

# Public Employees' Benefits Program



**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay For Covered Services  
**Low-Deductible (LD) PPO Plan:** **PEBP Self-Funded Health Plan**

**Coverage Period:** 07/01/2024 – 06/30/2025  
**Coverage for:** Employee + Family | **Plan Type:** PPO




The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately.**

**This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit <https://pebp.nv.gov>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/glossary/> or call 775-684-7000 or 1-800-326-5496 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	<u>In-network</u> : Employee only: \$0 Family: \$0 Individual w/in Family: \$0. <u>Out-of-network</u> : Employee only: \$500 Family: \$1000; Individual w/in Family \$500	Generally, you pay all costs up to the <u>deductible</u> , except <u>preventive services</u> and certain <u>copayments</u> . Individuals within the family must meet their own individual <u>deductible</u> until the total expenses paid by all family members meets the overall family <u>deductible</u> . <u>In-network</u> and <u>Out-of-Network Deductibles</u> accumulate separately. Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. <u>In-network Preventive care</u> services are covered before you meet your <u>deductible</u> .	Some items and services covered if the <u>deductible</u> has not been met; however, a <u>copayment</u> or <u>coinsurance</u> may apply. Example: <u>preventive services</u> and medications on the preventive drug list. For more additional limitations, refer to the LD PPO Master <u>Plan</u> Document (MPD). For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	The <u>Plan</u> does not include separate <u>deductibles</u> for specific services. Separate <u>deductibles</u> apply to <u>network providers</u> and <u>out-of-network providers</u> . You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	<u>Network providers</u> : Employee only: \$4,000; Family \$8,000, individual within Family: \$4,000. <u>Out-of-network</u> : Employee only: \$10,600; Family \$21,200	The <u>in-network Out-of-pocket limit</u> is the most an Individual or a Family must pay in a <u>Plan</u> Year for Eligible Medical Expenses. The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Penalties, <u>premiums</u> , balance-billing charges, <u>excluded services</u> , <u>prescription drug copay</u> assistance, non-covered services, and health care this <u>plan</u> doesn't cover.	Penalties you pay for failure to obtain required <u>preauthorization</u> , <u>premiums</u> , non-use of 30-day Express Advantage <u>Network</u> , non-compliance with 90-day retail/mail order, manufacturer-funded <u>copay</u> assistance, non-use of SaveOnSP (for non-essential <u>specialty drugs</u> ); penalties of balance-billing, and non-covered supplies and services. Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

For more information about limitations and exceptions, see the Low Deductible PPO Plan Master Plan Document at <https://pebp.nv.gov>.

<p><b>Will you pay less if you use a <u>network provider</u>?</b></p>	<p>Yes. See <a href="http://www.pebp.nv.gov">www.pebp.nv.gov</a> or call 1-888-763-8232 for a list of participating providers.</p>	<p>You will pay less if you use a <u>network provider</u>. You will pay more if you use an out-of-<u>network provider</u>, and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>).</p> <p>This <u>plan</u> uses a <u>provider network</u>. You will pay less if you use a <u>provider</u> in the <u>plan's network</u>. You will pay the most if you use an <u>out-of-network provider</u>, and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>).</p> <p>Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.</p>
<p><b>Do you need <u>specialist referral</u>?</b></p>	<p>No.</p>	<p>You can see the <u>specialist</u> you choose without a <u>referral</u>.</p>

 All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network provider (You will pay the least)	Out-of-Network provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	<u>Primary care</u> visit to treat an injury or illness	\$30 <u>copay</u> /visit	50% <u>coinsurance</u>	<u>Balance billing</u> applies to <u>out-of-network claims</u> , except as provided by federal law.
	<u>Specialist</u> visit	\$50 <u>copay</u> /visit	50% <u>coinsurance</u>	<u>Balance billing</u> applies to <u>out-of-network claims</u> , except as provided by federal law.
	<u>Preventive care/screening/immunization</u>	No charge	Not Covered	<u>Preventive care</u> must be provided <u>in-network</u> . Refer to the LD PPO MPD for exceptions for explanations and limitations. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Routine labs must be performed at a free-standing lab. <u>Balance billing</u> applies to <u>out-of-network claims</u> , except as provided by federal and state law.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	May require <u>preauthorization</u> . <u>Balance billing</u> applies to <u>out-of-network claims</u> , except as provided by federal or state law.
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://www.pebp.state.nv.us">www.pebp.state.nv.us</a>	Generic	30-day/\$10 <u>copay/prescription</u> 90-day/\$20 <u>copay/prescription</u>	Not Covered	30-day supply for short-term medications must be filled at Express Advantage <u>Network (EAN)</u> pharmacy to avoid a <u>copay</u> surcharge. Penalty applies if you do not use a Smart90 retail pharmacy or home delivery for long-term medications. Some drugs require <u>preauthorization</u> . Penalty applies for not participating in the SaveOnSP for drugs on the Non-Essential Benefit <u>Specialty drug List</u> . <u>Copay</u> assistance for <u>specialty drugs</u> do not apply to <u>deductible</u> or <u>out-of-pocket limit</u> . Must use the <u>Plan's</u> specialty pharmacy.
	Preferred brand	30-day/\$40 <u>copay/prescription</u> 90-day/\$80 <u>copay/prescription</u>	Not Covered	
	Non-preferred brand	30-day/\$75 <u>copay/prescription</u> 90-day/ \$150 <u>copay/prescription</u>	Not Covered	

For more information about limitations and exceptions, see the Low Deductible PPO Plan Master Plan Document at <https://pebp.nv.gov>.

	<u>Specialty drugs</u>	30% <u>coinsurance</u>	Not Covered	
<b>If you have outpatient surgery</b>	Facility fee (ambulatory surgery center); physician /surgeon fees	\$500 <u>copay/visit</u>	50% <u>coinsurance</u>	Requires <u>preauthorization</u> . If you do not get <u>preauthorization</u> , benefits could be reduced by 50% of the total cost of the service.  <u>Balance billing</u> applies to <u>out-of-network</u> , except as provided by federal law.
<b>Common Medical Event</b>	<b>Services You May Need</b>	<b>What You Will Pay</b>		<b>Limitations, Exceptions, &amp; Other Important Information</b>
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$750 <u>copay/visit</u>	\$750 <u>copay/visit</u>	<u>Emergency room care</u> , <u>emergency medical transportation</u> , paid as <u>in-network</u> ; <u>Balance billing</u> applies to <u>out-of-network emergency medical transportation</u> , subject to the Plan's Maximum Allowable Charge, except as provided by federal or state law. See the LD PPO MPD.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	
	<u>Urgent care</u>	\$80 <u>copay/visit</u>	\$80 <u>copay /visit</u>	<u>Balance billing</u> applies to <u>out-of-network urgent care</u> , except as provided by federal or state law.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required or 50% penalty applies. <u>Balance billing</u> applies to <u>out-of-network</u> , except as provided by federal or state law
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient Visit	\$0 <u>copay/office visit</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required for certain services.
	Inpatient services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required. If you do not get <u>preauthorization</u> , benefits could be reduced by 50% of the total cost of the service.
<b>If you are pregnant</b>	Office visits	\$0 <u>copay/office visit</u>	50% <u>coinsurance</u>	Routine prenatal care obtained from <u>Plan Provider</u> is covered at no charge. Maternity care, including non-routine maternity care, may include tests and services subject to <u>cost sharing</u> as described elsewhere in this SBC. (i.e., Ultrasound, Lab). <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a [ <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> ] may apply.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	

For more information about limitations and exceptions, see the Low Deductible PPO Plan Master Plan Document at <https://pebp.nv.gov>.

<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required. 60 visits/ <u>plan</u> year.
	<u>Outpatient rehabilitation services</u>	\$50 <u>copay</u> per visit	50% <u>coinsurance</u>	<u>Preauthorization</u> required. Limit visits to 90 combined (OT, PT, ST) per year.
	<u>Inpatient rehabilitation services</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required. If you do not get <u>preauthorization</u> , benefits could be reduced by 50% of the total cost of the service.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required. Limited to 60 days per <u>Plan Year</u> related to the same cause.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required for equipment over \$1,000.
	<u>Hospice services</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> required after 185 days.
<b>If your child needs dental or eye care</b>	Children's eye exam	\$10 <u>copayment</u>	\$10 <u>copayment</u>	Limited to 1 routine vision exam <u>plan</u> year. \$100 maximum benefit.
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	Coverage available under separate dental <u>plan</u> .

### Excluded Services & Other Covered Services:

<b>Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)</b>		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S. approved drugs</li> </ul>	<ul style="list-style-type: none"> <li>• Orthodontia expenses</li> <li>• Private-duty nursing</li> <li>• Routine foot care</li> </ul>

<b>Other Covered Services (Limitations may apply to these services. This is not a complete list. Please see your <u>plan</u> document.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic care</li> <li>• Dental care (Adult)</li> <li>• Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment</li> <li>• Routine Eye Care (Adult)</li> <li>• Weight Loss Programs</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1-800-326-5496 or 775-684-7000. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact UMR Customer Service at 1-888-763-8232

**Does this plan provide Minimum essential coverage? **Yes.****

For more information about limitations and exceptions, see the Low Deductible PPO Plan Master Plan Document at <https://pebp.nv.gov>.

Minimum essential coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**Does this plan meet the Minimum Value Standards? Yes.**

If your plan does not meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

**Language Access Services: See Attachment A**

*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**

(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$0
- Specialist [copay] \$50
- Hospital (facility) [coinsurance] 20%
- Other [coinsurance] 20%

This **EXAMPLE** event includes services like:

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$50
<u>Coinsurance</u>	\$2,540
What is not covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,638</b>

**Managing Joe's type 2 Diabetes\***

(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$0
- Specialist [copay] \$50
- Hospital (facility) [coinsurance] 20%
- Other [coinsurance] 20%

This **EXAMPLE** event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,120
What is not covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,136</b>

**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- The plan's overall deductible \$0
- Specialist [copay] \$50
- Hospital (facility) [coinsurance] 20%
- Other [coinsurance] 20%

This **EXAMPLE** event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$750
<u>Coinsurance</u>	\$410
What is not covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,160</b>

The plan would be responsible for the other costs of these **EXAMPLE** covered services.



# Attachment A

## Language Access Services

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-763- 8232 (TTY Users, Dial 7-1-1)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-763- 8232 (TTY Users, Dial 7-1-1)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-763- 8232 (TTY Users, Dial 7-1-1)。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-763- 8232 (TTY Users, Dial 7-1-1) 번으로 전화해 주십시오.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-763- 8232 (TTY Users, Dial 7-1-1)

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በጎጃ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-888-763- 8232 (ማስማት ለተሰናዥው፡(TTY Users, Dial 7-1-1)

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถ ไขข้อ รกึ ารช่วยเหลือ ทางภาษา ได้ฟรี โทร 1-888-763- 8232 (TTY Users, Dial 7-1-1)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-888-763- 8232 (TTY Users, Dial 7-1-1) まで、お電話にてご連絡ください。

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-1-7 (رقم هاتف الصم والبكم: 8232-763-888-1)

В Н И М А Н И Е : Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-763- 8232 (телетайп: 7-1-1).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-763- 8232 (ATS: 7-1-1).

تماس بگیریډ 1-888-763-8232 (TTY: 7-1-1) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. یا

MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se totoi, mo oe, Telefoni mai: 1-888-763- 8232 (TTY Users, Dial 7-1-1)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-763- 8232 (TTY Users, Dial 7-1-1)

PAKDAAR: Nu saritaem ti Ilocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 1-888-763- 8232 (TTY Users, Dial 7-1-1)