



# 2022 Voluntary Benefits

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Eligible PEBP Retirees are offered improved voluntary benefits effective 1/1/2022 to support your total wellbeing.



NEVADA PUBLIC EMPLOYEES' BENEFITS PROGRAM



# Welcome to Your New & Improved 2022 Voluntary Benefits!

PEBP Retirees,

A unique opportunity to enroll and/or update some new and existing voluntary benefits effective 1/1/22 is just around the corner! Voluntary Benefit Special Enrollment will kick off starting **11/8/2021 through 11/19/2021**. During this window, you will be able to review options and enroll in coverage via our new benefit platform, Benefitplace. You can find Benefitplace login instructions included below.

This 10-day Special Enrollment will be your chance to review and elect:

- **Accident and Critical Illness** coverage offered by The Standard for a 1/1/2022 effective date. These are now group rated plans, which likely means enhanced benefit options are available. AFLAC plans will only be offered on an individual basis; those who wish to retain current AFLAC coverage must coordinate directly with that carrier.
- **NEW Hospital Indemnity** coverage offered by The Standard!
- Special window to elect coverage for **VSP Vision Base or Buy Up plans**.
- **Additional LegalEase Legal plan offering** with more affordable rates and enhanced covered options for existing plan. Those currently enrolled in LegalEase will retain current coverage unless you change your plan selection during this special window.
- Those newly electing or already enrolled in **ID Watchdog Identity Theft Protection** will see a **15% rate reduction** from current plan rates starting 1/1/22. Current enrollees do not need to take action.
- **Liberty Mutual Home/Auto and Nationwide Pet** are open for new enrollees! Current enrollees will receive communication how to set up payment directly with Liberty Mutual.
- You will not see Voluntary Life options during Special Enrollment. Coverage will be maintained as currently elected.

We're looking forward to offering these new and improved options for you and your family – so you get the most value out of your benefits in 2022 and beyond.

For questions related to navigation or enrolling in your voluntary benefits, please contact our Voluntary Benefits Support Representatives at:

**855-915-6381**

**[pebpvoluntarybenefits@benefitfocus.com](mailto:pebpvoluntarybenefits@benefitfocus.com)**

**Available Monday – Friday, 7:30AM – 5:30PM PST**

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## Vision Benefits

Nevada Public Employees' Benefits Program and VSP provide you with a choice of affordable vision plans. Choose the eye care essentials, or upgrade to the Premier Program and give your eyes extra love. Enroll in VSP® Vision Care to get personalized care from a VSP network doctor at low out-of-pocket costs. Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings. With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.

### Vision Plan Highlights:

	<b>Vision Base</b>	<b>Vision Buy Up</b>
<b>Annual WellVision Exam Copay</b>	\$10	\$10
<b>Prescription Glasses Copay</b>	\$25	\$25
<b>Frames Allowance</b>	\$120 - \$140	\$200 - \$220
<b>Contact Lens Allowance</b>	\$110	\$200



## Accident Insurance

Group Accident Insurance can help you cover your out-of-pocket expenses associated with an accidental injury and help protect your savings. No one plans to have an accident, but having the right insurance coverage can help ease the financial pain through a lump sum payment issued directly to you. You can use the lump sum amount towards your deductible and/or other expenses.

Eligible retirees are offered High and Low Options in Accident plans through The Standard. Plan summary details and additional information is posted in the Benefitfocus portal. The different options provide different payments for major and specific injuries such as fractures, dislocations, burns, lacerations, and much more.



## Critical Illness Insurance

You can't predict cancer or a heart attack. But you can take action to help protect your finances. In today's economy, that can be even more important. With Critical Illness insurance, you'll get a check paid directly to you if you're diagnosed with a covered illness — for the amount stated in your plan. And you'll receive that benefit regardless of treatment costs or what your medical insurance covers. You can spend the money on anything you choose, like groceries, other care or medical expenses.

You have the option to buy coverage for your spouse. Your plan also offers guaranteed coverage — with no medical questions. Note that policies are based on your age at the time of enrollment.



## Hospital Indemnity Insurance

Planned or unplanned, a trip to the hospital can be scary. Even when you have medical insurance, the expenses can add up. Hospital Indemnity insurance can help. It pays you a fixed benefit for every day you're in the hospital, up to a plan maximum — regardless of your other coverage. And the benefit payment goes directly to you. So you choose how to spend the money, whether it's for groceries, other care or medical bills. This benefit covers hospitalization due to a variety of injuries and illnesses, including Covid-19.

*Plan summary details and rate tables are posted in the Benefitfocus portal. As a best practice, please refer to The Standard certificates and plan summaries for complete details, definitions, limitations, and exclusions.*



## Identity Theft Protection Coverage

Identity Theft Protection will continue to be offered through ID Watchdog. Studies show that every 2 seconds an identity is stolen and that 2 in 3 data breach victims became an identity fraud victim in the same year. ID theft protection can go far beyond just credit monitoring and free breach solutions. For more information about the available plans, visit the Benefitplace portal.

### Retiree Monthly Premium:

	ID Watchdog – One Bureau	ID Watchdog – Three Bureau
Employee Only	\$4.95	\$6.25
Employee + Family	\$8.90	\$12.25



## Voluntary Legal Program

LegalEase is a voluntary legal program which will continue to be offered to employees. This program can cover you, your spouse, and your dependents for just \$16.85/month for the Gold Plan or \$8.96/month for the new Essentials Plan.

LegalEase can assist with legal matters such as: estate planning, family law, traffic offenses, juvenile matters, immigration assistance, and child custody cases. For a complete list of services available with each option and the plan summary document, visit the Benefitfocus portal.



## Pet Insurance

Care for your beloved pets by enrolling them in their own insurance policy. Your pet insurance rate is case by case, so underwriting will depend upon animal, breed, age, etc. After enrolling in the benefit coverage, you will be able to see the premium cost. Plan details and coverage options can be found in the Benefitplace portal.



## Home and Auto

**Auto Insurance:** Protect yourself and your ride. In the event of an accident or different covered peril, you can have peace of mind knowing there is financial protection in place for vehicle damages and related injuries.

**Home Insurance:** Home insurance can help you make sure one of your largest investments is protected. From accidents that may occur on your property to destruction and damage to your residence, or loss or theft of possessions, home insurance policies can help cover the financial impact.

*Please note that existing Liberty Mutual policies will no longer be offered via payroll deduction. Existing policyholders will receive information how to set up your future payments with Liberty Mutual.*

### Important Note:

*This Benefits Summary Guide is just a snapshot of the programs available to PEBP retirees!*

*Benefitplace is your hub of information for Health, Wealth, Lifestyle & Well-Being programs, including detailed Plan Descriptions and Benefit Summaries.*



# How to Access Benefitplace

Benefitplace is PEBP's E-PEBP portal where members can shop, enroll, and manage benefit information.


You can access Benefitplace through the PEPB website (option 1 below) or outside of the PEBP website (option 2 below).

1. **Starting 11/8/2021**, on <https://pepb.state.nv.us> under What's New click [Benefitplace E-PEBP Portal](#).

What's New	Quick Tips
<p>Do you have an urgent matter that you need to come see us in person for? We are now accepting walk-ins by appointment only on Thursday's. To schedule an appointment please call Member Services at 775-684-7000, option #2.</p> <ol style="list-style-type: none"><li>1. Plan Year 2022 Retiring Before Age 65 Packet and Mandatory Forms</li><li>2. Plan Year 2022 Retiring After Age 65 Packet and Mandatory Forms</li><li>3. Benefitplace Self Registration and Login Guide</li><li>4. How to Add or Change a Beneficiary</li><li>5. Benefitplace E-PEBP Portal</li><li>6. October Newsletter</li></ol>	<p>Quickly connect with tips on how to manage and get the most out of your benefits.</p> <ol style="list-style-type: none"><li>1. Obesity and Overweight Care Management Program</li><li>2. Doctor on Demand - Never Wait for a Doctor Again!</li><li>3. How to view your CDHP HSA/HRA balance</li><li>4. Steps to Add Your Newborn to The Plan</li><li>5. How to Enroll in Retiree Coverage</li><li>6. Password Change</li></ol>

Or, enter the below URL into your browser and you will be directed to the below login screen starting 11/8/2021.

<https://www.secure3-enroll.com/go/nvpebp>



# How to Complete Self-Registration

If you are accessing Benefitplace for the first time, please follow the below steps to self-register.

1. Click Create an account to begin the account creation process.



2. Complete all the information on the Create Your Account page, then click *Next*. All required text boxes are indicated by an asterisk.
  - a. Enter your last name in the Last Name text box.
  - b. Enter your date of birth in the Date of Birth text box using mm/dd/yyyy format, for example 07/11/1979. You may type the date or select using the date picker.
  - c. Enter the last four digits of your SSN in the Last four digits of Social Security Number text box.
  - d. Complete the Security check by selecting the I'm not a robot checkbox and performing the requested task.

PEBP  
PENSIONERS' EMPLOYERS' BENEFIT PLAN

### Create your account

Provide your identifying information

Last Name

Date of Birth (mm/dd/yyyy)

Last four digits of Social Security Number

Security check

I'm not a robot

reCAPTCHA  
Privacy - Terms

3. Enter the requested information on the Register Your Account page, then click Save. All required text boxes are indicated by an asterisk.
  - a. Create your username. Your username must be between 6 to 50 characters and may include special characters, but special characters are not required.
  - b. Create and confirm your password. Requirements are:
    - Must be 8 to 15 characters
    - Contains at least one number
    - Contains at least one uppercase letter
    - Contains at least one lowercase letter
    - Cannot contain more than 2 of the same character in a row
    - Cannot contain your Login ID or SSN
    - May include special characters, but it is not required
  
4. Create Secret Questions and Answers. You will be asked to provide multiple questions and answers. These may be used for account validation in the future if you forget your username or password.



## Register Your Account

Create your New Account by Providing the Information Requested Below

Name

Date of Birth

Zip Code

Social Security Number

Username:

- Username must be between 6 and 50 alphanumeric characters

\* Username

Password:

- Must contain at least one number
- Must contain at least one upper case and one lower case letter
- Cannot contain more than two of the same characters consecutively
- Cannot be the same as the Username or SSN

\* Create Password

\* Confirm Password

\* Secret Question 1

\* Secret Answer 1

\* Secret Question 2

\* Secret Answer 2

\* Secret Question 3

\* Secret Answer 3

Cancel

Save

5. Review the confirmation message informing you that your registration was successful.



## Registration Successful

You have successfully created your new account! Click "Next" to log in to your new account.

Welcome Test Member  
Your Username is TESTUSERNAME

Next

6. Click *Next* and you will be logged into the system.

## Carrier Contact Information

For questions related to navigation or enrolling in voluntary benefits through Benefitplace, please contact our Voluntary Benefits Support Representatives. They can support your questions and/or direct you to the appropriate carrier for more detailed information.

**855-915-6381**

**[pebpvoluntarybenefits@benefitfocus.com](mailto:pebpvoluntarybenefits@benefitfocus.com)**

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**You may also wish to contact your carrier directly using the following information:**

<b>Carrier</b>	<b>Coverages</b>	<b>Contact</b>
The Standard	Voluntary Life	1-888-288-1270
The Standard	Accident, Critical Illness, Hospital Indemnity	1-866-851-5505
VSP	Vision	800-877-7195
LegalEase	Legal	800-248-9000
ID Watchdog	Identity Theft Protection	866-513-1518
Nationwide	Pet	844-208-1108
Liberty Mutual	Home, Auto	844-825-5816