



STATE OF NEVADA

**POINTS TO REMEMBER**

**Retiring soon?**

**Call PEBP to enroll in a Retiree Benefits Orientation class**

**Have you experienced a qualifying life status event, e.g., marriage, divorce, or the birth of a child?**

**These events may allow you to make changes to your coverage. To learn more, contact PEBP.**

[www.pebp.state.nv.us](http://www.pebp.state.nv.us)

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**Extension of Plan Year 2009**

*Spring 2009*

The PEBP Board has voted to extend the current plan year (Plan Year 2009) from June 30, 2009 through October 31, 2009 (to a 16-month plan year). Plan Year 2010 will begin on November 1, 2009 and will end on June 30, 2010 (to an 8-month plan year). After this, subsequent plan years will continue on the normal plan year schedule from July 1st through June 30th.

This decision was made due to the current uncertainties regarding the State budget for the next biennium. PEBP's budget and the resulting subsidies for employees and retirees will probably not be known with any certainty until too late for the normal open enrollment process to occur in May 2009. Extending the current plan year allows for contribution rates to be set in late June when the final State subsidy amounts are known.

What this means for the Self-funded medical, vision and dental benefits for Plan Year 2009 is the following:

1. Annual deductible will not start over on July 1, 2009, but will on November 1, 2009 (applies to medical, dental and prescription).
2. Benefits tied to annual frequency maximums (e.g., home health care, skilled nursing facility, vision exams) will not start over on July 1, but will start over on November 1, 2009.
3. Individual and family out-of-pocket maximums will carry over through October 31, 2009, and will start over on November 1, 2009.
4. Annual dental maximums will not start over on July 1, 2009, but will on November 1, 2009 (applies to both PPO and HMO participants).

5. Annual wellness benefit of \$2,500 will not start over on July 1, 2009, but will on November 1, 2009.
6. Current participant premiums will remain in effect through October 31, 2009.

What this means for the Self-funded medical, vision and dental PPO Plan for Plan Year 2010 is the following:

1. Annual deductible requirements will accumulate for eight months rather than twelve months.
2. Benefits tied to annual maximums (e.g., home health care, skilled nursing facility, vision exams) will be based on eight months rather than twelve months.
3. Individual and family out-of-pocket maximums will be based on eight months rather than twelve months.
4. Annual dental maximum will be based on eight months rather than twelve months (applies to PPO and HMO participants).
5. Annual wellness benefit of \$2,500 will be based on eight months rather than twelve months (applies to PPO Plan).

**The Flexible Spending plan year will not be extended.**

Open Enrollment for Flexible Spending will occur during the month of May, with the new plan year beginning July 1, 2009. Flexible Spending enrollment packets will be mailed to employees homes in late April.



**BOARD MEMBERS**

- Randy J. Kirner, EdD**  
*Chairman*
- Jacque Ewing-Taylor**  
*Vice-Chairwoman*
- George Campbell**
- Leo Drozdoff**
- Angus MacEachern**
- Van Mouradian**
- Julia Teska**
- Teresa Thienhaus**

**EXECUTIVE STAFF**

- Leslie Johnstone**  
*Executive Officer*
- Vicki Smerdon**  
*Executive Assistant*
- Donna Lopez**  
*Quality Control Officer*
- Kateri Cavin**  
*Operations Officer*
- Chris DeSocio**  
*Inf. Technology Officer*
- Jon Hager**  
*Chief Financial Officer*

**BOARD MEETING**

9:00 a.m.  
\*May 7, 2009

The Bryan Building  
PEBP Board Room 1002  
901 S. Stewart  
Carson City, NV

Video-conference site:

Department of  
Employment Training &  
Rehabilitation  
2800 East St. Louis Ave.  
Conference Room C  
Las Vegas, NV

\*To confirm the date,  
time and location, visit:  
[www.pebp.state.nv.us](http://www.pebp.state.nv.us):

**Update to General Lifetime Maximum Benefit  
for PPO Plan Participants**

Recently, PEBP identified that prescription drug benefits paid on behalf of PEBP self-funded participants were not included in the participants' general lifetime maximum benefit. The General Overall Lifetime Maximum Plan Benefit is \$2 million for each covered individual. The lifetime maximum benefit is the maximum amount of benefits paid by the plan for medical and prescription drugs (PPO and non-PPO expenses combined) during the entire time a plan participant is covered under the PPO plan.

In February 2009, Catalyst RX transferred information regarding the amounts paid for each participant and their dependents for prescription drugs from January 2002 to February 2009 to Fiserv Health. You will notice that the lifetime maximum benefit remaining indicated on the explanation of benefits provided to you by Fiserv Health has been reduced because of the transfer of this information. Catalyst RX and Fiserv Health will coordinate the transfer of future prescription drug benefit payments on a monthly basis to assure that this benefit is monitored appropriately.

*Health & Wellness*

***Diabetes. You Could Be At Risk  
Take the Test—Know Your Score!***

Diabetes means your blood sugar (glucose) is too high. How would you know? Are you often thirsty, hungry, or tired? Do you urinate often? Do you have sores that heal slowly, tingling in your feet, or blurry eyesight? Even without these signs, you could still have diabetes.

Diabetes is a serious disease. It can cause heart attack or stroke, blindness, kidney failure, or loss of feet or legs. But diabetes can be controlled. You can reduce or avoid these health problems. Take the first step. Find out if you are at high risk.

***Know your risk of having diabetes. Answer these quick questions. For each Yes answer, add the number of points listed. All no answers are 0 points.***

Question	Yes	No
Are you a woman who has had a baby weighing more than 9 pounds at birth?	1	0
Do you have a sister or brother with diabetes?	1	0
Find your height on the chart. Do you weigh as much as or more than the weight listed for your height? <i>(See chart on next page)</i>	5	0
Are you under 65 years old and get little or no exercise in a typical day?	5	0
Are you between 45 and 64 years old?	5	0
Are you 65 years or older?	9	0
<b>Add Your Score</b>		

**At Risk Weight Chart**

Height	Weight	Height	Weight	Height	Weight	Weight	Height	Weight	Height
4'10	129	5'2	147	5'6	167	5'10	188	6'2	210
4'11	133	5'3	152	5'7	172	5'11	193	6'3	216
5'0	138	5'4	157	5'8	177	6'0	199	6'4	221
5'1	143	5'5	162	5'9	182	6'1	204		

**Know Your Score**

If you scored...	Then your risk is...
10 or more points	High for having diabetes now. Please bring this form to your health care provider soon.
3 to 9 points	Probably low for having diabetes now. Keep your risk low. If you're overweight, lose weight. Be active most days, and don't use tobacco. If you have high cholesterol or high blood pressure, talk to your health care provider about your risk for diabetes.

**I Scored 10 or More**

**How can I get tested for Diabetes?**

If your health plan is...	Then do this...
PPO or HMO	Talk to your health care provider about getting tested for Diabetes.

*These questions are from the American Diabetes Association's on-line "Diabetes Risk Test" ([Http://www.diabetes.org/info/risktest.jsp](http://www.diabetes.org/info/risktest.jsp))*

**Colorectal Cancer**

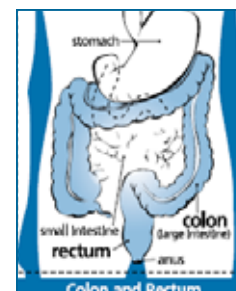
**How Common is Colorectal Cancer?** Colorectal cancer (CRC) is second only to lung cancer as a cause of cancer-related death in the United States, but more than 33% of deaths from CRC could be avoided if people over 50 had regular screening tests. It affects both men and women, and 93% of cases are diagnosed in those 50 or older.

**Why Screen?** Colorectal cancer almost always develops from precancerous polyps (abnormal growths) in the colon or rectum. Screening tests can detect the polyps, so they can be removed before they turn into cancer.

Screening tests can also find colorectal cancer early, when treatment works best

**When to Begin Screening?** You should begin screening soon after turning 50, then continue at regular intervals. However, you may need to be tested earlier or more often than other people if:

- \* You or a close relative have had colorectal polyps or cancer, or you have inflammatory bowel disease





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Carson City, NV 89701

*We're in it together*

**Colorectal Screening Tests.** Several tests are available to screen for colorectal cancer. Some are used alone, while others are used in combination with each other. The following is a description of each:

- \* **Fecal Occult Blood Test** - This test checks for occult (hidden) blood in the stool.
- \* **Flexible Sigmoidoscopy** - Allows examination of the lining of the rectum and lower part of the colon using a thin, flexible, lighted tube.
- \* **Combination of Fecal Occult Blood Test and Flexible Sigmoidoscopy** - Some experts recommend combining both tests, to increase the chance of finding polyps and can
- \* **Colonoscopy** - Allows the doctor to examine the lining of the rectum and entire colon using a thin, flexible, light tube called a colonoscope.
- \* **Double Contrast Barium Enema** - This test is an x-ray image of the rectum and entire colon.

For more information about colorectal cancer and preventive screenings, visit [www.cdc.gov/screenforlife](http://www.cdc.gov/screenforlife).

*At Your Fingertips - [www.pebp.state.nv.us](http://www.pebp.state.nv.us)*

Medical Coverage	Company	Phone	Website
PPO Medical, Dental, Vision Plan	Fiserv Health Plan Administrators	877-963-8232	<a href="http://www.benplan.com">www.benplan.com</a>
PPO In-State Network	PEBP Statewide PPO	800-336-0123	<a href="http://www.pebpstatewideppo.com">www.pebpstatewideppo.com</a>
PPO Out-of-State Network	Beech Street	800-432-1776	<a href="http://www.beechstreet.com">www.beechstreet.com</a>
PPO Pharmacy Plan	Catalyst Rx	800-799-1012	<a href="http://www.catalystrx.com">www.catalystrx.com</a>
PPO Pre-certification, Disease, Case Management	APS Healthcare	888-323-1461	<a href="http://www.apshealthcare.com">www.apshealthcare.com</a>
HMO Northern Nevada	Hometown Health Senior Care Plus Plan	775-982-3232 775-982-3112	<a href="http://stateofnv.hometownhealthplan.com">http://stateofnv.hometownhealthplan.com</a>
HMO Southern Nevada	Health Plan of Nevada Senior Dimensions	702-242-7300 702-242-7301	<a href="http://stateofnv.healthplanofnevada.com">http://stateofnv.healthplanofnevada.com</a>
4 PPO/HMO Dental	Diversified Dental Services	775-337-1180 702-869-6200	<a href="http://www.ddsppo.com">www.ddsppo.com</a>