

Las Vegas Metro Employee Benefit Trust



Goodbye
Tension...



PROCESS HIGHLIGHTS



1. Meet with PERS
2. Confirm/Solidify your retirement date
3. Notify PMT/HR, meet with OHR Team
4. HR Team will generate a separation notice and will send that to UMR
5. UMR will work with the Department and Payroll, getting your benefit paperwork ready for you
6. **Meet with UMR about 2 weeks prior to your retirement date.**
Call 702-413-1701, option 0 to schedule you appointment.



BENEFITS



- **Benefits are available immediately upon initial eligibility or upon satisfaction of the buy up option.**
- You may receive **up to \$400.00** a month for the reimbursement of medical expenses based on your out-of-pocket medical costs, including health care premiums.
 - Lifetime benefit even after age 65
 - Household benefit
 - If you pass away in retirement your surviving spouse/DP receives the benefit

These payments are made via Direct deposit into your savings or checking account.

If you are married to or are the DP of another commissioned officer, you are both eligible for the benefit at retirement (up to \$800 per month).

ELIGIBLE EXPENSES



If you elect to continue coverage with the Health & Welfare Trust and contributions are withheld from your PERS retirement, UMR will automatically process your reimbursement monthly. You are not required to submit a claim.

- *When you turn 65, if you choose to remain on the dental/vision coverage with the Trust, UMR will continue to process that contribution amount automatically. You will submit claims for the remaining balance due.*

If the LVMPD Employee Health and Welfare coverage is declined or if you “age” out, a claim form and proof of payment for your insurance coverage or any eligible expense is required when you submit your claim.

- *Spouse or DP’s coverage*
- *Coverage through New Employer or Purchased on Your Own*
- *Tricare*
- *Medicare and Supplemental Coverage*
- *AFLAC or Spectrum*
- *Other Eligible Healthcare Expenses approved by the IRS*

SUBMISSION OF CLAIMS



- You have up to 12 months from the date the expense was incurred to file a claim
- Filing Methods
 - *On-line (quickest payment)*
 - *Fax*
 - *Email*
 - *USPS (least desirable)*

PAYMENT OF CLAIMS:

Can take between 7-10 business days to process your claim. Auto reimbursements generally occur much quicker as do claims filed on-line.

After you enroll, UMR will send you a welcome letter that includes your ID number. Go to www.umar.com and create an account (must use a unique username and password, can't be the same as your "insurance" log-on. You will be asked to enter your ID number and the group number of this plan.

- Upload claims and supporting documents
- Check status of claim and payment

ELIGIBILITY FOR LVMEBT

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Current Eligibility Requirements

- The employee is eligible for a pension benefit through NV PERS.
- *The employee has attained **age 50 and has a minimum of 10 years of service.***
- *If less than age 50, has **20 years of actual commissioned service with the Department,** not including years purchased from Nevada PERS.***
- *If an employee retires due to disability, 15 years of commissioned service is required to qualify.*
- *The employee has **continuously made all of the contributions** during the time of employment.*
- *If you are short years of service OR you are younger than age 50 you MAY buy up and become eligible for benefits (lesser of) at the current rate of deductions.*
- *If you are short the required 15 years to qualify under the medical disability provision, you MUST buy up to the lesser of the age (50) or 20 years of service requirement.*

ELIGIBILITY FOR LVMEBT



Eligibility Requirements EFFECTIVE JANUARY 1, 2022

- The employee is eligible for a pension benefit through NV PERS.
- *The Employee has **a minimum of 10 years of service**, does not include purchased time from PERS.*
- **The full benefit (up to \$400) is earned with 20 years of service (no bought time)**
- *A reduced benefit is available if under 20 years of service*
 - Option 1 – use the benefit immediately
 - Option 2 – wait for attained 20 years
- *Or, buy-up your short-fall in years of service to attain the full benefit*
 - Option 1 – buy up to begin receiving the benefit immediately
 - Option 2 – buy up to begin receiving the benefit once 20 years is attained

A benefit calculator is available on the PPA site (publicly) and PMSA site for members only to estimate your benefit level and/or buy up amount SOON.

BENEFICIARIES



Eligible Beneficiary

- Spouse/Domestic Partner
- Children Under the age of 26
- A Trust/Family Trust is **NOT** an eligible beneficiary

Actively Employed - Benefit

- Prior to January 1, 2021, the beneficiary of an employee that passes and is deemed a line of duty death, will receive the option to receive a cash out or the lifetime benefit. The beneficiary of an active employee that passes prior to the employee's retirement, will receive a cash out.
- On or after January 1, 2021, the beneficiary of an employee who passes prior to retirement, will received the option to received a cash out of the lifetime benefit as based on the attained years of service as calculated by the actuary.

Retired - Benefit

- The Spousal/Domestic Partner beneficiaries of a retiree that has been assigned at the time of retirement and only if they are still an “eligible beneficiary” will receive the benefit amount the retiree received and will be assigned a new member ID.
- Dependent Children are eligible for 50% of the benefit amount received by the retiree.

DON'T SLIP UP!!!



CLEAR AS MUD



www.faccinefb.com

UMR

702-413-1701

Press “0”

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