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JOY GRIMMER
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AGENDA ITEM

Action Item

Information Only

Date: March 20, 2025

Item Number: 7

Title: Proposed Changes to the Plan Year 2026 Master Plan Documents (MPDs)

Summary

This report will go over the benefit changes and updates to the Master Plan Documents (MPD) and Summary of Benefits and Coverage for plan year 2026:

- 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

The following documents are unchanged from the previous plan year. Updated rates do apply, as applicable. See page 7 for the revision plan.

- Dental Plan and Life Insurance Master Plan Document
- Health Reimbursement Arrangement Summary Plan Document
- Flexible Spending Account Master Plan Document
- Enrollment & Eligibility Master Plan Document
- Medicare Health Reimbursement Arrangement Master Plan Document
- Health and Welfare Wrap for Actives
- Health and Welfare Wrap for Retirees
- Section 125 Master Plan Document

Due to file size, to see red-lined changes please visit [Current Board Meetings](https://pebp.nv.gov/Meetings/current-board-meetings/)
<https://pebp.nv.gov/Meetings/current-board-meetings/>

Background

Throughout the plan year, several intricacies in the plan document verbiage are identified through various methods such as appeals/complaints, audits, and vendor inquiries.

PEBP staff and its vendor partners, reviewed Master Plan Documents and Summary of Benefits and Coverages. The proposed changes stem from input received from subject matter experts – some changes being simply housekeeping efforts, while others are regulatory and compliance matters.

Report

The lists and tables below will review housekeeping/clerical changes, changes pursuant to the Biennial Compliance Review from November 2024, and other changes deemed necessary for board approval.

Plan Design Changes: The following are changes to plan design; for board approval.

#	Change Type	Proposed Change	Justification	Section
1	Enhancement	Prescription Drug Benefit: Added coverage for Lofexidine to the list of drugs used to treat substance use disorders and added that drugs for substance use disorders are not subject to step therapy.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPO Prescription Drug Benefit
2	Enhancement	Prescription Drug Benefit: Added coverage for FDA approved drugs used for the prevention of HIV.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPO Schedule of Benefits
3	Enhancement	Mammograms: Mammograms for women begin at age 40. Additional mammography recommendations include high risk women (20% chance or greater of developing breast cancer) beginning at age 30, and some women with genetic mutations present beginning at age 20. Men at high risk or with genetic mutations present may receive breast cancer screenings, including mammograms or other diagnostic testing.	Updated guidance regarding mammograms	Master Plan Documents for the EPO, CDHP, and the LDPPO Schedule of Benefits

Clarification for Master Plan Documents: Listed are the plan document updates recommended for clarification.

#	Change Type	Proposed Change	Justification	Section
1	Clarification	Removed vision benefit limitation for children under the age of 19.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPO Schedule of Benefits
2	Clarification	Prescription Drug Benefit: Clarified routine vaccinations. The following are considered routine vaccinations: Covid-19, dengue, diphtheria, tetanus, pertussis, Flu, Hepatitis A & B, Shingles & Herpes Zoster, HPV, Measles, Mumps, and Rubella (MMR), Meningococcal, Monkeypox, Pneumonia, TDAP (whooping cough), Polio, RSV, Rotavirus, and Varicella.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPO Prescription Drug Benefit
3	Clarification	Added a copay structure for telehealth and removed coinsurance requirement after deductible.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPO Schedule of Benefits

#	Change Type	Proposed Change	Justification	Section
4	Clarification	Clarified that telehealth is not provided out of network.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO Schedule of Benefits
5	Clarification	Added as a component of the qualified medical child support notice; “you and the affected child will be notified in an order is received and copy of the procedures is available free of charge upon request.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO
6	Clarification	Prescription Drug Benefit: clarified that testing for HIV and HEP C are included in benefit.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO Prescription Drug Benefit
7	Clarification	Clarified that abortion services are covered pursuant to NRS 422.250.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO Prescription Drug Benefit
8	Clarification	Gestational carrier defined and covered for maternity services.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO Schedule of Benefits
9	Clarification	Clarified payment procedures for out-of-new mental health and substance abuse providers NRS 686A.135.	Biennial Compliance Review November 2024	Master Plan Documents for the CDHP and the LDPPPO
10	Clarification	Clarified that vendors must use overpayment procedures mandated by NRS687B.725	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO
11	Clarification	Clarified that members may obtain 3 emergency prescription refills per prescription/per plan year and may also receive an emergency refill if in a designated disaster area.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO Prescription Drug Benefit
12	Clarification	Prescription Drug Benefit: clarified that testing in accordance with NRS 695G.1714 is a component of maternity services, and does not require prior authorization	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO Prescription Drug Benefit
13	Clarification	Began coverage for hormone replacement therapy coverage in the last plan year, clarified in current MPDs.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO Schedule of Benefits
14	Clarification	Verified coverage for condoms for those aged 13 and older.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPPO Schedule of Benefits

#	Change Type	Proposed Change	Justification	Section
15	Clarification	Prescription Drug Benefit: Added coverage for FDA approved drugs used for the prevention of HIV.	Biennial Compliance Review November 2024	Master Plan Documents for the EPO, CDHP, and the LDPPO Schedule of Benefits

Housekeeping/Clerical Changes for Master Plan Documents: Listed are the plan document updates recommended as housekeeping/clerical changes.

#	Change Type	Proposed Change	Justification	Section
1	Clerical	Deleting redundant instructions regarding the travel instructions	The same words are repeated 2x in the Transplant Services (Organ and Tissue)	Master Plan Documents for the EPO, CDHP, and the LDPPO Travel Section
2	Clerical	Formatting: Made formatting changes throughout documents.	Additions and deletions mis align formatting.	Master Plan Documents for the EPO, CDHP, and the LDPPO
3	Clerical	Removal of PEBP-specific one-time funding information for Health Savings Accounts and Health Reimbursement Arrangements.	Approved in a previous legislative session but not continued.	Master Plan Documents for the EPO and the LDPPO
4	Clerical	Reworded and moved paragraphs for better flow of information.	Duplicative paragraphs and information out of sequence.	Master Plan Documents for the EPO, CDHP, and the LDPPO
5	Clerical	Plan year timeframe updated to 07/01/2025 through 06/30/2026.	Plan year update	Master Plan Documents for the EPO, CDHP, and the LDPPO
6	Clerical	Updated Key Terms and Definitions and incorporated them into the body of the document and removed the definition section.	Definitions sections were very long, included definitions not used in the body and outdated definitions.	Master Plan Documents for the EPO, CDHP, and the LDPPO
7	Clerical	Updated references to Nevada Revised Statute (NRS) or Nevada Administrative Code throughout documents	Verified all NRS and NAC references and revised as needed.	Master Plan Documents for the EPO, CDHP, and the LDPPO

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
Consumer Driven Health Plan Master Plan Document	Master Plan Document for Health, Dental, and Basic Life Insurance
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)
Health and Welfare Wrap for Actives	Health and Welfare Wrap Document
Health and Welfare Wrap for Retirees	
Health Reimbursement Arrangement Summary Plan Document	Health Reimbursement and Flexible Spending Accounts Master Plan Document
Flexible Spending Account Master Plan Document	
Medicare Health Reimbursement Arrangement Master Plan Document	
Section 125 Master Plan Document	Section 125 Master Plan Document

Plan for Plan Year Documents: The short-term plan for these documents is as follows. These documents will be as follows. Minor revisions to rates and references will be verified and revised as needed. These documents will be ready July 1, 2025.

Current Document	New Document
2025 Benefit Guide	2026 Benefit Guide
General Plan Option Details	
2025 Plan Comparison	2026 Plan Comparison
Qualifying Life Events	Qualifying Life Events
Commonly Use Health Coverage and Medical Terms	Commonly Use Health Coverage and Medical Terms

Recommendation from PEBP Staff:

- Approve PEBP Staff’s proposed changes, as presented.
- Allow PEBP staff to continue formatting document prior to publication.
- Allow PEBP staff to update the table of contents prior to publication.
- Allow PEBP staff final review prior to publication.
- Allow vendor’s final review prior to publication.
- Allow for technical adjustment as necessary.