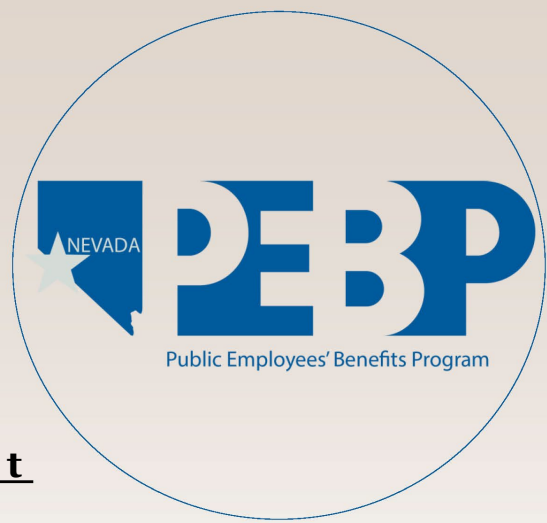
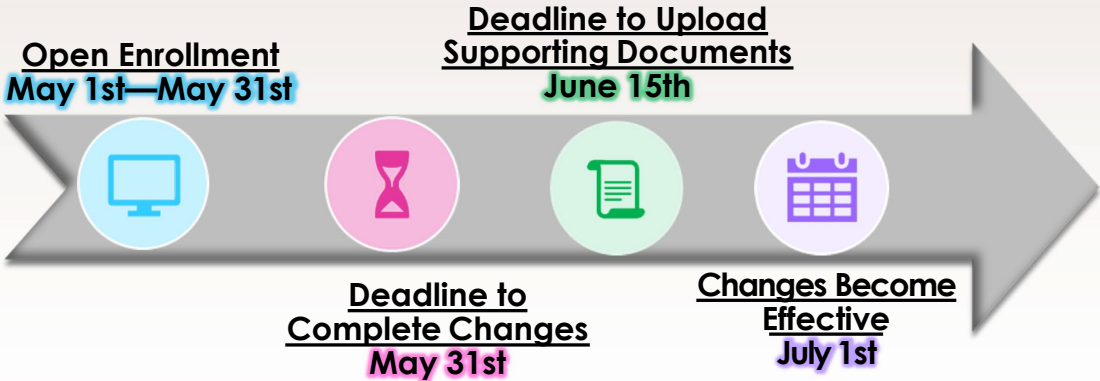


# Quarterly Newsletter

April 2026



## Plan Year 2027 Open Enrollment



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**Open Enrollment (OE)** is your annual chance to review your health insurance and make any updates without needing a qualifying life event.

To submit changes, complete your OE event in the **E-PEBP** Portal between May 1 and May 31.

If you plan to add dependents, all required supporting documents must be turned in by June 15. Any approved changes will take effect on July 1, 2026.

**Please Note:** If you do not want to make any changes, no action is required. Once you have completed your open enrollment event in your **E-PEBP** Portal, reopening the event will cancel the changes you previously submitted. Each time you access the open enrollment event, make sure you proceed all the way to the end and see the big green checkmark that confirms the event is complete.

### Allowable Changes

- Change your plan
- Add/Remove Dependent(s)
- Switch between the CDHP HRA and the CDHP HSA, if eligible
- Elect or decline voluntary benefits
- Decline coverage
- Enroll in a Flexible Spending Account (FSA)

Beginning on May 1<sup>st</sup>, updated PY27 materials will be available on the OE page at <https://www.pebp.nv.gov>, which will include Master Plan Documents, member guides, and training resources such as the OE Live Event Walkthrough **E-PEBP** portal video and other educational resources.

Please visit the **What's New** page to view the updated rates and changes for the upcoming Plan Year, to help you stay informed before you enroll or make any changes. To make changes to your plan, log in to your **E-PEBP** Portal during the OE period.

**Open Enrollment is Just Around the Corner!**

Below is a summary of key benefit changes for Plan Year 2027 across the CDHP, LD, and EPO plans.

Consumer Driven Health Plan (CDHP)		Low Deductible (LD)		Exclusive Provider organization (EPO)	
Deductible	\$1,700 individual / \$3,400 family	Deductible	\$300 individual / \$600 family	Max Out-of-Pocket (In-Network)	\$4,000 individual / \$8,000 family (decrease)
Max Out-of-Pocket (In-Network)	\$5,000 individual / \$10,000 family	Out-of-Network Deductibles	\$600 individual / \$1200 family	Speech Therapy	Covered to age 26; no visit limits
Max Out-of-Pocket (Out-of-Network)	\$12,500 individual / \$25,000 family	Max Out-of-Pocket (In-Network)	\$5,000 individual / \$10,000 family	Wigs for Alopecia	Up to \$350 per Plan Year
Speech Therapy	Covered to age 26; no visit limits	Max Out-of-Pocket (Out-of-Network)	\$12,500 individual / \$25,000 family	Autism Coverage (SB 257)	Updated definition and coverage
Wigs for Alopecia	Up to \$350 per Plan Year	Speech Therapy	Covered to age 26; no visit limits	Mental Health Copay Clarification	Copay per session or therapy type; additional sessions billed separately
Autism Coverage (SB 257)	Updated definition and coverage	Wigs for Alopecia	Up to \$350 per Plan Year	Noninvasive Prenatal Screening (SB 344)	Covered
Noninvasive Prenatal Screening (SB 344)	Covered	Autism Coverage (SB 257)	Same as CDHP	Prior Authorizations Removed	Biopsies, MRIs, dialysis
Prior Authorizations Removed	Biopsies, MRIs, dialysis	Mental Health Copay Clarification	Copay per session or therapy type; additional sessions billed separately	Diagnostic Breast Imaging	100% preventive
Diagnostic Breast Imaging	100% preventive after deductible	Noninvasive Prenatal Screening (SB 344)	Covered	Diagnostic Colonoscopies	100% preventive
Diagnostic Colonoscopies	100% preventive after deductible	Prior Authorizations Removed	Biopsies, MRIs, dialysis	MedicalRx Advisor Program	Added
MedicalRx Advisor Program	Added	Diagnostic Breast Imaging	100% preventive		
Doctor on Demand Pricing	Price increases	Diagnostic Colonoscopies	100% preventive		

**Register for PEBP & HSA Bank Open Enrollment Education (CDHP Plan Only): Understanding Your Health Savings Account (HSA) and Health Reimbursement Arrangement (HRA)**

PEBP is offering virtual Open Enrollment education sessions with HSA Bank to help members better understand their Health Savings Account (HSA) and Health Reimbursement Account (HRA) options for Plan Year 2027 on 4/22, 4/23, 4/28 & 4/30. These webinars provide an overview of how each account works, eligibility, contributions, and how to make the most of your benefits. Registration details are available in the webinar announcement linked below.

**[PY27 Understanding HSA/HRA Educational Webinars for Open Enrollment Letter & Registration](#)**

*Reminder: Legislative HRA funds for NON-CDHP members from PY24 & PY25 must be used by 6/30/2026. Any unused funds will expire, so please be sure to use them before the deadline.*

Be sure to review the PY27 Plan Comparison to see the plans side by side to help you choose the option that best fits you and your family’s healthcare needs. Also, don’t forget to check out our **[Meetings & Events](#)** page to stay updated and participate in upcoming events, trainings, and board meetings.

## Managing Your Via Benefits Health Reimbursement Arrangement

The Via Benefits Service Center is a phone call away to help you with how to use the Via Benefits Exchange Health Reimbursement Arrangement (HRA) to request reimbursement for monthly medical,

dental, prescription drug and vision plan premiums, as well as qualified out-of-pocket medical expenses, such as copays, prescription glasses, dental expenses, and Medicare Part B premiums.

Call the **Via Benefits Service Center** at **1-888-598-7545** for assistance.

Need more help? A Via Benefits HRA Specialist can assist with escalated or on-going issues.



## Via Benefits' Spring Meetings

Check our [Meetings & Events Page](#) to register for Via Benefits Educational Webinars.

### Nevada PEBP Spring 2026 Retiree Anytime Webcast - Registration

<b>Via Benefits: Medicare Age-In/New Retiree Focused Meeting</b>	This meeting is for those turning 65 or retiring after age 65 who will be making the transition to Medicare and Via Benefits.
<b>Via Benefits: HRA Focused Meeting</b>	This meeting is for those already enrolled with Via Benefits who want to learn more about the Exchange Health Reimbursement Arrangement (HRA).
Join us in person at PEBP's Carson City office in suite 117 or virtually on April 15th & 16th!	

**Can't make it to a meeting? No worries! Recordings will be available within 7 days after they have completed on the Via Benefits' website to watch and rewatch anytime.**

[View the Via Benefits' spring meetings communication for detailed information](#)

**Need Assistance?**

Contact PEBP Member Services by calling 775-684-7000, 702-486-3100, or 800-326-5496, or send us a secure message in your **E-PEBP Portal**.

Social Security Administration  
[www.ssa.gov](http://www.ssa.gov)  
1-800-772-1213

Via Benefits



### **Plan Ahead for Peace of Mind**

Navigating retirement benefits can be complex, but with early planning and a clear understanding of your options, you can make the transition confidently.

**Retiree Resources**

For more information, retiree packets with required forms, videos and more visit:

- <https://www.pebp.nv.gov> > **Quick Tips**
- **Retiring Before Age 65**
- **Retiring After Age 65**

HSA Bank



## 4 Reason to Contribute to your HSA

The Health Savings Account (HSA) that pairs with your high-deductible health plan can be a powerful savings tool — but only if you put money into it! Here’s why it pays to contribute:

1

### It’s your money — for life

The money you put into your HSA never expires. This means it’s yours even if you change jobs or retire.

3

### There are tax savings

You can put money into your HSA, use it to pay for IRS-qualified healthcare expenses, and earn interest on it tax-free.

2

### Your financial safety net grows

If you build your HSA balance you can more easily manage both expected and unexpected healthcare costs.

4

### You can invest your HSA funds

Investing your HSA funds can help you grow your savings. Plus, you can still access the HSA funds you’ve invested at any time, meaning your money is always there if you need it.

## Small steps can make a big difference!

Can’t contribute much to your HSA this year? That’s OK! You can start small, but start now. Small contributions to your HSA can really help you build a financial safety net for retirement. Tip: Use the HSA Contribution Calculator to plan savings at [hsabank.com/calculators](https://hsabank.com/calculators). What are you waiting for? Maximize your HSA! Contribute today online or on the HSA Bank app.

Keep in mind, the Consumer Driven Health Plan (CDHP) is the only PEBP Plan with the HSA option.

## More information. More confidence.

Learn more about these important topics.

### Your HSA tax-time essentials in one place

HSA Tax Time 101 shares Q&A’s about tax documents, forms and deadlines: [view here](#)

### How much you can contribute to your HSA

The IRS sets annual contribution maximums that tend to increase.

See the latest: [view here](#)

### What you can use your HSA for

The IRS also provides a list of qualified healthcare expenses. See the full list: [view here](#)



Real Appeal

**Smart nutrition, made easy.**

Eating healthy doesn't have to be so complicated. Real Appeal gives you everything you need to build health habits that stick. With just a few small steps, Real Appeal can help you feel your best.



**LOSING WEIGHT CAN CHANGE YOUR LIFE.**

Losing just **5%** of your body weight can have a positive impact on your overall health and lower your risk of developing **type 2 diabetes**.

Real Appeal® Effect can help you achieve your weight loss goal and is available to you at no additional cost as part of your health plan benefits.

**Effective Diabetes Prevention**

Real Appeal Effect provides guidance and support at every step of your journey, including:

**Transformation Coach**

who leads online group sessions.



**A Success Kit**

with a pedometer, scale, fitness guides and more — shipped to your door.



**Online Tools**

to help you track your food, activity and weight



**Farewell to fad diets** 🙅

Real Appeal is a weight management program that focuses on nutrition education and empowering members to make smart choices.

Real Appeal is available to you at **no additional cost** as part of your health benefits plan.

**Find out more at**  
**[realappeal.com/](http://realappeal.com/)**

Visit [enroll.realappeal.com](http://enroll.realappeal.com) or scan the QR code to take the first step toward a healthier life.

SCAN ME

