If you did not elect voluntary tax withholding as of November 14, 2013, we show \$0.00)
Certification By signing below, I certify that the information provided on this reimbursement request form is correct and that the expenses for which I am requesting or for which I am providing validation, were incurred for premiums for the covered participant under the plan on or after its effective date, have not been reimbursed in any other way	After we take any other deductions, you will receive on January 15, 2014. If you disagree with any of these amounts, you must write to us within 60 days from the date you receive this letter. We would be happy to review the amounts. You may receive your benefits through direct deposit, a Direct Express* card, or an Electronic Transfer Account. If you still receive a
from any other source and will not be submitted for future reimbursement. Upon receiving notice of a change in premium or a cancellation of coverage, I will notify OneExchange of the change within a suitable time period.	paper check and would like to switch to an electronic payment, please visit www.godirect.org or call 1-800-333-1795. What If I Have Ouestions?
Account Holder Signature Date	Please visit our website at www.socialsecurity.gov for more information and a variety of online services. You also can call 1-800-772-1213 and speak to a representative from 7 a.m. until 7 p.m., Monday through Friday. Recorded information and services are available 24 hours a day. Our lines are busiest early in the week, early in the month, as well as during the week between Christmas and New Year's Day; it is best to call at other times. If you are deaf or hard of hearing, call our TTY NUMBER, 1-800-325-0778. If you are outside of
Your reimbursement will NOT BE APPROVED without the correct supporting documentation submitted with this request form. See the documentation instructions on the reverse side of this form for more information. Please see your Summary Plan Description (SPD) regarding the deadline for requesting reimbursements.	the United States, you can contact any U.S. embassy or consultate Office. Please have your Social Security claim number available when you call or visit and include it on any letter you sent to Social Security. If you are inside the United States and need assistance of any kind, you also can visit your local office.







Direct Deposit Authorization Form

The fastest, most secure way to receive your reimbursement

Direct Deposit Authoriz				from Towers Wats
Mail to: P.O. Box 2396 Omaha, N	E 68103-2396		Fax	to: 1-855-321-260
The fastest, most se	cure way to receive	e your rein	bursem	ent!
Employer Name	Social	Security Num	ber	178 831 358 385
			0-20	
Account Holder Name - Last	First		- 12	Middle
Financial Institution/Branch				- A
City	State		ZIp	
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Direct Deposit Set Up

- Fax
- Online
 - Mail

Direct Deposit Authorization Forms
available at
www.Medicare.OneExchange.com/PEBP





Timely Filing of HRA Reimbursement Claims

All claims must be submitted to OneExchange within <u>one year</u> (12 months) from the date service is incurred.





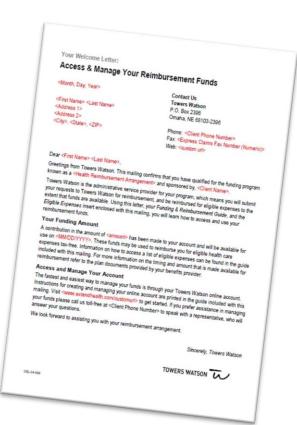


Medical Plan Enrollment is <u>Required</u> to Receive Exchange HRA Funding

- Received some mail that is confusing?
- Moving?
- Is your coverage being discontinued?
- Be sure to call OneExchange for all your HRA questions

1-888-598-7545

In order to maintain your PEBP benefits, (HRA, Basic Life insurance and Dental Plan (if applicable), you **MUST STAY enrolled in a medical plan with OneExchange**







Medicare Open Enrollment

October 15 to December 7

- •Medicare Open Enrollment* provides an opportunity for you to change your health plan and prescription drug coverage for 2018. Information on 2018 plans will be available in October 2017.
- •Changes made during the Medicare Open Enrollment will become effective January 1, 2018.
- •If you want to make ANY changes to your coverage, you <u>MUST</u> make your changes through **OneExchange**. Making changes outside of OneExchange will cause you to **forfeit** your monthly HRA contribution, Basic Life Insurance and PEBP dental (if applicable).



OneExchange 1-888-598-7545





OneExchange Lifetime Retiree Advocacy



- Trained in insurance, Medicare and issue resolution
- Support retirees with everything from basic questions, reviewing plan benefits and addressing more complex issues dealing with insurance carriers or Medicare

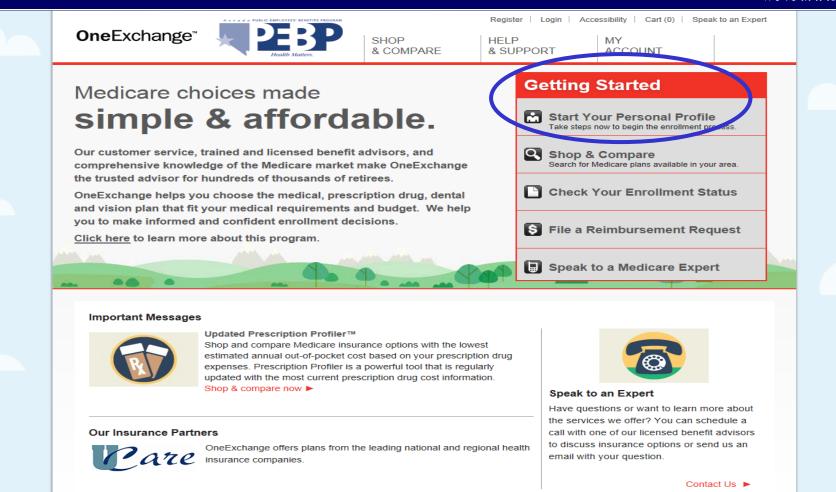
Questions and Concerns?

- Provider Questions
 - Billing Issues why did I get this bill?
 - Need help finding a network provider
- Carrier Questions
 - Late cards, incorrect effective date, late enrollment penalty
 - Clarification of letters
- Claim Denial/Appeals
- HRA Funding
 - Providing claim forms and assistance
 - Explaining qualifying expenses
- Moving or Dual Residences





We're in it together



Want more information?

Towers Watson's OneExchange (888) 598-7545





SUMMARY OVERVIEW

- ✓ Contact Social Security Administration and enroll in Medicare A+B (as eligible)
- ✓ Send PEBP copy of Medicare A+B card (by mail, email, in person or fax)
- ✓ Send PEBP original Retiree Benefit Enrollment and Change Form-RBECF (by mail or in person in Carson City, NV office)
- ✓ Call and complete enrollment with Towers Watson OneExchange
- ✓ Wait for funding packet from Towers Watson (can take about weeks from effective date)

Please contact PEBP Member Services with any questions about the process. We are available Monday through Friday from 8 am to 5pm at (800)326-5496.

Contact Information

Public Employees' Benefits Program
901 S. Steward St. Suite 1001 Carson City, NV 89701
(775) 684-7000 or (800) 326-5496
www.pebp.state.nv.us
mservices@peb.state.nv.us

Towers Watson's OneExchange (888) 598-7545

https://Medicare.OneExchange.com/PEBP

Social Security Administration (800) 772-1213 www.ssa.gov