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AGENDA ITEM

☒ Action Item
☐ Information Only

Date: May 22, 2025

Item Number: 7

Title: Plan Year 2026 Documents Update and Plan Year 2026 Amendments for Approval

Plan Year 2026 Master Plan Documents Update

The following documents were revised and posted to the PEBP website.

- Consumer Driven Health Plan Master Plan Document and Summary of Benefits and Coverage
- Low-Deductible PPO Master Plan Document and Summary of Benefits and Coverage
- Exclusive Provider Organization Master Plan Document and Summary of Benefits and Coverage
- Dental Plan and Life Insurance Master Plan Document
- Flexible Spending Account Master Plan Document
- Retiree Health Reimbursement Arrangement Master Plan Document

The following documents were not updated (with the exception of dates) and posted to the PEBP website.

- Medicare Health Reimbursement Arrangement Master Plan Document
- Section 125 Master Plan Document

The following documents were combined into one document titled "Health and Welfare Wrap Document" and posted to the PEBP Website.

- Health and Welfare Wrap for Actives
- Health and Welfare Wrap for Retirees

The following documents were removed from the website.

- Enrollment & Eligibility Master Plan Document – Will become an internal policy.
- Health Reimbursement Arrangement Summary Plan Document – No longer needed (One time funding).

Plan Year 2026 Summary Documents Update

The following documents were revised and posted to the PEBP website.

- 2026 Benefit Guide
- 2026 Rate Guide
- 2026 Plan Comparison
- 2026 Dental Rates and Monthly HRA Contributions
- 2026 PEBP and Medicare Guide
- 2026 Summary of Benefits Coverage: Consumer Driven Health Plan
- 2026 Summary of Benefits Coverage: Low Deductible PPO
- 2026 Summary of Benefits Coverage: Exclusive Provider Organization Plan

The following documents were not updated as nothing has changed.

- Qualifying Life Events
- Commonly Used Health Coverage and Medical Terms
- HRA FAQs for State Active Employees

HPN Documents.

Pending new documents from HPN to upload to the PEBP website.

Plan Design Changes: The following are changes to plan design; for board approval. These changes will be an amendment with an effective date of July 1, 2025.

#	Change Type	Proposed Change	Justification	Section
1	Enhancement	Add a dollar limit for wigs.	PEPB Recommendation	Master Plan Documents for the EPO, CDHP, and the LDPPPO
<p><i>This item was intended to be presented at the March Board meeting but was accidentally missed.</i></p> <p><i>New language in red: New Language: "Patients undergoing chemotherapy may be eligible for 1 wig, any type, synthetic or not, per Plan Year, up to \$350 (excluding sales tax)."</i></p>				
2	Enhancement	Prior authorization for Ketamine.	Q2FY25 UMR Findings Report Observation	Master Plan Documents for the EPO, CDHP, and the LDPPPO
<p><i>CTI Audit Results: "CTI recommends the either require prior authorization or be submitted through the prescription drug plan. Administration of this drug requires monitoring of the patient for two hours due to potential serious side effects".</i></p> <p><i>Side effects include, but are not limited to: sedation, dissociation, respiratory depression, cognitive impairment, and abuse/misuse.</i></p>				
3	Enhancement	Vision Therapy	Q2FY25 UMR Findings Report Observation & UMR Staff Clarification	Master Plan Documents for the EPO, CDHP, and the LDPPPO
<p><i>Vision therapy (orthoptics) is an excluded service in the MPDs, however, PEBP instructed this service to be covered via memo by previous QC Officer, Tim Lindley. Based on review of claims with UMR and research, the following is recommended: Vision therapy must be prior authorized. Covered conditions include lazy eye, convergency insufficiency, and stroke recovery. Excluded conditions include learning disabilities, reading disorders, and dyslexia.</i></p>				
4	Enhancement	HRA Plan Design	Via Benefits & PEPB Recommendation	Via Benefits Materials
<p><i>HRA Plan Design will include the requirement for all HRA claims to be reimbursed via direct deposit. Currently, Via Benefits currently allows the option of direct deposit or a mailed paper check. Current stats.</i></p>				

- 76% direct deposit
- 24% mailed check

Direct deposit takes roughly 3 days to process while a mailed check takes 7 -10 days. Direct deposit is safer, faster, and more convenient. It reduces the risk of loss, theft, and fraud.

Direct deposit is currently required for deposit of PEBP retirement and deposit of social security.

Will take between 3-4 months to go into effect once approved.

Clarification The following are being clarified. These changes will be an amendment with an effective date of July 1, 2025.

#	Change Type	Proposed Change	Justification	Section
1	Telehealth	Out of network providers	UMR Staff Clarification	Master Plan Documents for the EPO, CDHP, and the LDPPPO
<p>EPO and CDHP do not cover out of network services, but LDPPPO does at 50% coinsurance. <i>Intent is no coverage out of network.</i></p> <p>Note: Further clarification is requested by UMR staff regarding reimbursement for all providers as in network as the member is either located in a medical office or at home which will be vetted internally and may be brought back to the board at a later board meeting.</p>				
2	Mammograms for Men	Age requirements	UMR Staff Clarification	Master Plan Documents for the EPO, CDHP, and the LDPPPO
<p>This was brought to the March board meeting for women. Added men, but did not include age requirements for men.</p> <ol style="list-style-type: none"> 1. Mammograms begin at age 20 if BRCA mutations are present. 2. Mammograms begin at age 30 if there is a 20% chance or greater of developing breast cancer. 				
3	DME	Parameters for purchase of DME	Executive Staff Recommendation	Master Plan Documents for the EPO, CDHP, and the LDPPPO
<p>MPDs currently state:</p> <ol style="list-style-type: none"> 1. Durable Medical Equipment (DME): Limited to one purchase, repair, or replacement of a specific item of DME every 3 years. DME rental to purchase in accordance with Medicare guidelines. The purchase or rental of DME, including oxygen-related equipment in excess of \$1,000 requires prior authorization, and 2. Oxygen provided while traveling on an airline and portable oxygen concentrators that are supplied for purchase or rent specifically to meet airline requirements are excluded. <p>Suggested Revision to replace the current #2:</p> <p><i>An additional purchase of DME cannot be made sooner than 3 years after a previous purchase of the same item, generally for convenience.</i></p>				
4	HRA/HSA Proration (CDHP)	HRA/HSA contributions for dependents	PEPB Recommendation	Master Plan Documents CDHP and HRA/HSA
<p>Current MPDs state that HRA/HSA contributions are prorated for new hires and dependents mid-plan year based on hire date.</p> <p>Current MPDs are silent on HRA/HSA contributions for a mid-plan year change based on a qualifying life event for dependents.</p>				

Update on PLAN for MPDs: The long-term plan for the master plan documents is to consolidate what can be consolidated and to revise/update what is remaining. It is anticipated that this will be done in stages over the next two years. The following highlights this long-term proposal.

Current Document	New Document	Status
Consumer Driven Health Plan Master Plan Document	Master Plan Document for Health, Dental, and Basic Life Insurance	Not yet started
Low-Deductible PPO Master Plan Document		
Exclusive Provider Organization Master Plan Document		
Dental Plan and Life Insurance Master Plan Document		
Enrollment & Eligibility Master Plan Document	Enrollment & Eligibility Policy (This will no longer be public facing – rather the Qualifying Life Events Guide and the Benefit Guide provides all information the public needs to know)	In process
Health and Welfare Wrap for Actives	Health and Welfare Wrap Document	Completed for Plan Year 26
Health and Welfare Wrap for Retirees		
Health Reimbursement Arrangement Summary Plan Document	Health Reimbursement and Flexible Spending Accounts Master Plan Document	Not yet started
Flexible Spending Account Master Plan Document		
Medicare Health Reimbursement Arrangement Master Plan Document		
Section 125 Master Plan Document	Section 125 Master Plan Document	Completed for Plan Year 26

Recommendation from PEBP Staff:

- Approve PEBP Staff's proposed changes, as presented.
- Allow for technical adjustment as necessary.