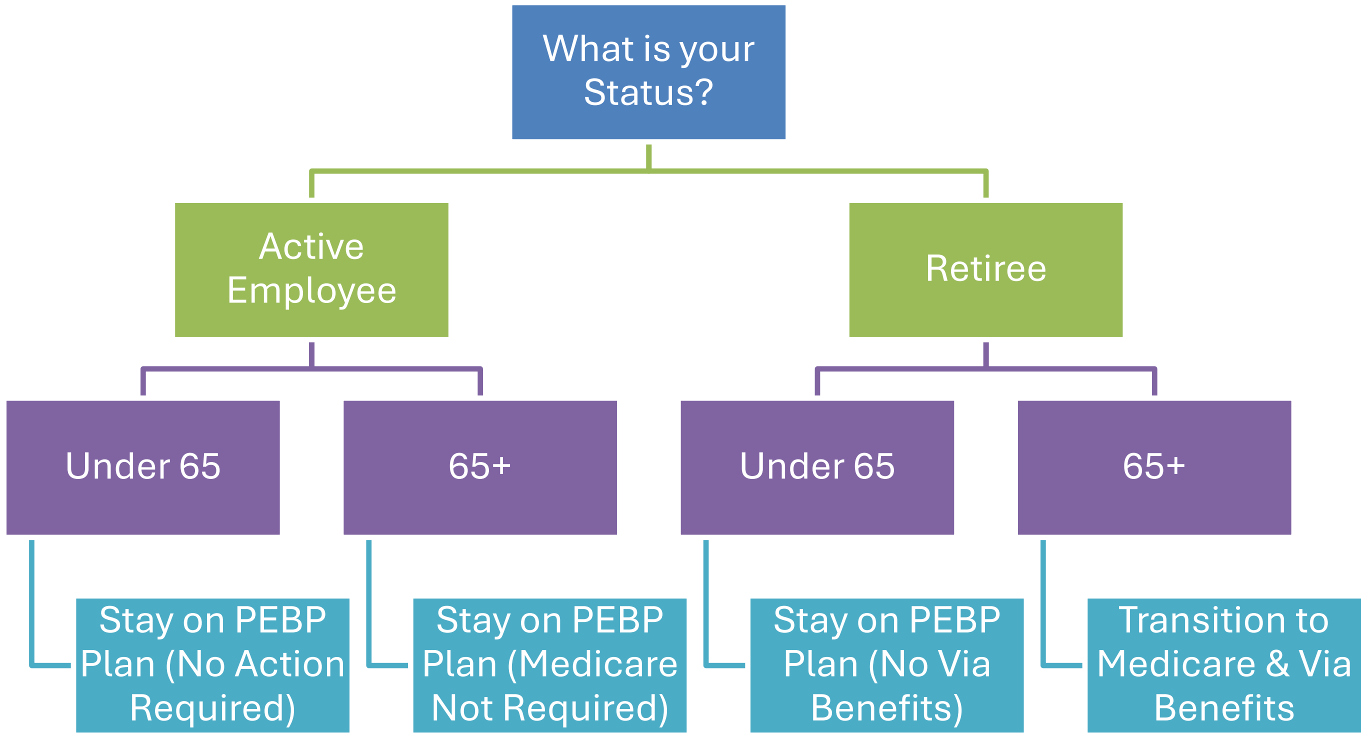
PEBP Medicare & Aging-In Navigation Flyer

A Simplified Roadmap for Active Employees & Retirees Transitioning to Medicare & Retirement

QUICK STATUS CHECK: DO YOU NEED VIA BENEFITS RIGHT NOW?

- **Active Employees (Any Age): NO.** Working employees stay on regular PEBP group health coverage. Turning age 65 while actively working does ***not*** require Medicare enrollment or Via Benefits.
- **Retirees Under Age 65: NO.** You remain on standard PEBP retiree plans (CDHP, LD, EPO, or HMO). You do not transition to Via Benefits until age 65. *If newly retiring, must submit forms to PEBP within 60 days of retirement.
- **Retirees Age 65+ (or Retiring Age 65+): YES.** You must enroll in Medicare Parts A & B and transition to Via Benefits to receive your Years of Service HRA contribution.

OVERALL STATUS & ELIGIBILITY FLOW CHART



MEDICARE TRANSITION TIMELINE (60–90 DAYS PRIOR)

Applies to **Retirees turning age 65** OR **Active Employees retiring at age 65 or older**.

60-90 DAYS PRIOR
Contact SSA to Enroll in Medicare Parts A & B.

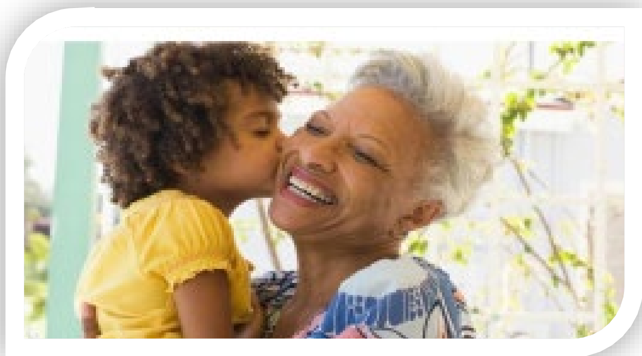
➔

SUBMIT PEBP FORMS
Send Medicare Card, RBECF, and YOSF to PEBP.

➔

VIA BENEFITS
Enroll in Medicare Exchange & set up HRA.

VIA BENEFITS™



IT'S AS EASY AS 1-2-3-4-5

Use the steps below as your checklist.

1 Enroll in Medicare Parts A & B (60–90 Days Out)

Three months prior to your 65th Birthday, contact the Social Security Administration and apply for Medicare part A (as eligible) and purchase Medicare Part B. If retiring past age 65, SSA will verify your active employer group coverage, so you incur **zero late-enrollment penalties** under a Special Enrollment Period.

2 Submit Paperwork to PEBP

Provide PEBP with your required documentation at least 30-60 days prior to your effective date:

- Copy of your official **Medicare Card** showing Parts A & B coverage dates.
- **Retiree Benefit Enrollment and Change Form (RBECF)**.
- **Years of Service Form (YOS)** to calculate monthly HRA funding.

3 Contact Via Benefits to schedule an Enrollment Appointment

Contact Via Benefits to complete your profile and schedule an enrollment appointment with a licensed benefit advisor. Call 1-888-598-7545 or visit https://My.ViaBenefits.com/PEBP and "Shop" for plans. You will need your Medicare card, preferred doctor(s) and hospital information, as well as your current prescriptions ready when you set up your profile.

4 Complete Enrollment

Complete enrollment over the phone by calling Via Benefits at your scheduled time or complete your Enrollment online.

- An advisor will help you choose a Supplemental (Medigap), Advantage, or Part D plan tailored to your doctors and prescriptions.

5 Activate Your HRA Direct Deposit

After enrollment, look for your Via Benefits HRA Welcome Packet in the mail (4-12 weeks later).

- Set up direct deposit to seamlessly receive your monthly PEBP Years of Service (YOS) HRA contribution to reimburse Medicare and plan premiums.

💡 Special Exception: Retirees 65+ Covering Non-Medicare Dependents ("Anchored" Rule)

If you are a retiree age 65+ required to enroll in Medicare, but you cover a dependent (spouse or child) who is **under age 65 or not eligible for Medicare**, you have two flexible coverage choices:

OPTION A: Stay on PEBP Plan Together

- Retiree & dependent remain on primary PEBP Plan (CDHP, LD, EPO, or HMO).
- Medicare becomes **Primary** for the retiree; PEBP acts as **Secondary**.
- PEBP provides a monthly **Part B Premium Credit** to the retiree.

OPTION B: Split Coverage

- Retiree transitions to **Via Benefits** to access Medicare Exchange plans & HRA funds. May continue PEBP Dental.
- Dependent may continue on a PEBP Plan or decline coverage. If dependent remains on a PEBP plan as an unsubsidized dependent, they will be responsible for 100% of premium cost.

Submit required forms and Medicare A & B card to PEBP within 60 days of Medicare eligibility date

CONTACT INFORMATION

PEBP Member Services	Via Benefits	Social Security (SSA)
Phone: 1-775-684-7000, 702-486-3100, 1-800-326-5496	Phone: 1-888-598-7545	Phone: 1-800-772-1213
Web: https://www.pebp.nv.gov/	Web: my.viabenefits.com/pebp	Web: ssa.gov