



2023

PROCESS HIGHLIGHTS



1. Meet with PERS
2. Confirm/Solidify retirement date
3. Notify/Meet with the Office of Human Resources team (OHR)
4. HR Team will generate and send a separation notice to UMR
5. UMR will work with the Department and Payroll, getting your benefit retirement paperwork ready
6. **Meet with UMR about 2-4 weeks prior to your retirement date. Call 702-413-1701, option 0 to scheduled your appointment with the Enrollment team**



Election for Retiree Coverage through the Health & Welfare Trust

- The retirement plan is the same as the current plan. Your plan will only change if the plan for active participants changes
- As long as you (the retiree) stays on the plan, you can add and remove dependents the same as you can today
- The plan allows you to continue your health coverage as a retiree up to the age of 65. Payment of contributions will be required to continue coverage
- If your spouse is younger than you and you turn 65 first, they can retain coverage under COBRA for up to 36 months



2023 Monthly Retiree Rates



	Full Coverage	Medical/RX Only	Dental/Vision Only
Retiree only	\$883.50	\$824.31	\$59.19
Retiree + 1	\$1,400.00	\$1,276.98	\$123.02
Retiree + 2	\$1,400.00	\$1,268.96	\$131.04
Retiree + 3	\$1,400.00	\$1,265.22	\$134.78
Retiree + 4	\$1,400.00	\$1,261.31	\$138.69
Retiree + 5	\$1,400.00	\$1,256.14	\$143.86
Retiree + 6 or more	\$1,400.00	\$1,253.34	\$146.66

**Rates Subject to change annually



2024 Monthly Retiree Rates



	Full Coverage	Medical/RX Only	Dental/Vision Only
Retiree only	\$883.50	\$822.88	\$60.62
Retiree + 1	\$1,400.00	\$1,274.05	\$125.95
Retiree + 2	\$1,400.00	\$1,265.84	\$134.16
Retiree + 3	\$1,400.00	\$1,262.01	\$137.99
Retiree + 4	\$1,400.00	\$1,258.01	\$141.99
Retiree + 5	\$1,400.00	\$1,252.71	\$147.29
Retiree + 6 or more	\$1,400.00	\$1,249.84	\$150.16

**Rates Subject to change annually



Retiree Coverage and Contributions



- **PERS AUTO-DEDUCT**. PERS pays your contributions at the end of the month (i.e. April payment will be made the end of April for April coverage)

Small Tax Advantage

- **AUTO-WITHDRAWL** occurs prior to the month of coverage (April payment would come out prior to the 1st of April)





2023 COBRA – What is that??



	Full Coverage	Medical/RX Only	Dental/Vision Only
Retiree only	\$768.50	\$713.31	\$55.19
Retiree + 1	\$1,598.30	\$1,483.52	\$114.78
Retiree + 2	\$1,702.50	\$1,580.24	\$122.26
Retiree + 3	\$1,751.90	\$1,625.35	\$125.75
Retiree + 4	\$1,801.93	\$1,672.53	\$129.40
Retiree + 5	\$1,869.09	\$1,734.86	\$134.22
Retiree + 6 or more	\$1,905.52	\$1,768.68	\$136.84

****Rates subject to change annually**

COBRA is NOT retiree coverage. It is short term/gap coverage. Additional information about COBRA can be obtained at <https://www.dol.gov/general/topic/health-plans/cobra>



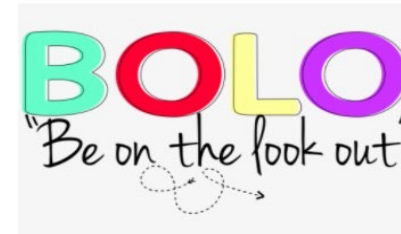
2024 COBRA – What is that??



	Full Coverage	Medical/RX Only	Dental/Vision Only
Retiree only	\$723.05	\$666.14	\$56.91
Retiree + 1	\$1,503.77	\$1,385.42	\$118.35
Retiree + 2	\$1,601.80	\$1,475.73	\$126.07
Retiree + 3	\$1,647.53	\$1,517.86	\$129.67
Retiree + 4	\$1,695.35	\$1,561.92	\$133.43
Retiree + 5	\$1,758.54	\$1,620.14	\$138.40
Retiree + 6 or more	\$1,792.82	\$1,651.72	\$141.10

****Rates subject to change annually**

COBRA is NOT retiree coverage. It is short term/gap coverage. Additional information about COBRA can be obtained at <https://www.dol.gov/general/topic/health-plans/cobra>



WAIVER OF RETIREE COVERAGE

COBRA is NOT retiree coverage. It is used as short term (gap) coverage only. If you elect COBRA, you are WAIVING retiree coverage and you may NOT reinstate coverage as a retiree at a later date.

You must enroll or opt-in to Retiree coverage within 31 days of retirement.

If you waive Retiree coverage, you may not come back into the plan.

Exceptions:

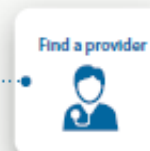
- 1) If your spouse is actively employed, participating in this Trust and YOU now become their dependent on the Trust under your spouse, your retiree rights are preserved because you never left the Trust.
- 2) If you waive or do not elect retiree "full coverage", you may return and enroll in the Dental & Vision plan only (with a qualifying event or during annual open enrollment).

Finding LVMPD Health Trust PPO Plan Providers



To search for a doctor, hospital, lab or other health care provider:

1 Go to umr.com and select
"Find a provider"



2 Type **LVMPD** into the
Provider network alpha-
search and select **LVMPD
Health Trust**

PROVIDER NETWORK SEARCH

Select a network for search:

☒ Medical ☐ Dental

Provider network: LVMPD Health Trust

Or, select a letter to search by alphabet:

- K
- L
- M

LVMPD Health Trust
Las Vegas Sands Corp
Legacy Plus Network
Lutheran ProMed

You will then see the
following choices:

LVMPD

umr.com/oss/oms/styles/desktop/global/global/global/views/OPUHPProviderSearch.html

UMR

FIND A PROVIDER | LVMPD

Contact Behavioral Healthcare Options at 877-444-4191 for assistance locating contracted providers. For additional PPO CAP resources, visit below:

Las Vegas Hospitals (Las Vegas, NV; Las Vegas, Henderson and Boulder City)

Nevada Medical Providers (Doctors, Urgent Care, Labs, Radiology, etc.)








Las Vegas PPO Urgent Care

Medical Providers outside of Nevada

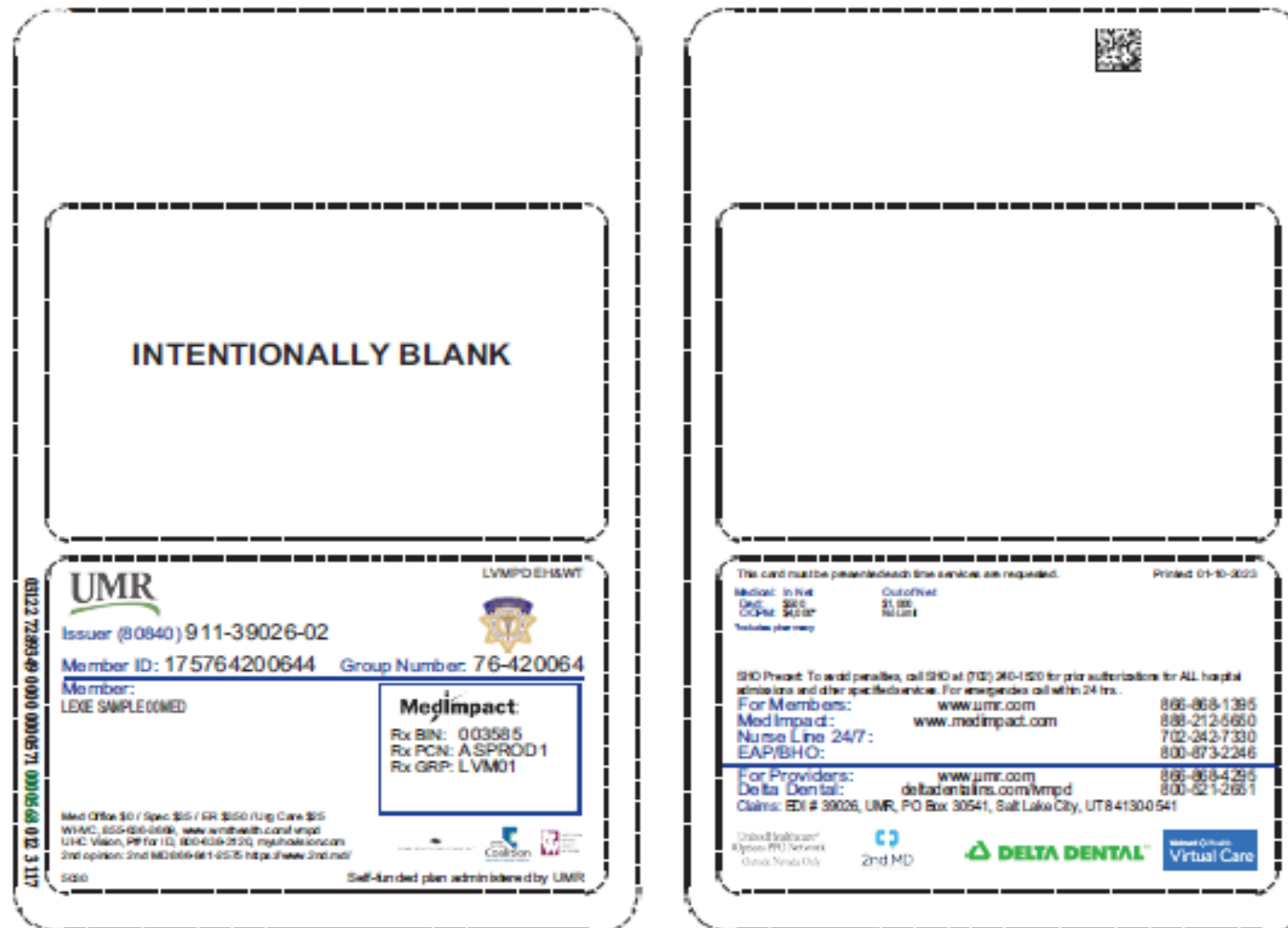


IMPORTANT BENEFIT CONTACT INFORMATION



<p><u>Metro Health Trust</u></p>	<p>Linda L. Lester - Health Plan Director LVMPD Employee Health & Welfare Trust 400 S. Martin Luther King Blvd., Bldg. B, 4th Floor Las Vegas, NV 89106 Office: (702) 641-2165 / Cell: (702) 816-9020 Linda.Lester@metrohealthtrust.com</p>
<p><u>Customer Service</u></p> <p>Walk-in/One-on-One Assistance: Add/Change Dependent Status, Inquiries/Appeals Filing, Other Plan Related Information, Retirees/Preparing for Retirement/Health Plan ID Cards</p>	<p>UMR 2716 North Tenaya Way Las Vegas, NV 89128 On-site rep Hours 8:00am - 4:30pm, Monday - Wednesday Customer Service: (866) 868-1395 / Hours 7am - 7pm PST Monday - Friday Enrollment: (702) 413-1701 x 0 / Fax: (844) 210-8476 lvmpd.enrollment@umr.com / Hours 8am - 5pm PST Monday - Friday</p>
<p><u>Medical PPO Provider Search</u></p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div>	<p>Call UMR at (866) 868-1395 United Healthcare Options PPO Network (Outside of SHO & NNHN Service Area)</p>
<p><u>24-Hour Nurse Line</u> Free Clinical assistance Speak to a live nurse 24/7/365</p>	<p>(702) 242-7330</p>
<p><u>Medical Authorizations</u> Authorization/Precertification Services</p>	<p> (702) 240-1520 or (800) 873-5791</p>
<p><u>Behavioral Health/Substance Abuse</u></p> <p>Authorization/Pre-certification Services Assistance locating PPO Providers and Facilities EAP (Employee Assistance Program)</p>	<p>BEHAVIORAL HEALTHCARE OPTIONS, INC. Call UMR at (866) 868-1395 select the option for BHO for Mental Health/ Substance Abuse or EAP services Precertification line: (800) 873-2246 EAP website: www.bhoptions.com</p>
<p><u>Mail Medical Claims</u> Medical Claims Address</p>	<p>UMR-0704 PO Box 30541 Salt Lake City, Utah 84130-0541</p>
<p><u>Customer Service Pregnancy Concierge Program</u></p>	<p>www.umar.com (702) 562-4669</p>
<p><u>Mail Dental Claims</u> PPO Dental Provider Search Dental Customer Service</p>	<p> Delta Dental PPO™ Delta Dental Premier® Call (800) 521-2651 or visit www.deltadentalins.com/lvmpd</p>
<p><u>Vision Benefits</u> Vision Provider Search Vision Claim Form</p>	<p> UnitedHealthcare Customer Service and Provider Locator: (800) 638-3120 myuhcvision.com</p>
<p><u>Prescription Benefits</u> Pharmacy Locations/Authorizations/Pre-certification Services</p>	<p>MediImpact (888) 212-5650 www.medimpact.com</p>
<p><u>Tele-Medicine Services</u> Online or telephonic medical consultations Hours of operation 24/7/365</p>	<p> Walmart Health Virtual Care www.wmthealth.com/lvmpd (855) 636-3669</p>
<p><u>Second Opinion Services</u></p>	<p> 2nd.MD Specializing in Medical Certainty www.2nd.MD/activate (866) 841-2575</p>

LVMPD Employee Health & Welfare Trust - 2023 ID Cards



UMR ID # 1750000 _____

Write your P# here.
 This will be your UMR unique ID #.