



# PEBP PPO DENTAL PLAN AND SUMMARY OF BENEFITS FOR LIFE INSURANCE MASTER PLAN DOCUMENT

## PLAN YEAR 2025

(EFFECTIVE JULY 1, 2024 – JUNE 30, 2025)



**Public Employees' Benefits Program**  
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## Table of Contents

<b>Table of Contents .....</b>	<b>i</b>
<b>Amendment Log .....</b>	<b>iii</b>
<b>Welcome PEBP Participant .....</b>	<b>1</b>
<b>Introduction .....</b>	<b>2</b>
Suggestions for Using this Document .....	3
Accessing Other Benefit Information:.....	3
<b>Participant Rights .....</b>	<b>4</b>
You have the right to:.....	4
<b>Summary of PPO Dental Benefits .....</b>	<b>5</b>
Eligible Dental Expenses.....	5
Non-Eligible Dental Expenses.....	5
Out-of-Country Dental Purchases .....	5
Deductibles.....	6
Coinsurance .....	6
Plan Year Maximum Dental Benefits.....	7
Payment of Dental Benefits .....	7
Extension of Dental Coverage .....	7
Dental Pretreatment Estimates.....	7
Prescription Drugs Needed for Dental Purposes .....	8
Voluntary PPO Dental Plan Option for Medicare Retirees Enrolled through VIA Benefits .....	8
<b>Dental Network.....</b>	<b>9</b>
In-Network Services .....	9
Out-of-Network Services .....	9
When Out-of-Network Providers May be Paid as In-Network Providers? .....	10
<b>Schedule of Dental Benefits .....</b>	<b>11</b>
Preventive Services .....	11
Basic Services.....	12
Major Services .....	14
<b>Benefit Limitations and Exclusions: PPO Dental Plan .....</b>	<b>16</b>
<b>Self-Funded PPO Dental Claims Administration.....</b>	<b>20</b>
How Dental Benefits are Paid.....	20

How to File a Dental Claim .....	20
Where to Send the Claim Form .....	21
<b>Dental Appeal Process .....</b>	<b>22</b>
Written Notice of Denial of Claim .....	22
Level 1 Claim Appeal .....	22
Level 2 Claim Appeal .....	24
Standard Request for External Claim Review.....	24
<b>Coordination of Benefits (COB) .....</b>	<b>26</b>
Which Benefits are Subject to Coordination? .....	26
Which Plan Pays First: Order of Benefit Determination Rules.....	26
Coordination with Medicare .....	27
Coordination with Other Government Programs .....	27
<b>Third Party Liability and Subrogation .....</b>	<b>28</b>
Subrogation and Rights of Recovery .....	28
<b>Basic Life Insurance .....</b>	<b>29</b>
Eligibility for Life Insurance .....	29
Coverage.....	29
<b>Participant Contact Guide.....</b>	<b>31</b>
<b>Key Terms and Definitions .....</b>	<b>34</b>

## Amendment Log

Any amendments, changes or updates to this document will be listed here. The amendment log will include what sections are amended and where the changes can be found.

## Welcome PEBP Participant

Welcome to the State of Nevada Public Employees' Benefits Program (PEBP). PEBP provides a variety of benefits such as medical, dental, life insurance, flexible spending accounts, and other voluntary benefits for eligible state and local government employees, retirees, and their eligible dependents.

As a PEBP participant, you may enroll in whichever benefit plan offered in your geographical area that best meets your needs, subject to specific eligibility and Plan requirements. These plans include the Consumer Driven Health Plan (CDHP), Exclusive Provider Organization (EPO) Plan, Low Deductible PPO Plan, and Health Plan of Nevada HMO Plan. You are encouraged to research plan provider access and quality of care in your service area.

This document describes PEBP's PPO Dental Plan and Life Insurance Benefits. Members enrolled in a PEBP-sponsored medical plan (CDHP, EPO Plan, Low Deductible PPO Plan, or Health Plan of Nevada HMO Plan) receive dental and basic life. Retirees enrolled in a PEBP-sponsored medical plan receive dental coverage and, if eligible, basic life insurance coverage. Eligible retirees enrolled in a medical plan through PEBP's Medicare Exchange receive the choice to enroll in PEBP's voluntary PPO Dental Plan option and, if eligible, basic life insurance.

PEBP participants should examine this document to become familiar with the PPO Dental Plan and basic life insurance benefits. In addition to examining this document, participants are encouraged to read the Master Plan Documents or Evidence of Coverage Certificates (EOCs), Summary Plan Descriptions, and Summary of Benefits and Coverage applicable to their medical plan.

Participants should also examine the PEBP Enrollment and Eligibility, PEBP Active Employee Health and Welfare Wrap Plan Document, PEBP Retiree Health and Welfare Wrap Plan Document, Section 125, Medicare Exchange Health Reimbursement Arrangement Summary Plan Description, Health Reimbursement Arrangement Summary Plan Document, and other plan materials relevant to their benefits. These documents and other materials are available at <https://pebp.nv.gov/> or to request a particular document by mail, contact PEBP at 775-684-7000, (702) 486-3100, or 800-326-5496 or email member services by selecting the contact us feature in your E-PEBP portal member account.

PEBP encourages you to stay informed of the most up to date information regarding your health care benefits. It is your responsibility to know and follow the plan provisions and other requirements described in PEBP's Master Plan Document and related materials.

Sincerely,

*Public Employees' Benefits Program*

## Introduction

This Master Plan Document describes PEBP's self-funded PPO Dental Plan benefits offered to eligible participants, retirees, and their covered dependents. Additional benefits for life insurance are summarized in this document.

This PEBP plan is governed by the State of Nevada.

The Plan and this document are intended to comply with Chapter 287 of the [Nevada Revised Statutes \(NRS\)](#), Chapter 287 of the [Nevada Administrative Code \(NAC\)](#), and all other applicable provisions of Nevada law. Additionally, PEBP intends to incorporate herein by reference and to comply with all applicable provisions of the Health Insurance Portability and Accountability Act (HIPAA).

The Plan described in this document is effective **July 1, 2024**, and unless stated differently, replaces other self-funded Dental Benefit Plan documents and summary plan descriptions previously provided to you.

This document will help you understand and use the benefits provided by the PEBP. You should review it and show it to members of your family who are or will be covered by the Plan. It will give you an understanding of the coverage provided, the procedures to follow in submitting claims, and your responsibilities to provide necessary information to the Plan. Be sure to read the *Exclusions*, and *Key Terms and Definitions* Sections. Remember, not every expense you incur for health care is covered by the Plan.

The provisions of this document contain important information. If you have any questions about your coverage or your obligations under the terms of the Plan, please contact PEBP at the number listed in the *Participant Contact Guide*.

PEBP intends to maintain this Plan indefinitely, but reserves the right to terminate, suspend, discontinue, or amend the Plan at any time and for any reason. As the Plan is amended from time to time, you will be sent information explaining the changes. If those later notices describe a benefit or procedure that is different from what is described here, you should rely on the later information. Be sure to keep this document, along with notices of any Plan changes, in a safe and convenient place where you and your family can find and refer to them.

The benefits offered with the CDHP, EPO Plan, Low Deductible PPO Plan, and Health Plan of Nevada include prescription drug benefits, dental coverage, and basic life insurance as applicable. The medical and prescription drug benefits are described in separately in the applicable plan's Master Plan Document or Evidence of Coverage certificate. An independent third-party claims administrator pays the claims for the PPO Dental Plan.

Per [NRS 287.0485](#), no officer, employee, or retiree of the State has any inherent right to benefits provided under the PEBP.

## Suggestions for Using this Document

This document provides important information about your benefits. We encourage you to pay attention to the following:

- The *Table of Contents* provides you with an outline of the sections.
- The *Participant Contact Guide* to become familiar with PEBP vendors and the services they provide.
- The *Participant Rights* section located in the Introduction of this document.
- The *Key Terms and Definitions* section explains many technical, medical, and legal terms that appear in the text.
- The *Eligible Dental Expenses, Schedule of Dental Benefits* and *Exclusions* sections describe your benefits in more detail.
- How to *File a Dental Claim* section to find out what you must do to file a claim.
- The *Appeals Process* section to find out how to request a review (appeal) if you are dissatisfied with a claims decision.
- The section on *Coordination of Benefits* discusses situations where you have coverage under more than one health care plan including Medicare. This section also provides you with information regarding how the plan subrogates with a third party who wrongfully caused an injury or illness to you.

## Accessing Other Benefit Information:

Refer to the following plan documents for information related to dental, life, flexible spending accounts, enrollment and eligibility, COBRA, third-party liability and subrogation, HIPAA Privacy and Security and mandatory notices. These documents are available at <https://pebp.nv.gov/>.

- State of Nevada PEBP Active Employee Health and Welfare Wrap Plan; Retiree Health and Welfare Wrap Plan
- CDHP Master Plan Document (MPD); CDHP Summary of Benefits and Coverage (SBC) for Individual and Family
- Low Deductible (LD) PPO Plan MPD; LD PPO Plan SBC for Individual and Family
- PEBP PPO Dental Plan and Summary of Benefits for Basic Life Insurance MPD
- Exclusive Provider Organization (EPO) Plan Master Plan Document; SBC for Individual and Family
- Health Reimbursement Arrangement Summary Plan Document
- Health Plan of Nevada Evidence of Coverage of Benefits; Summary of Benefits and Coverage for Individual and Family
- PEBP Enrollment and Eligibility MPD
- Flexible Spending Accounts (FSA) Summary Plan Description
- Section 125 Health and Welfare Benefits Plan Document
- Medicare Retiree Health Reimbursement Arrangement Summary Plan Description

## Participant Rights

You have the right to:

- Participate with your health care professionals and providers in making decisions about your health care.
- Receive the benefits for which you have coverage.
- Be treated with respect and dignity.
- Privacy of your personal health information, consistent with State and Federal laws, and the Plan's policies.
- Receive information about the Plan's organization and services, the Plan's network of health care professionals and providers and your rights and responsibilities.
- Candidly discuss with your physicians and providers appropriate or medically necessary care for your condition, regardless of cost or benefit coverage.
- Make recommendations regarding the organization's participants' rights and policies.
- Express respectfully and professionally any concerns you may have about PEBP or any benefit or coverage decisions the Plan (or the Plan Administrator or its designee) makes.
- Refuse treatment for any conditions, illness, or disease without jeopardizing future treatment and be informed by your physician(s) of the medical consequences.

## Summary of PPO Dental Benefits

### Eligible Dental Expenses

You are covered for expenses you incur for most, but not all, dental services and supplies provided by a dental care provider as defined in the *Key Terms and Definitions* section of this document that are determined by PEBP or its designee to be “medically necessary,” but only to the extent that:

- The charges for them are “usual and customary (U&C)” (see Usual and Customary in the *Key Terms and Definitions* section).

### Non-Eligible Dental Expenses

The plan will not reimburse you for any expenses that are not eligible dental expenses or medically unnecessary. That means you must pay the full cost for expenses that are not covered by the Plan, as well as any charges for eligible dental expenses that exceeds this Plan’s Usual and Customary determination.

### Out-of-Country Dental Purchases

The PPO Dental Plan provides you with coverage worldwide. Whether you reside in the United States and you travel to a foreign country, or you reside outside of the United States, permanently or on a part-time basis and require dental care services, you may be eligible for reimbursement of the cost.

Typically, foreign countries do not accept payment directly from PEBP. You may be required to pay for dental care services and submit your receipts to PEBP’s third party administrator for reimbursement. Dental services received outside of the United States are subject to Plan provisions, limitations and exclusions, clinical review if necessary and determination of medical necessity. The review may include application of pertinent Food and Drug Administration (FDA) regulations.

Prior to submitting receipts from a foreign country to PEBP’s third party administrator, you must complete the following (PEBP and this Plan’s third-party administrator reserve the right to request additional information if needed):

- Proof of payment from you to the provider of service.
- Itemized bill to include complete description of the services rendered.
- Itemized bill must be translated to English.
- Any costs associated with the reimbursement request must be converted to United States dollars; and

Any foreign purchases of dental care and services will be subject to Plan limitations such as:

- Benefits and coverage under the Plan
- Deductibles

- Coinsurance
- Frequency maximums
- Annual benefit maximums
- Medical necessity
- FDA approval
- Usual and Customary (U & C)

Once payment is made to you or to the out of country provider, PEBP and its vendors are released from any further liability for the out of country claim. PEBP has the exclusive authority to determine the eligibility of dental services rendered by an out of country provider. PEBP may or may not authorize payment to you or to the out of country provider if the requirements of this provision are not satisfied.

**Note:** Please contact this Plan's third-party administrator before traveling or moving to another country to discuss any criteria that may apply to a dental service reimbursement request.

### [Deductibles](#)

Each Plan Year, you must satisfy the Plan Year Deductible before the Plan will pay benefits for Basic or Major dental services. Eligible dental expenses for preventive services are not subject to the Plan Year Deductible or the annual maximum benefit. Benefits for some services are available four times each Plan Year, for example preventive cleanings and periodontal maintenance cleanings. Oral examinations and bitewing x-rays are available twice per Plan Year. If a person covered under this Plan changes status from an employee or retiree to a dependent, or from a dependent to an employee and the person is continuously covered under this Plan before, during and after the change in status, credit will be given for portions of the Deductible already met, and accumulation of benefit maximums will continue without interruption.

There are two types of Deductibles: Individual and Family. The Individual Deductible is the maximum amount one covered person must pay each Plan Year before plan benefits are available for Basic or Major dental services. **The Plan's Individual Deductible is \$100.** The Family Deductible is the maximum amount a family of three or more is required to pay in a Plan year. **The plan's family Deductible is \$300.** The Family Deductible is cumulative meaning that one member of the family cannot satisfy the entire Family Deductible. Both in- and out-of-network services are combined to meet your Plan Year Deductible.

### [Coinsurance](#)

There is no Coinsurance amount for preventive services unless a non-PPO dental provider renders services. For Basic or Major dental services, once you have met your Plan Year Deductible, the Plan pays its percentage of the eligible Usual and Customary dental expenses, and you are responsible for paying the rest (the applicable percentage paid by the Plan is shown in the Schedule of Dental Benefits). The part you pay is called the Coinsurance. Note: Your out-of-pocket expenses will be less if you use the services of a dental care provider who is part of the Preferred Provider Organization (PPO), also called in-network.

### Plan Year Maximum Dental Benefits

The Plan Year maximum dental benefits payable for any individual covered under this Plan is **\$2,000**. The Plan Year maximum dental benefit is combined to include both in-network and out-of-network services. Under no circumstances will the combination of in-network and out-of-network benefit payments exceed the Plan Year maximum benefit. This maximum does not include your Deductible or any amounts over Usual and Customary. Benefits paid for eligible preventive dental services do not apply to the annual maximum dental benefit.

There is no plan year maximum for dependent children under age 19.

### Payment of Dental Benefits

When charges for dental services and supplies are incurred, services and supplies are considered to have been incurred on the date the services are performed or on the date the supplies are furnished. However, this rule does not apply to the following services because they must be performed over a period of time.

- Fixed partial dentures, bridgework, crowns, inlays and onlays: Services related to installation of fixed partial dentures, bridgework, crowns, inlays and onlays are considered to have been incurred on the date the tooth (or teeth) is (or are) prepared for the installation.
- Removable partial or complete dentures: Services related to the preparation of removable partial or complete dentures are considered to have been incurred on the date the impression for the dentures is taken.
- Root canal treatment (endodontics): Services related to root canal treatment are considered incurred on the date the tooth is opened for the treatment.

### Extension of Dental Coverage

If dental coverage ends for any reason, the Plan will pay benefits for you or your covered dependents through the last day of the month in which the coverage ends. The Plan will also pay benefits for a limited time beyond that date for the following:

- A prosthesis (such as a full or partial denture) if the dentist took the impressions and prepared the abutment teeth while you or your dependents were covered and installs the device within 31 days after coverage ends.
- A crown, if the dentist prepared the crown while you or your dependent(s) were covered and installs it within 31 days after coverage ends.
- Root canal treatment, if the dentist opened the tooth while you or your dependent(s) were covered and completes the treatment within 31 days after coverage ends.

### Dental Pretreatment Estimates

Whenever you expect that your dental expenses for a course of treatment will be more than **\$300**, you are encouraged to obtain a pretreatment estimate from the third-party claims administrator. This procedure lets you know how much you will have to pay before you begin treatment.

To obtain a pretreatment estimate, you and your dentist should complete the regular dental claim form (available from and to be sent to the third-party claims administrator, whose name

and address are listed on the *Participant Contact Guide* in this document), indicating the type of work to be performed also referred to as a treatment plan, along with supporting x-rays and the estimated cost (valid for a 60-day period following the submission of the pretreatment estimate request). Once it is received, the third-party claims administrator will review the treatment plan and then send your dentist a statement within the next 60 days showing what the Plan may pay. Your dentist may call the third-party claims administrator for a prompt determination of the benefits payable for a dental procedure.

#### [Prescription Drugs Needed for Dental Purposes](#)

Necessary prescription drugs needed for a dental purpose, such as antibiotics or pain medications, should be obtained using the prescription drug benefit provided under your medical plan.

NOTE: Some medications for dental purposes are not payable, such as fluoride or periodontal mouthwash. See the *Medical Exclusions* section under Drugs for more information.

#### [Voluntary PPO Dental Plan Option for Medicare Retirees Enrolled through VIA Benefits](#)

Medicare retirees enrolled in a medical plan through VIA Benefits (Medicare Exchange) and those retirees with Tricare for Life and Medicare Parts A and B who are eligible for a Medicare Exchange Health Reimbursement Arrangement (HRA) have the option to enroll in PEBP's PPO Dental Plan. Enrollment in PEBP's PPO Dental Plan requires automatic dental premium reimbursement from the retiree's Health Reimbursement Arrangement (HRA). The dental premium will only be reimbursed up to the amount in retiree's HRA. When the amount of the dental premium is more than the unused amount in the retiree's HRA, the amount of the premium will be carried forward in the retiree's HRA until the unused amount in the HRA is sufficient to reimburse for the dental premium.

## Dental Network

### In-Network Services

In-network dental care providers have agreements with the Plan under which they provide dental care services and supplies for a favorable negotiated discount fee for Plan participants. When a Plan participant uses the services of an in-network dental care provider, except with respect to any applicable deductible, the Plan participant is responsible for paying only the applicable Coinsurance for any medically necessary services or supplies. The in-network dental care provider generally deals with the Plan directly for any additional amount due.

The Plan's Preferred Provider Organization (PPO) is contracted with PEBP to provide a network of dental care providers located within a "service area" and who have agreed to provide dental care services and supplies for favorable negotiated discount fees applicable only to Plan participants. Because providers are added and dropped from the PPO network periodically throughout the year, it is the participant's responsibility to verify provider participation each time before seeking services by contacting the PPO network. The PPO dental network's telephone number and website are listed on the *Participant Contact Guide* in this document.

If you receive medically necessary dental services or supplies from a PPO dental care provider, you will pay less money out of your own pocket than if you received those same services or supplies from a dental provider who is not a PPO provider because these providers discount their fees. Using PPO dental care providers means that you can obtain more dental services before reaching your Plan Year dental benefit maximum. In addition to receiving discounted fees for dental services, the PPO provider has agreed to accept the Plan's allowed payment, plus any applicable Coinsurance that you are responsible for paying, as payment in full.

The directory of dental care providers is available at <https://pebp.nv.gov/>. To request a hard copy of the directory, please call the PPO Dental Network shown in the *Participant Contact Guide* in this document.

### Out-of-Network Services

Out-of-network (non-network) dental care providers have no agreements with the Plan and are generally free to set their own charges for the services or supplies they provide. For participants receiving services outside of Nevada, the Plan will reimburse the Plan participant for the usual and customary charge for any medically necessary services or supplies, subject to the Plan's Deductibles, Coinsurance, copayments, limitations, and exclusions.

If a participant travels to an area serviced by the Plan's PPO network, the participant should use an in-network provider to receive benefits at the in-network benefit level. If a participant uses an out-of-network provider within this service area, benefits will be considered as out-of-network. In-network provider contracted rates for the Diversified Dental Las Vegas service area will apply to out-of-network dental claims in Nevada. The participant may be responsible for any amount billed by the out-of-network provider that exceeds the in-network provider contracted rate. Plan participants may be required to submit proof of claim before any such reimbursement is made.

Non-network dental care providers may bill the Plan participant for any balance that may be due in addition to the amount payable by the Plan, also called balance billing. You can avoid balance billing by using in-network providers.

#### [\*\*When Out-of-Network Providers May be Paid as In-Network Providers?\*\*](#)

If a participant lives more than 50 miles from an in-network PPO provider, resides, or travels outside of Nevada, benefits for an out-of-network provider will be considered at the in-network benefit level. Usual and customary allowance will apply. The participant may be responsible for any amount billed by the provider that exceeds the usual and customary allowance.

A “service area” is a geographic area serviced by the in-network dental care providers who have agreements with the Plan’s PPO dental network. If you and/or your covered dependent(s) live more than 50 miles from the nearest in-network dental care provider, the Plan will consider that you live outside the service area. In that case, your claim for services by an out-of-network dental care provider will be treated as if the services were provided in-network.

## Schedule of Dental Benefits

### Schedule of Dental Benefits

(Benefits are subject to the Deductible except where noted)

See also the *Exclusions*, and *Key Terms and Definitions* sections of this document for important information

Benefit Description	In-Network	Out-of-Network
<p><b>Preventive Services</b></p> <ul style="list-style-type: none"> <li>• Oral examination</li> <li>• Prophylaxis (routine cleaning of the teeth without the presence of periodontal disease)</li> <li>• Bitewing X-Rays</li> <li>• Topical application of sodium or stannous fluoride</li> <li>• Space maintainers</li> <li>• Application of sealants</li> </ul>	<p>No Deductible</p> <p>100% of the discounted allowed fee schedule</p>	<p>No Deductible</p> <p>80% of the in-network provider fee schedule for the Las Vegas service area</p> <p>For services outside of Nevada, the Plan will reimburse at the U&amp;C rates</p>

#### Explanations and Limitations

- Preventive services are not subject to the individual Plan Year maximum dental benefit.
- Oral examinations are limited to four times per Plan Year.
- Prophylaxis, scaling, cleaning, and polishing limited to four times per Plan Year. Even if your dentist recommends more than four routine prophylaxes, the Plan will only consider four for benefit purposes. You will be responsible for charges in excess of four cleanings in a single Plan Year.
- Bitewing x-rays limited to twice per Plan Year.
- Fluoride treatment for individuals aged 18 years and under is payable twice per Plan Year.
- Application of sealants for children under the age of 18 years.
- Initial installation of a space maintainer (to replace a primary tooth until a permanent tooth comes in) is payable for individuals under the age of 16 years. Plan allows fixed, unilateral (band or stainless-steel crown type), fixed cast type (distal shoe), or removable bilateral type.
- Benefits for preventive dental services do not apply to the annual maximum dental benefit.

Out-of-Network: The Plan pays 80% of the in-network provider fee schedule for the Las Vegas service area.

For services outside of Nevada, the Plan will reimburse at the U&C rates.

## Schedule of Dental Benefits

(Benefits are subject to the Deductible except where noted)

See also the *Exclusions*, and *Key Terms and Definitions* Sections of this document for important information)

Benefit Description	In-Network	Out-of-Network
Basic Services	After the Deductible is met, the Plan pays 80% of the discounted allowed fee schedule	After the Deductible is met, Plan pays 50% of the in-network provider fee schedule for the Las Vegas service area. For services outside of Nevada, the Plan will reimburse at the U&C rates

### Explanations and Limitations

- Plan Year Deductible applies
- Dental visit during regular office hours for treatment and observation of injuries to teeth and supporting structures (other than for routine operative procedures)
- After hours for emergency dental care
- Consultation by a specialist for case presentation when a general dentist has performed diagnostic procedures
- Emergency treatment
- Film fees, including examination and diagnosis, except for injuries
- Dental CT scans are allowed at varying frequencies depending on the type of service.
- Periapical, entire dental film series (14 films), including bitewings as necessary every 36 months **or** panoramic survey covered once every 36 months
- Basic services are subject to the individual Plan Year maximum dental benefit.
- Full-mouth periodontal maintenance cleanings, payable four times per Plan Year. Even if your dentist recommends more than four periodontal maintenance cleanings, the Plan will only consider four for benefit purposes. You will be responsible for charges in excess of four cleanings in a single Plan Year
- Laboratory services, including cultures necessary for diagnosis and/or treatment of a specific dental condition
- For multiple restorations, one tooth surface will be considered a single restoration
- Out-of-Network: After deductible, the Plan pays 80% of the in-network provider fee schedule for the Las Vegas service area. For services outside of Nevada, the Plan will reimburse at the U&C rates.
- Biopsy, examination of oral tissue, study models, microscopic exam.
- Emergency palliative treatment for pain.
- Uncomplicated oral surgery is surgery not identified as “complex oral surgery.” Oral surgery is limited to removal of teeth, incision, and drainage.

- Complex oral surgery means procedures including surgical extractions of teeth, impactions, alveoloplasty or alveolectomy, vestibuloplasty, and residual root removal, including local anesthesia and postoperative care.
- Amalgam restorations for primary and permanent teeth, synthetic, silicate, plastic and composite fillings, retention pin when used as part of restoration other than a gold restoration
- Appliance for thumb sucking (individuals under 16 years of age)
- Occlusal guard or night guard.
- Dental CT scans, depending on the type and necessity, are allowed by the Plan. Contact the claims administrator for more information. You must have the CDT code of your requested procedure before calling
- Initial installation of a removable, fixed or cemented inhibiting appliance to correct thumb sucking is payable for individuals under age 16 years
- No coverage for root canal therapy when the pulp chamber was opened before coverage under this dental plan began

Out-of-Network: After deductible, the Plan pays 50% of the in-network provider fee schedule for the Las Vegas service area.

For services outside of Nevada, the Plan will reimburse at the U&C rates.

## Schedule of Dental Benefits

(Benefits are subject to the Deductible except where noted)

See also the *Exclusions*, and *Key Terms and Definitions* Sections of this document for important information)

Benefit Description	In-Network	Out-of-Network
Major Services	After the Deductible is met, Plan pays 50% of the discounted allowed fee schedule.	After the Deductible is met, Plan pays 50% of the in-network provider fee schedule for the Las Vegas service area  For services outside of Nevada, the Plan will reimburse at the U&C rates

### Explanations and Limitations

- Plan Year Deductible applies to Major services
- Major services are subject to the individual Plan Year maximum dental benefit
- No coverage for a crown, bridge, or gold restoration when the tooth was prepared before coverage under the dental Plan began
- Facings on crowns or pontics posterior to the second bicuspid are considered cosmetic and not covered. Gold restorations (inlays and onlays) covered only when teeth cannot be restored with a filling material
- Repair or re-cementing of inlays, crowns, bridges, and dentures which are 5 years old or more and cannot be repaired.
- Initial installation of fixed or removable bridges, dentures and full or partial dentures (except for special characterization of dentures) including abutment crowns
- Bridgework, dentures, and replacement of bridgework and dentures which are 5 years old or more and cannot be repaired. Covered expenses for temporary and permanent services cannot exceed the usual and customary fees for permanent services
- Dental implants (endosseous, ridge extension, and ridge augmentation only) which are 5 years old or more and cannot be repaired.
- Post and core on non-vital teeth only
- Denture relining and/or adjustment more than six months after installation
- Prosthodontics (artificial appliance of the mouth). No coverage of fees to install or modify an appliance for which an Impression was made before coverage under this dental plan began
- Crown (acrylic, porcelain, or gold with gold or non-precious metal), including crown build up only when teeth cannot be restored with a filling material
- Teeth added to a partial denture to replace extracted natural teeth, including clasps if needed
- If payment is requested for temporary appliances, the cost of the temporary appliance will be deducted from the benefits payable for the permanent appliance, meaning the Plan will not pay for both a temporary and a permanent appliance

## Schedule of Dental Benefits

- Under no circumstances will the benefit paid for a temporary appliance and permanent appliance exceed the PPO allowed amount or usual and customary allowance

Out-of-Network: After deductible, the Plan pays 50% of the in-network provider fee schedule for the Las Vegas service area.

For services outside of Nevada, the Plan will reimburse at the U&C rates.

## Benefit Limitations and Exclusions: PPO Dental Plan

The following is a list of dental services and supplies or expenses not covered by the PPO Dental Plan. The Plan Administrator and its designees will have discretionary authority to determine the applicability of these exclusions and the other terms of the Plan and to determine eligibility and entitlement to Plan benefits in accordance with the terms of the Plan.

**Analgesia, Sedation, Hypnosis, etc.:** Expenses for analgesia, sedation, hypnosis, and/or related services provided for apprehension or anxiety.

**Any treatment or service for which you have no financial liability** or that would be provided at no cost in the absence of dental coverage.

**Concierge membership fees:** Expenses for fees described or defined as membership, retainer or premiums that are paid to a concierge dental practice to have access to the dental services provided by the concierge dental practice.

**Cosmetic Services:** Expenses for dental surgery or dental treatment for cosmetic purposes, as determined by the Plan Administrator or its designee, including but not limited to veneers regardless of medical necessity, and facings. However, the following will be covered if they otherwise qualify as covered dental expenses and are not covered under your medical expense coverage:

- Reconstructive dental surgery when that service is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part.
- Surgery or treatment to correct deformities caused by sickness.
- Surgery or treatment to correct birth defects outside the normal range of human variation.
- Reconstructive dental surgery because of congenital disease or anomaly of a covered dependent child resulting in a functional disorder.

**Costs of Reports, Bills, etc.:** Expenses for preparing dental reports, bills or claim forms; mailing, shipping, or handling expenses; and charges for broken appointments, telephone calls and/or photocopying fees.

**Expenses Exceeding Maximum Plan Benefits:** Expenses that exceed any Plan benefit limitation or Plan Year maximum benefits (as described in the *Dental Expense Coverage* section).

**Drugs and Medicines:** Expenses for prescription drugs and medications that are covered under your medical expense coverage, and for any other dental services or supplies if benefits as otherwise provided under the Plan's medical expense coverage; or under any other plan or program that the PEBP contributes to or otherwise sponsors (such as HMOs); or through a medical or dental department, clinic or similar facility provided or maintained by the PEBP.

**Duplication of Dental Services:** If a person covered by this Plan transfers from the care of one dentist to the care of another dentist during the course of any treatment, or if more than one dentist renders services for the same dental procedure, the Plan will not be liable for more than the amount that it would have been liable had but one dentist rendered the services during each course of treatment, nor will the Plan be liable for duplication of services.

**Duplicate or Replacement Bridges, Dentures or Appliances:** Expenses for any duplicate or replacement of any lost, missing, or stolen bridge, denture, or orthodontic appliance, other than replacements described in the *Major Services* section of the *Schedule of Dental Benefits*.

**Education Services and Home Use:** Supplies and/or expenses for dental education such as for plaque control, oral hygiene or diet or home use supplies, including, but not limited to, toothpaste, toothbrush, water-pick type device, fluoride, mouthwash, dental floss, etc.

**Expenses Exceeding Usual and Customary** or the PPO Allowable Fee Schedule: Any portion of the expenses for covered dental services or supplies that are determined by the Plan Administrator or its designee to exceed the usual and customary charge or PPO fee schedule (as defined in the Definitions section of this document).

**Expenses for Which a Third Party Is Responsible:** Expenses for services or supplies for which a third party is required to pay because of the negligence or other tortious or wrongful act of that third party (see the provisions relating to Third Party Liability in the section on *Coordination of Benefits*).

**Expenses Incurred Before or After Coverage:** Expenses for services rendered or supplies provided before the patient became covered under the dental program, or after the date the patient's coverage ends (except under those conditions described in the Extension of Dental Benefits in the *Dental Expense Coverage* section or under the COBRA provisions of the Plan).

**Experimental and/or Investigational Services:** Expenses for any dental services, supplies, drugs, or medicines that are determined by the claims administrator or its designee to be experimental and/or investigational (as defined in the *Key Terms and Definitions* section of this document).

**Frequent Intervals Services:** Services provided at more frequent intervals than covered by the PPO Dental Plan as described in the *Schedule of Dental Benefits*.

**Gnathological Recordings for Jaw Movement and Position:** Expenses for gnathological recordings (measurement of force exerted in the closing of the jaws) as performed for jaw movement and position.

**Hospital Expenses Related to Dental Care Expenses:** Expenses for hospitalization related to dental surgery or care, except as otherwise explained in this document. Contact the claims administrator for more information if you require this service.

**Illegal Act:** Expenses incurred by any covered individual for injuries resulting from commission, or attempted commission by the covered individual, of an illegal act that PEBP determines

involves violence or the threat of violence to another person or in which the covered individual uses a firearm. PEBP's discretionary determination that this exclusion applies shall not be affected by any subsequent official action or determination with respect to prosecution of the covered individual (including, without limitation, acquittal, or failure to prosecute) in connection with the acts involved.

**Installation or Replacement of Appliances:** Restorations or procedures for altering vertical dimensions.

**Medically Unnecessary Services or Supplies:** As determined by PEBP or its designee not to be medically necessary (as defined in the *Definitions* section of this document.) This includes procedures that are not indicated due to insufficient evidence of efficacy, including, but not limited to, Adjunctive Pre-Diagnostic Tests, Oral Cancer screenings, etc.

**Mouth Guards:** Expenses for athletic mouth guards and associated devices.

**Myofunctional:** Therapy expenses for myofunctional therapy.

**Non-Dental Expenses:** Services rendered or supplies provided that are not recommended or prescribed by a dentist.

**Occupational Illness, Injury or Conditions Subject to Workers' Compensation:** Expenses incurred by you or any of your covered dependents arising out of or in the course of employment (including self-employment) if the injury, illness, or condition is subject to coverage, in whole or in part, under any workers' compensation or occupational disease or similar law.

This applies even if you or your covered dependent were not covered by workers' compensation insurance, or if the covered individual's rights under workers' compensation or occupational disease or similar law have been waived or qualified.

**Orthodontia:** Expenses for any dental services relating to orthodontia evaluation and treatment.

**Periodontal Splinting:** Expenses for periodontal splinting (tying two or more teeth together when there is bone loss to gain additional stability).

**Personalized Bridges, Dentures, Retainers or Appliances:** Expenses for personalization or characterization of any dental prosthesis, including but not limited to any bridge, denture, retainer, or appliance.

**Reconstructive Dental Surgery:** When that service is:

- Incidental to or following surgery resulting from trauma, infection, or other diseases of the involved part.
- Surgery or treatment to correct deformities caused by sickness.
- Surgery or treatment to correct birth defects outside the normal range of human variation.

- Reconstructive dental surgery because of congenital disease or anomaly of a covered dependent child resulting in a functional disorder.

**Services Not Performed by a Dentist or Dental Hygienist:** Expenses for dental services not performed by a dentist (except for services of a dental hygienist that are supervised and billed by a dentist and are for cleaning or scaling of teeth or for fluoride treatments).

**Treatment of Jaw or Temporomandibular Joints (TMJ):** Expenses for treatment, by any means, of jaw joint problems including temporomandibular joint (TMJ) dysfunction disorder and appliances.

**Treatment of Disturbances** of the temporomandibular joint, craniomandibular dysfunctions, myofascial pain syndrome, or any other disorder of the joint linking the jaw to the skull and the associated muscles. This exclusion does not pertain to temporomandibular joint radiographs.

**War or Similar Event:** Expenses incurred as a result of an injury or illness due to you or your covered dependents participation in any act of war, either declared or undeclared, war-like act, riot, insurrection, rebellion, or invasion, except as required by law.

## Self-Funded PPO Dental Claims Administration

### How Dental Benefits are Paid

Plan benefits are considered for payment on the receipt of written proof of claim, commonly called a bill. Generally, health care providers send their bill to PEBP's third-party administrator directly. Plan benefits for eligible services performed by health care providers will then be paid directly to the provider delivering the services. When Deductibles, Coinsurance or copayments apply, you are responsible for paying your share of these charges.

If services are provided through the PPO dental network, the PPO dental provider may submit the proof of claim directly to PEBP's third-party administrator; however, you will be responsible for the payment to the PPO dental care provider for any applicable Deductible, Coinsurance, or copayments.

If a dental care provider does not submit a claim directly to PEBP's third-party administrator and instead sends the bill to you, you should follow the steps outlined in this section regarding *How to File a Claim*. If, at the time you submit your claim, you furnish evidence acceptable to the Plan Administrator or its designee (PEBP's third-party administrator) that you or your covered dependent paid some or all of those charges, Plan benefits may be paid to you, but only up to the amount allowed by the Plan for those services after Plan Year Deductible, Coinsurance and copayment amounts are met.

### How to File a Dental Claim

Claims must be submitted to the Plan within 12 months from the date of service. No Plan benefits will be paid for any claim submitted after this period. Benefits are based on the Plan's provisions in place on the date of service.

Most providers send their bills directly to the PEBP's third-party administrator; however, for providers who do not bill the Plan directly, you may be sent a bill. In that case, follow these steps:

- Obtain a claim form from PEBP's third-party administrator or in your E-PEBP portal member account (see the *Participant Contact Guide* in this document for details on address, phone, and website).
- Complete the participant part of the claim form in full. Answer every question, even if the answer is "none" or "not applicable (N/A)."
- The instructions on the claim form will tell you what documents or medical information are necessary to support the claim. Your physician, health care practitioner or dentist can complete the health care provider part of the claim form, or you can attach the itemized bill for professional services if it contains the following information:
  - A description of the services or supplies provided including appropriate procedure codes.
  - Details of the charges for those services or supplies.
  - Appropriate diagnosis code.

- Date(s) the services or supplies were provided.
- Patient's name.
- Provider's name, address, phone number, and professional degree or license.
- Provider's federal tax identification number (TIN).
- Provider's signature.

Please review your bills to be sure they are appropriate and correct. Report any discrepancies in billing to the third-party administrator. This can reduce costs to you and the Plan. Complete a separate claim form for each person for whom Plan benefits are being requested. If another plan is the primary payer, send a copy of the other plan's explanation of benefits (EOB) along with the claim you submit to this Plan.

To assure that medical, pharmacy or dental expenses you incur are eligible under this Plan, the Plan has the right to request additional information from any hospital, facility, physician, laboratory, radiologist, dentist, pharmacy or any other eligible medical or dental provider. For example, the Plan has the right to deny deductible credit or payment to a provider if the provider's bill does not include or is missing one or more of the following components. This is not an all-inclusive list.

- Itemized bill to include but not be limited to: Proper billing codes such as CPT, HCPCS, Revenue Codes, CDT, and ICD 10.
- Date(s) of service.
- Place of service.
- Provider's Tax Identification Number.
- Provider's signature.
- Operative report.
- Patient ledger.
- Emergency room notes.

**NOTE:** Claims are processed by PEBP's third-party administrator in the order they are received.

**NOTE:** It is your responsibility to maintain copies of the explanation of benefits provided to you by PEBP's third party administrator or prescription drug administrator. Explanation of benefits documents are available on the third-party administrator's website application but cannot be reproduced.

#### [Where to Send the Claim Form](#)

Send the completed claim form, a copy of the bill you received, and any other required information to the third-party administrator at the address listed in the *Participant Contact Guide* in this document.

## Dental Appeal Process

### [Written Notice of Denial of Claim](#)

The Plan's third-party administrator will notify you in writing on an Explanation of Benefits (EOB) of an Adverse Claim Determination (see *Adverse Determination* in the *Key Terms and Definitions* section) resulting in a denial, reduction, termination, or failure to provide or make payments (in whole or in part) of a benefit. The notice will explain the reasons why, with reference to the Plan provisions as to the basis for the adverse determination and it will explain what steps to take to submit a Level 1 Claim Appeal.

You will be provided with:

- upon request and without charge, reasonable access to and copies of relevant documents, records, and other information relevant to your claim for benefits;
- the opportunity to submit written comments, documents, records, and other information relating to the claim for benefits;
- a full and fair review that considers comments, documents, records, and other information submitted by you, without regard to whether such information was submitted or considered in the initial benefit determination;
- automatically and free of charge, with any new or additional evidence considered, relied upon, or generated by the Plan (or at the direction of the Plan) in connection with the denied claim. Such evidence will be provided as soon as possible (and sufficiently in advance of the date on which the notice of Adverse Benefit Determination on review is required to be provided) to give you a reasonable opportunity to respond prior to that date.

Additionally, before the Plan issues an Adverse Benefit Determination on review based on a new or additional rationale, you will be provided, automatically and free of charge, with the rationale. The rationale will be provided as soon as possible (and sufficiently in advance of the date on which the notice of Adverse Benefit Determination on review is required to be provided) to give you reasonable time to respond prior to that date.

If the Plan receives new or additional evidence or rationale so late in the claim filing or claim appeal process that a claimant would not have a reasonable opportunity to respond, the period for providing a final determination is delayed until such time as the claimant has had such an opportunity.

When applicable, the notice will explain what additional information is required from you and why it is needed. A participant or their designee cannot circumvent the claims and appeals procedures by initiating a cause of action against the PEBP (or the State of Nevada) in a court proceeding.

The appeal process works as follows:

### [Level 1 Claim Appeal](#)

#### [NAC 287.670](#)

If your claim is denied, or if you disagree with the amount paid on a claim, you may request a Level 1 Claim Appeal from the third-party administrator within 180 days of the date you received the Explanation of Benefits (EOB) which provides the claim determination. Failure to request a Level 1 Claim Appeal in a timely manner will be deemed to be a waiver of any further right of review of appeal under the Plan, unless good cause can be demonstrated. The written request for appeal must include:

- The name and Social Security Number, or identification number of the participant.
- A copy of the EOB related to the claim being appealed; and
- A detailed written explanation why the claim is being appealed.

You have the right to review documents applicable to the denial and to submit your own comments in writing. The third-party administrator will review your claim (by a person at a higher level of management than the one who originally denied the claim). If any additional information is needed to process your request for appeal, it will be requested promptly.

The third-party administrator will issue a decision of your Level 1 Claim Appeal in writing within 20 days after receipt of your request for appeal.

You will receive a notice of the appeal determination. If that determination is adverse, it will include at each level of the appeal review, the following:

- (a) information that is sufficient to identify the claim involved (e.g., date of service, health care provider, claim amount if applicable);
- (b) the statement that, upon request and free of charge, the diagnosis code and/or treatment code, and their corresponding meanings, will be provided. However, a request for this information will not be treated as a request for a 2<sup>nd</sup> level of appeal or external review (when external review is applicable);
- (c) the specific reason(s) for the adverse appeal review decision, including the denial code and its corresponding meaning and a discussion of the decision, as well as any Plan standards used in denying the claim;
- (d) reference the specific Plan provision(s) on which the determination is based;
- (e) a statement that you are entitled to receive upon request, free access to and copies of documents relevant to your claim;
- (f) an explanation of the Plan's appeal process and Level 2 appeal process and the external review process (when external review is applicable), along with any time limits and information regarding how to initiate the next level of review, as well as a statement of the voluntary Plan appeal procedures, if any;
- (g) if the denial was based on an internal rule, guideline, protocol or similar criterion, a statement will be provided that such rule, guideline, protocol, or criteria that was relied upon will be provided free of charge to you, upon request;
- (h) if the denial was based on medical necessity, experimental treatment, or similar exclusion or limit, a statement will be provided that an explanation regarding the scientific or clinical judgment for the denial will be provided free of charge to you, upon request;

(i) the statement that “You and your Plan may have other voluntary dispute resolution options such as mediation. One way to find out what may be available is to contact your local U. S. Department of Labor Office and your State insurance regulatory agency;” and disclosure of the availability of, and contact information for, any applicable health insurance consumer assistance or ombudsman established under the Public Health Services Act to assist individuals with internal claims and appeals and external review processes (when external review is applicable).

The notification will explain the steps necessary if you wish to proceed to a Level 2 Appeal if you are not satisfied with the response at Level 1.

#### [Level 2 Claim Appeal](#)

##### [NAC 287.680](#)

If you are unsatisfied with the Level 1 Claim Appeal decision made by the third-party administrator, you may file a Level 2 Claim Appeal to the PEBP Executive Officer or designee by completing a Claim Appeal Request form. Claim Appeal Request forms are available at <https://pebp.nv.gov/> or by request by contacting PEBP Customer Service at 775-684-7000, 702-486-3100, or 800-326-5496. Furthermore, you are welcome to submit Level 2 Claim Appeals online through a form that can be found under the subheading “Filing an Appeal” under PEBP’s contact us web page. A Level 2 Appeal must be submitted to PEBP within 35 days after you receive the Level 1 Appeal determination. Your Level 2 Appeal must include a copy of:

- Any document submitted with your Level 1 Appeal request.
- A copy of the Level 1 Appeal decision; and
- Any documentation to support your request.

The Executive Officer or designee will use resources available to ensure a thorough review is completed in accordance with provisions of the Plan.

A Level 2 Appeal decision will be given to you in writing by certified mail within 30 days after the Level 2 Appeal request is received by the Executive Officer or designee. A Level 2 Appeal determination will explain and reference the reasons for the decision, including the applicable provisions of the Plan upon which the determination is based.

#### [Standard Request for External Claim Review](#)

##### [NAC 287.690](#)

An External Claim Review may be requested by a participant and/or the participant’s treating physician after exhausting the Level 1 and Level 2 Claim Appeals process. This means that you may have a right to have the Plan’s or its designee’s decision reviewed by independent health care professionals if the adverse benefit determination involved making a judgment as to the medical necessity, appropriateness, health care setting, level of care or effectiveness of the health care setting or treatment you requested.

An External Claim Review request must be submitted in writing to the Office for Consumer Health Assistance (OCHA) within four (4) months after the date of receipt of a notice of the Level 2 Claim Appeal decision. An *External Review Request Form* is available on the PEBP website at

<https://pebp.nv.gov/>. The OCHA will assign an independent external review organization within five (5) days after receiving the request. The external review organization will issue a determination within 15 days after it receives the complete information. For standard Request for External Claim Review, a decision will be made within 45 days of receiving the request.

A Request for External Claim Review must include:

- completed and signed External Review Request Form.
- a copy of the EOB(s) related to the claim(s) being reviewed.
- a detailed written explanation why the external review is being requested; and
- any additional supporting documentation.

The Request for External Claim Review must be submitted to:

Office for Consumer Health Assistance  
7150 Pollock Dr  
Las Vegas, NV 89119  
Phone: (702) 486-3587,  
(888) 333-1597  
Fax 702-486-3586  
Web:  
[https://adsd.nv.gov/Programs/CHA/Office\\_for\\_Consumer\\_Health\\_Assistance\\_\(OCHA\)/](https://adsd.nv.gov/Programs/CHA/Office_for_Consumer_Health_Assistance_(OCHA)/)

## Coordination of Benefits (COB)

For information, refer to the separate PEBP Health and Welfare Wrap Document available at <https://pebp.nv.gov/> under “4.4 Coordination of Benefits” ([NAC 287.755](#)).

### Which Benefits are Subject to Coordination?

When Participants have medical, dental or vision coverage from some other source, benefits are determined using Coordination of Benefits (COB). COB operates so that one of the plans (i.e., the primary plan) will pay its benefits first. The other plan or policy, (i.e., the secondary plan) may then provide additional benefits. In no event will the combined benefits of the primary and secondary plans exceed 100% of the medical or dental allowable expenses incurred. Sometimes the combined benefits that are paid will be less than the total expenses.

Participants must let the Plan Administrator, or its designee, know about other coverages when submitting a claim. If the PEBP Plan is secondary coverage, the Participant will be required to meet their PEBP Plan Year medical and dental deductibles. This Plan’s prescription drug benefit does not coordinate benefits for prescription medications, or any covered over the counter (OTC) medications, obtained through retail or home delivery pharmacy programs. There will be no coverage for prescription drugs under this Plan if a Participant has additional prescription drug coverage that is primary.

For the purposes of this COB section, the word “plan” refers to any group or individual medical or dental policy, contract, or plan, whether insured or self-insured, that provides benefits payable for medical or dental services incurred by the covered individual either on an individual basis or as part of a group of employees, retirees or other individuals.

A Participant in a fully insured plan seeking to obtain payment of benefits shall follow and be bound by the COB procedures under such fully insured plan and the rules and procedures described in such fully insured plan’s applicable Summary of Insurance.

A Participant in a self-insured plan seeking to obtain payment of benefits shall follow and be bound by the COB procedures set forth in this Section 4.4. The PEBP delegates to the third-party administrator of such self-insured plan the duty to administer and interpret the provisions of this Section 4.4. and to adopt, document and communicate any rules and procedures necessary or appropriate to implement the COB procedures, as set forth herein:

### Which Plan Pays First: Order of Benefit Determination Rules

PEBP uses the order of benefit determination rules established by the National Association of Insurance Commissioners (NAIC), and which are commonly used by insured and self-insured plans. Any plan that does not use these same rules always pays its benefits first.

When two plans cover the same person, the following order of benefit determination rules establish which plan is the primary plan (pays first) and which is the secondary plan (pays second). If the first of the rules does not establish a sequence or order of benefits, the next rule is applied, and so on, until an order of benefits is established.

These rules are detailed in the separate PEBP Health and Welfare Wrap Document available at <https://pebp.nv.gov/> under “4.4 Coordination of Benefits” ([NAC 287.755](#)).

### Coordination with Medicare

Coordination with Medicare is not applicable for retirees and their dependents who are eligible for Medicare Part A and Medicare Part B and who are required to transition to the Medicare Exchange.

This Plan has coordination of benefits for Medicare as it relates to:

- Entitlement to Medicare Coverage,
- When the Participant Is Not Eligible for Premium Free Medicare Part A,
- Coverage Under Medicare and This Plan When a Participant has End-Stage Renal Disease (ESRD),
- How Much This Plan Pays When It Is Secondary to Medicare,
- When the Retiree or the Retiree’s Covered Spouse or Domestic Partner is Enrolled in Medicare Part B,
- When the Participant Enters Into a Medicare Private Contract

For details, refer to the separate PEBP Health and Welfare Wrap Document available at <https://pebp.nv.gov/> under “4.4 Coordination of Benefits” ([NAC 287.755](#)).

### Coordination with Other Government Programs

This Plan has coordination of benefits as it relates to:

- Medicaid,
- Medicare,
- Tricare,
- Veterans Affairs,
- Worker’s Compensation, and
- Medicare Disability.

For more details, refer to the separate PEBP Health and Welfare Wrap Document available at <https://pebp.nv.gov/> under “4.4 Coordination of Benefits” ([NAC 287.755](#)).

## Third Party Liability and Subrogation

### Subrogation and Rights of Recovery

Subrogation applies to situations where the Participant is injured, and another person or entity is or may be responsible, liable, or contractually obligated, for whatever reason, for the payment of certain damages or claims arising from or related in any way to the Participant's injury (the "Injury"). These damages or claims arising from the Injury, irrespective of the way they are categorized, may include, without limitation, medical expenses, pain and suffering, loss of consortium, and/or wrongful death. The Plan has a right of subrogation irrespective of whether the damages or claims are paid or payable to the Participant, the Participant's estate, the Participant's survivors, or the Participant's attorney(s). Any and all payments made by the Plan for which it claims a right of subrogation are referred to as Subrogated Payments.

The subrogation provision provides the Plan with a right of recovery for certain payments made by the Plan, irrespective of fault, or negligence wrongdoing. Any and all payments made by the Plan relating in any way to the injury may be recovered directly from the other person or from any judgment, verdict or settlement obtained by the participant in relation to the injury.

The Participant must cooperate fully, at all times, and provide information needed or requested by the Plan to recover payments, execute any papers necessary for such recovery, and do whatever is necessary or requested in order to secure and protect the Subrogation rights of the Plan. The Participant's required cooperation includes, but is not limited to, the following actions, which must be performed immediately, upon request by the Plan:

- 1) Executing an acknowledgment form or other document acknowledging and agreeing to protect the Plan's right of Subrogation.
- 2) Cooperating and participating in the Plan's recovery efforts, including but not limited to participating in litigation commenced or pursued by the Plan or its Board; and
- 3) Filing a claim or demand with another insurance company, including but not limited to the Participant's own first party insurance policy or another person's or entity's insurance policy.

Refer to the separate PEBP Active Employee Health and Welfare Benefits Wrap Plan Document and PEBP Retiree Health and Welfare Benefits Wrap Plan Document available at <https://pebp.nv.gov/> for more information regarding third party liability and subrogation.

## Basic Life Insurance

This section provides a summary of the fully insured group basic life insurance available from PEBP. Since this is only a summary, for complete information you must refer to the Certificate of Coverage Booklet available from the insurance company who insures this benefit. Their name and contact information are listed in the *Participant Contact Guide* section of this document.

### Eligibility for Life Insurance

To be eligible for the basic life insurance, you must be enrolled under the PEBP sponsored medical Plan, and be in one of the following classes:

- Full-time employees of the State of Nevada, professional full-time employees of the Nevada System of Higher Education (under annual contract), and members of the Nevada Senate or Assembly are eligible for this benefit. Your employer pays the full cost of Basic Life Insurance.
- Full-time employees of any non-State agency approved by the PEBP board. Your employer pays the full cost of Basic Life Insurance.
- Retirees of the State of Nevada receiving PERS, judicial and legislative retirement systems (in accordance with [NRS 287.045](#)), professional employees qualifying per [NAC 287.135](#), and retirees eligible to join PEBP upon retirement pursuant to [NRS 287.023](#) are eligible for this benefit. Certain retirees pay a contribution toward the cost of basic life insurance.

Reinstated retirees are not eligible for basic life insurance benefits or voluntary life Insurance coverage ([NRS 287.0475](#)).

### Coverage

Basic Life Insurance Benefits are as follows:

Basic Life Insurance	Life insurance Benefit Amount
Full-time employees of the State	\$25,000
Full-time employees of non-State agency	\$15,000
Retirees of the State of Nevada	\$12,500
Retirees of non-State agency	\$7,500

The 82<sup>nd</sup> Legislature (2023 Session) has increased the Basic Life Insurance benefit amount for State employees and retirees for the 2024-2025 biennium.

Legislatively approved enhancements, such as basic life insurance amounts may be subject to change in subsequent plan years.

## Participant Contact Guide

Participant Contact Guide	
<b>Public Employees' Benefits Program (PEBP)</b> 3427 Goni Road, Ste 109 Carson City, NV 89706 Customer Service: (775) 684-7000, (702) 486-3100, or (800) 326-5496 Fax: (775) 684-7028 <a href="https://pebp.nv.gov/">https://pebp.nv.gov/</a>	<b>Plan Administrator</b> <ul style="list-style-type: none"> <li>• Enrollment and eligibility</li> <li>• COBRA information and premium payments</li> <li>• Level 2 claim appeals</li> <li>• External review coordination</li> </ul>
<b>UMR</b> <u>Claims Submission</u> P O Box 30541 Salt Lake City, UT 84130-0541 EDI #39026  <u>Appeal of Claims</u> P O Box 30546 Salt Lake City, UT 84130-0546  <u>Customer Service</u> (888) 763-8232 <a href="http://www.UMR.com">www.UMR.com</a>  <u>Diabetes Care Management form submission</u> UMR 27 Corporate Hill Drive Little Rock, AR 77205 Fax: 800-458-0701 Email: <a href="mailto:diabetes@HealthscopeBenefits.com">diabetes@HealthscopeBenefits.com</a>	<b>Third-party Claims Administrator/Third-party Administrator/PPO Network/ Disease Management Administrator</b> <ul style="list-style-type: none"> <li>• Claim submission</li> <li>• Claim status inquiries</li> <li>• Level 1 claim appeals</li> <li>• Verification of eligibility</li> <li>• Plan Benefit Information</li> <li>• CDHP &amp; Dental only ID Cards</li> <li>• Obesity Care Management Program</li> <li>• Disease Care Management Program</li> <li>• Sierra Health-Care Options (SHO) – Southern Nevada PPO Network</li> <li>• UnitedHealthcare Choice Plus – Outside of Southern Nevada PPO Network</li> <li>• Behavioral Health-Care Options (BHO) – Behavioral Health Network in Nevada</li> </ul>
<b>Sierra Health-Care Options, Inc</b> PO BOX 15645 Las Vegas, NV 89144-5648 Customer Service : 888-323-1461 Fax : 800-288-2264	<b>Utilization Management and Case Management Company</b> <ul style="list-style-type: none"> <li>• Pre-Certification/Prior Authorization</li> <li>• Utilization Management</li> <li>• Case Management</li> <li>• Transplants</li> </ul>

## Participant Contact Guide

<p><b>Express Scripts</b>  <u>Customer Service</u>  (855) 889-7708  <a href="http://www.Express-Scripts.com">www.Express-Scripts.com</a></p> <p><u>Accredo Patient Customer Service:</u>  (800) 803-2523</p> <p><u>Accredo Physician Service Line</u>  (800) 987-4904 option 5</p> <p><u>Express Scripts / Accredo Prior Authorization</u>  (800) 753-2851  Electronic option: <a href="http://express-scripts.com/PA">express-scripts.com/PA</a></p> <p><u>Specialty Medication SaveonSP copay assistance</u>  (800) 683-1074  <a href="http://www.saveonsp.com/pebp">www.saveonsp.com/pebp</a></p>	<p><b>Pharmacy Benefit Manager for the CDHP, LD PPO Plan, and EPO Plan</b></p> <ul style="list-style-type: none"> <li>• Prescription drug information</li> <li>• Retail network pharmacies</li> <li>• Prior authorization</li> <li>• Price a Medication tool</li> <li>• Home Delivery service and Mail Order forms</li> <li>• Preferred Mail Order for diabetic supplies</li> <li>• Accredo Specialty Drug Services</li> <li>• Coverage and Clinical reviews</li> <li>• Appeals</li> <li>• External Review Requests</li> <li>• Copay/Deductible/Coinsurance assistance</li> </ul>
<p><b>HSA Bank</b>  HRA Claim Submission  PO Box 2744  Fargo, ND 58108-2744  <a href="mailto:hsaforms@hsabank.com">hsaforms@hsabank.com</a></p> <p>Fax: 855-764-5689  <a href="http://www.hsabank.com">www.hsabank.com</a>  Customer Service: 833-228-9364  <a href="mailto:askus@hsabank.com">askus@hsabank.com</a>  <a href="http://myaccounts.hsabank.com">myaccounts.hsabank.com</a></p>	<p><b>HSA and HRA Claims Administrator</b></p> <ul style="list-style-type: none"> <li>• HSA/HRA Claims and claim appeals</li> </ul>
<p><b>Diversified Dental Services</b>  5470 Kietzke Lane, Ste 300  Reno, NV 89511  <a href="mailto:ProviderRelations@ddsppo.com">ProviderRelations@ddsppo.com</a></p> <p>1-866-270-8326  <a href="http://diversifieddental.com">diversifieddental.com</a></p>	<p><b>PPO Dental Network</b></p> <ul style="list-style-type: none"> <li>• Statewide PPO Dental Providers</li> <li>• Dental Provider directory</li> <li>• National PPO Dental Providers outside of Nevada utilizes the Principal Dental Network</li> </ul>
<p><b>Health Plan of Nevada</b>  (702) 242-7300 or (877) 545-7378  <a href="http://www.myhpnstateofnevada.com/">www.myhpnstateofnevada.com/</a></p>	<p><b>Southern Nevada Health Maintenance Organization (HMO)</b></p> <ul style="list-style-type: none"> <li>• Medical claims/provider network</li> </ul>

Participant Contact Guide	
<p><b>VIA Benefits</b>  10975 Sterling View Drive, Suite A1  South Jordan, UT 84095  (888)598-7545  <a href="https://my.viabenefits.com/pebp">https://my.viabenefits.com/pebp</a>  Phone: (888) 598-7545  Fax: (402) 231-4310</p>	<p><b>Medicare Exchange and Medicare HRA administrator</b></p> <ul style="list-style-type: none"> <li>• Medigap (Supplemental) plans</li> <li>• Medicare Advantage Plans (HMO and PPO)</li> <li>• HRA claims administrator</li> </ul>
<p><b>United Healthcare Specialty Benefits</b>  Group Number: 370074  Customer Service: 1-888-763-8232  UnitedHealthcare Specialty Benefits  P.O. Box 7149  Portland, ME 04112-7149</p>	<ul style="list-style-type: none"> <li>• Basic Life Insurance for eligible active and retirees</li> <li>• Member Assistance Program</li> <li>• Global Travel Assistance</li> </ul>
<p><b>Office for Consumer Health Assistance</b>  7150 Pollock Dr  Las Vegas, NV 89119  Customer Service:  (702) 486-3587 or (888) 333-1597  <a href="https://adsd.nv.gov/Programs/CHA/Office_for_Consumer_Health_Assistance_(OCHA)/">https://adsd.nv.gov/Programs/CHA/Office_for_Consumer_Health_Assistance_(OCHA)/</a></p>	<p><b>Consumer Health Assistance</b></p> <ul style="list-style-type: none"> <li>• Concerns and problems related to coverage</li> <li>• Provider billing issues</li> <li>• External review information</li> </ul>
<p><b>Corestream</b>  PEBP+ Customer Care: (775) 249-0716  E-mail: <a href="mailto:pebpcustomercare@corestream.com">pebpcustomercare@corestream.com</a>  <a href="http://www.corestream.com">www.corestream.com</a></p> <p><b><u>Voluntary Life, Critical Illness, Accident, and Hospital Indemnity Insurance</u></b>  The Standard Insurance Company  (888) 288-1270  <a href="http://www.standard.com/mybenefits/nevada">www.standard.com/mybenefits/nevada</a></p>	<p><b>PEBP+ Voluntary Benefits Administrator</b></p> <ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Auto Insurance</li> <li>• Critical Illness</li> <li>• Disability Insurance (Long-term and Short-term)</li> <li>• Home Insurance</li> <li>• Hospital Indemnity</li> <li>• Identity Theft</li> <li>• Legal Services</li> <li>• Life Insurance (Supplemental)</li> <li>• Pet Insurance</li> <li>• Vision Care</li> </ul>

## Key Terms and Definitions

The following terms or phrases are used throughout the MPD. These terms or phrases have the following meanings. These definitions do not, and should not be interpreted to, extend coverage under the Plan.

**Accident:** A sudden and unforeseen event that is not work-related, resulting from an external or extrinsic source.

**Adverse Benefit Determination:** A determination that an admission, availability of care, continued stay or other health care service that is a covered benefit has been reviewed, and, based upon the information provided, does not meet the health carrier's requirements for medical necessity, appropriateness, health care setting, level of care or effectiveness, and the requested service or payment for the service is therefore denied, reduced, or terminated.

**Allowable Expense:** A health care service or expense, including Deductibles or Coinsurance, that is covered in full or in part by any of the plans covering a plan participant (see also the *COB section* of this document), except as otherwise provided by the terms of this Plan or where a statute applicable to this Plan requires a different definition. This means that an expense or service (or any portion of an expense or service) that is not covered by any of the plans is not an allowable expense.

**Ancillary Services:** Services provided by a hospital or other health care facility other than room and board, including (but not limited to) use of the operating room, recovery room, intensive care unit, etc., and laboratory and x-ray services, drugs and medicines, and medical supplies provided during confinement.

**Anesthesia:** The condition produced by the administration of specific agents (anesthetics) to render the patient unconscious and without conscious pain response (e.g., general anesthesia), or to achieve the loss of conscious pain response and/or sensation in a specific location or area of the body (e.g., regional or local anesthesia). Anesthetics are commonly administered by injection or inhalation.

**Annual:** For the purposes of this Plan, annual refers to the 12-month period starting July 1 through June 30.

**Appliance (dental):** A device to provide or restore function or provide a therapeutic (healing) effect.

**Appropriate:** See the definition of medically necessary for the definition of appropriate as it applies to medical services that are medically necessary.

**Average Wholesale Price (AWP):** the average price at which drugs are purchased at the wholesale level.

**Base Plan:** The Self-Funded Consumer Driven Health Plan (CDHP). The base Plan is also defined as the “default Plan” where applicable in this document and other communication materials produced by PEBP ([NRS 287.045](#)).

**Benefit, Benefit Payment, Plan Benefit:** The amount of money payable for a claim, based on the usual and customary charge, after calculation of Deductibles, Coinsurance, and/or copayments, and after determination of the Plan’s exclusions, limitations, and maximums.

**Bitewing X-Rays (dental):** Dental x-rays showing the coronal (crown) halves of the upper and lower teeth when the mouth is closed.

**Bridge, Bridgework (dental) Fixed:** A prosthesis that replaces one or more teeth and is cemented in place to existing abutment teeth. It consists of one or more pontics and one or more retainers (crowns or inlays). The patient cannot remove the prosthesis.

**Business Day:** Refers to weekdays, except Saturday or Sunday, or a Nevada Holiday or federal holiday.

**Claims Administrator:** The person or company retained by the Plan to administer claim payment responsibilities and other administration or accounting services as specified by the Plan.

**Coinurance:** That portion of eligible medical expenses for which the covered person has financial responsibility. In most instances, the covered individual is responsible for paying a percentage of covered medical expenses in excess of the Plan’s Deductible. The Coinsurance varies depending on whether in-network or out-of-network providers are used.

**Coordination of Benefits (COB):** The rules and procedures applicable to the determination of how plan benefits are payable when a person is covered by two or more health care plans. (See also the *Coordination of Benefits* section).

**Cosmetic Surgery or Treatment:** Surgery or medical treatment to improve or preserve physical appearance, but not physical function. Cosmetic surgery or treatment includes (but is not limited to) removal of tattoos, breast augmentation, or other medical, dental, or surgical treatment intended to restore or improve physical appearance, as determined by the Plan Administrator or its designee.

**Course of Treatment (Dental):** The planned program of one or more services or supplies, provided by one or more dentists, to treat a dental condition diagnosed by the attending dentist as a result of an oral examination. The course of treatment begins when a dentist first renders a service to correct or treat the diagnosed dental condition.

**Covered Dental Expenses:** See the definition of *Eligible Dental Expenses*.

**Crown (Dental):** The portion of a tooth covered by enamel. An artificial crown is a dental prosthesis used to return a tooth to proper occlusion, contact and contour, as used as a restoration or an abutment for a fixed prosthesis.

**Customary Charge:** See the definition of Usual and Customary Charge.

**Deductible:** The amount of eligible dental expenses you are responsible for paying before the Plan begins to pay benefits. The amount of deductibles is discussed in the *Dental Expense Coverage* section of this document.

**Dependent Child(ren):** See also ([NAC 287.312](#)). For the purposes of this Plan, a dependent child is any of your children under the age of 26 years, including:

- natural child,
- child(ren) of a domestic partner,
- stepchild,
- legally adopted child or child placed in anticipation for adoption (the term placed for adoption means the assumption and retention by the employee of a legal obligation for total or partial support of the child in anticipation of adoption of the child and the child must be available for adoption and the legal adoption process must have commenced),
- child who qualifies for benefits under a QMCSO/NMSN (see the *Eligibility* section for details on QMCSO/NMSN),
- any other person who:
  - Bears a relationship described in 26 U.S.C. § 152(c)(2) to the participant or his or her spouse or domestic partner.
  - Is unmarried.

**Dental:** As used in this document, dental refers to any services performed by (or under the supervision of) a dentist, or supplies (including dental prosthetics). Dental services include treatment to alter, correct, fix, improve, remove, replace, reposition, restore or treat: teeth; the gums and tissues around the teeth; the parts of the upper or lower jaws that contain the teeth (the alveolar processes and ridges); the jaw, any jaw implant, or the joint of the jaw (the temporomandibular joint); bite alignment, or the meeting of upper or lower teeth, or the chewing muscles; and/or teeth, gums, jaw or chewing muscles because of pain, decay, malformation, disease or infection. Dental services and supplies are covered under the dental expense coverage plan and are not covered under the medical expense coverage of the Plan unless the medical plan specifically indicates otherwise in the Schedule of Medical Benefits.

For injury to teeth see *Injury to Sound and Natural Teeth*, below.

**Dental Care Provider:** A dentist, dental hygienist nurse, or other health care practitioner (as those terms are specifically defined in this section of the document) who is legally licensed and who is a dentist or performs services under the direction of a licensed dentist; and acts within the scope of his or her license; and is not the patient or the parent, spouse, sibling (by birth or marriage) or child of the patient.

**Dental Subspecialty Areas:**

Subspecialty Area	Services related to the diagnosis, treatment, or prevention of diseases
Endodontics	The dental pulp and its surrounding tissues.
Implantology	Attachment of permanent artificial replacement of teeth directly to the jaw using artificial root structures.
Oral Surgery	Extractions and surgical procedures of the mouth.
Orthodontics	Abnormally positioned or aligned teeth.
Pedodontics	Treatment of dental problems of children.
Periodontics	Structures that support the teeth (gingivae, alveolar bone, periodontal membrane or ligament, cementum).
Prosthodontics	Construction of artificial appliances for the mouth (bridges, dentures, crowns, implants).

**Dental Hygienist:** A person who is trained, legally licensed, and authorized to perform dental hygiene services (such as prophylaxis, or cleaning of teeth), under the direction of a licensed dentist; and who acts within the scope of his or her license; and is neither the patient, the parent, spouse, sibling (by birth or marriage) nor child of the patient.

**Dental Implant:** A dental implant is an artificial tooth root that is placed into your jaw to hold a replacement tooth or bridge.

**Dentist:** A person holding the degree of Doctor of Dental Surgery (DDS) or Doctor of Dental Medicine (DMD) who is legally licensed and authorized to practice branches of dentistry under the laws of the state or jurisdiction where the services are rendered; and acts within the scope of his or her license.

**Denture:** A device replacing missing teeth.

**Domestic Partner:** As defined by [NRS 122A.030](#).

**Eligible Dental Expenses:** Expenses for dental services or supplies, but only to the extent that they are medically necessary, as defined in this *Key Terms and Definitions* section; and the charges for them are usual and customary, as defined in this *Key Terms and Definitions* section; and coverage for the services or supplies is not excluded, as provided in the *Dental Exclusions*

section of this document and the Plan Year maximum dental benefits for those services or supplies has not been reached.

**Employee:** Unless specifically indicated otherwise when used in this document, employee refers to a person employed by an agency or entity that participates in the PEBP program, and who is eligible to enroll for coverage under this Plan.

**Exclusions:** Specific conditions, circumstances, and limitations, as set forth in the *Exclusions* section for which the Plan does not provide Plan benefits.

**Explanation of Benefits (EOB):** When the claims administrator processes a claim you will be sent a form called an explanation of benefits, or EOB. The EOB describes how the claim was processed, such as allowed amounts, amounts applied to your deductible, if your Out-of-Pocket Maximum has been reached, if certain services were denied and why, amounts you need to pay to the provider, etc.

**FAIR Health:** FAIR Health is an independent nonprofit organization that collects data for and manages the nation's largest database of privately billed health insurance claims and is entrusted with Medicare Parts A, B and D claims data for 2013 to the present. This data is widely used in the industry to determine market appropriate benchmark pricing for medical and dental services. (<https://www.fairhealth.org/about-us>)

**Fixed Appliance:** A device that is cemented to the teeth or attached by adhesive materials.

**Fluoride:** A solution applied to the surface of teeth, or a prescription drug (usually in pill form) to prevent dental decay.

**Food and Drug Administration (FDA):** The U.S. government agency responsible for administration of the Food, Drug and Cosmetic Act and whose approval is required for certain prescription drugs and other medical services and supplies to be lawfully marketed.

**Government-Provided Services (Tricare/CHAMPUS, VA, etc.):** Expenses for services when benefits are provided to the covered individual under any plan or program in which any government participates (other than as an employer), unless the governmental program provides otherwise.

**Health Care Practitioner:** A physician, behavioral health practitioner, chiropractor, dentist, nurse, nurse practitioner, physician assistant, podiatrist, or occupational, physical, respiratory or speech therapist or speech pathologist, master's prepared audiologist, optometrist, optician for vision plan benefits, oriental medicine doctor for acupuncture or Christian Science Practitioner, who is legally licensed and/or legally authorized to practice or provide certain health care services under the laws of the state or jurisdiction where the services are rendered: and acts within the scope of his or her license and/or scope of practice.

**Health Care Provider:** A health care practitioner as defined above, or a hospital, ambulatory surgical facility, behavioral health treatment facility, birthing center, home health care agency,

hospice, skilled nursing facility, or sub-acute care facility (as those terms are defined in this *Definitions* section).

**HIPAA:** Health Insurance Portability and Accountability Act of 1996. Federal Regulation affecting portability of coverage; electronic transmission of claims and other health information; privacy and confidentiality protections of health information.

**HIPAA Special Enrollment:** Enrollment rights under HIPAA for certain employees and dependents who experience a loss of other coverage and when there is an adoption, placement for adoption, birth, or marriage.

**Impression:** A negative reproduction of the teeth and gums from which models of the jaws are made. These models are used to study certain conditions and to make dental appliances and prostheses.

**Injury to Teeth:** An injury to the teeth caused by trauma from an external source.

Benefits for injury to teeth are payable under the medical plan.

**Inlay:** A restoration made to fit a prepared tooth cavity and then cemented into place (see the definition of restoration).

**In-Network Services:** Services provided by a health care provider that is a member of the Plan's Preferred Provider Organization (PPO), as distinguished from out-of-network services that are provided by a health care provider that is not a member of the PPO network.

**In-Network Contracted Rate:** The negotiated amount determined by the PPO network to be the maximum amount charged by the PPO provider for a covered service. In some cases, the in-network contracted amount may be applied to out-of-network provider charges.

**Medically Necessary:** A medical or dental service or supply will be determined to be "medically necessary" by the Plan Administrator or its designee if it:

- is provided by or under the direction of a physician or other duly licensed health care practitioner who is authorized to provide or prescribe it (or dentist if a dental service or supply is involved); and
- is determined by the Plan Administrator or its designee to be necessary in terms of generally accepted American medical and dental standards; and
- is determined by the Plan Administrator or its designee to meet the following requirements:
  - o It is consistent with the symptoms or diagnosis and treatment of the illness or injury; and
  - o It is not provided solely for the convenience of the patient, physician, dentist, hospital, health care provider, or health care facility; and
  - o It is an "appropriate" service or supply given the patient's circumstances and condition; and

- o It is a level of service that can be safely provided to the patient; and
- o It is safe and effective for the illness or injury for which it is used.

A hospitalization or confinement to a health care facility will not be considered to be medically necessary if the patient's illness or injury could safely and appropriately be diagnosed or treated while not confined.

A medical or dental service or supply that can safely and appropriately be furnished in a physician's or dentist's office or other less costly facility will not be considered to be medically necessary if it is furnished in a hospital or health care facility or other more costly facility.

- The non-availability of a bed in another health care facility, or the non-availability of a health care practitioner to provide medical services will not result in a determination that continued confinement in a hospital or other health care facility is medically necessary.
- A medical or dental service or supply will not be considered to be medically necessary if it does not require the technical skills of a dental or health care practitioner or if it is furnished mainly for the personal comfort or convenience of the patient, the patient's family, any person who cares for the patient, any dental or health care practitioner, hospital or health care facility.

**Non-Network:** See Out-of-Network Services.

**Non-Participating Provider:** A health care provider who does not participate in the Plan's Preferred Provider Organization (PPO).

**Office Visit:** A direct personal contact between a dentist or other dental care practitioner and a patient in the dental care practitioner's office for diagnosis or treatment associated with the use of the appropriate office visit code in the Current Dental Terminology (CDT) manual of the American Dental Association and with documentation that meets the requirement of such CDT coding.

**Onlay:** An inlay restoration that is extended to cover the biting surface of the tooth, but not the entire tooth. It is often used to restore lost and weakened tooth structure.

**Oral Surgery:** The specialty of dentistry concerned with surgical procedures in and about the mouth and jaw.

**Orthodontics, Orthodontia:** The science of the movement of teeth to correct a malocclusion or "crooked teeth."

**Orthognathic Services:** Services dealing with the cause and treatment of malposition of the bones of the jaw, such as prognathism, retrognathism or TMJ syndrome. See the definitions of Prognathism, Retrognathism and TMJ.

**Out-of-Network, Out-of-Network Services (Non-Network):** Services provided by a health care provider that is not a member of the Plan's Preferred Provider Organization (PPO), as

distinguished from in-network services that are provided by a health care provider that is a member of the PPO. The participant could incur greater expense when using out-of-network providers.

**Outpatient Services:** Services provided either outside of a hospital or health care facility setting or at a hospital or health care facility when room and board charges are not incurred.

**Partial Denture:** A Prosthesis that replaces one or more, but less than all, of the natural teeth and associated structures. The denture may be removable or fixed.

**Participating Provider:** A health care provider who participates in the Plan's Preferred Provider Organization (PPO).

**Periodontal Disease:** Bacterial gum infections that destroy gum tissue and supporting bone that hold teeth in place.

**Pharmacy:** A licensed establishment where covered prescription drugs are filled and dispensed by a pharmacist licensed under the laws of the state where he or she practices.

**Pharmacist:** A person legally licensed under the laws of the state or jurisdiction where the services are rendered, to prepare, compound and dispense drugs and medicines, and who acts within the scope of his or her license.

**Plan, The Plan, This Plan:** In most cases, the programs, benefits, and provisions described in this document as provided by the Public Employees' Benefits Program (PEBP).

**Plan Administrator:** The person or legal entity designated by the Plan as the party who has the fiduciary responsibility for the overall administration of the Plan.

**Plan Year:** Typically, the 12-month period from July 1 through June 30. PEBP has the authority to revise the Plan Year if necessary. PEBP has the authority to revise the benefits and rates, if necessary, each Plan Year. For medical, dental, vision and pharmacy benefits, the deductibles, Out-of-Pocket Maximums and Plan Year maximum benefits are determined based on the Plan Year.

**Plan Year Deductible:** The amount you must pay each Plan Year before the Plan pays benefits.

**Plan Year Maximum Benefits:** The maximum amount of benefits payable each Plan Year for certain dental expenses incurred by any covered plan participant (or any covered family member of the plan participant) under this Plan.

**Plan Participant; Participant:** The employee or retiree or their enrolled spouse or domestic partner or dependent child(ren) or a surviving spouse of a retiree.

**Pontic:** The part of a fixed bridge that is suspended between two abutments and replaces a missing tooth.

**Post-Service Claim:** Means any claim for benefits under a health benefit plan regarding payment of benefits that is not considered a pre-service claim or an urgent care claim.

**Preferred Provider Organization (PPO):** A group or network of health care providers (e.g., hospitals, physicians, laboratories) under contract with the Plan to provide health care services and supplies at agreed-upon discounted/reduced rates.

**Pre-Service/Dental Pre-Estimate:** Means any estimate for benefits under a health benefit plan with respect to which the terms of the Plan condition receipt of the benefit, in whole or in part, on approval of the benefit in advance of obtaining dental care.

**Prescribed for a Medically Necessary Indication:** The term medically accepted indication means any use of a covered outpatient drug which is approved under the Federal Food, Drug and Cosmetic Act, or the use of which is supported by one or more citations included or approved for inclusion in any of the following compendia: American Hospital Formulary Service Drug Information, United States Pharmacopeia-Drug Information, the DRUGDEX Information System or American Medical Association Drug Evaluations.

**Prescription Drugs:** For the purposes of this Plan, prescription drugs include:

- **Federal Legend Drugs:** Any medicinal substance that the Federal Food, Drug and Cosmetic Act requires to be labeled, “Caution — Federal Law prohibits dispensing without prescription.”
- **Other Prescription Drugs:** Drugs that require a prescription under state law but not under federal law.
- **Compound Drugs:** Any drug that has more than one ingredient and at least one of them is a Federal Legend Drug or a drug that requires a prescription under state law.

**Prognathism:** The malposition of the bones of the jaw resulting in projection of the lower jaw beyond the upper part of the face.

**Program:** The Public Employees' Benefits Program established in accordance with [NRS 287.0402](#) to [287.049](#), inclusive.

**Prophylaxis:** The removal of tartar and stains from the teeth. A dentist or dental hygienist performs the cleaning and scaling of the teeth.

**Prosthesis (dental):** An artificial replacement of one or more natural teeth and/or associated structures.

**Prosthetic Appliance (dental):** A removable device that replaces a missing tooth or teeth.

**Provider:** See the definition of health care provider.

**Removable:** A prosthesis that replaces one or more teeth and which are held in place by clasps. The patient can remove the prosthesis.

**Restoration:** A broad term applied to any filling, crown, bridge, partial denture, or complete denture that restores or replaces loss of tooth structure, teeth, or oral tissue. The term applies to the result of repairing and restoring or reforming the shape and function of part or all the tooth or teeth.

**Retiree:** Unless specifically indicated otherwise, when used in this document, retiree refers to a person formerly employed by an agency or entity that may or may not participate in the PEBP program and who is eligible to enroll for coverage under this Plan.

**Retrognathism:** The malposition of the bones of the jaw resulting in the retrogression of the lower jaw from the upper part of the face.

**Root Canal (Endodontic) Therapy:** Treatment of a tooth having damaged pulp. The treatment is usually performed by completely removing the pulp, sterilizing the pulp chamber and root canals, and filling these spaces with a sealing material.

**Root Planning and Scaling:** Also known as conventional periodontal therapy, non-surgical periodontal therapy, or deep cleaning, is the process of removing or eliminating dental plaque and calculus, which cause inflammation.

**Service Area:** The geographic area serviced by the in-network health care or dental providers who have agreements with the Plan's PPO networks. Refer to the *Participant Contact Guide* for additional information regarding the PPO networks.

**Sound and Natural Teeth:** Natural teeth (not dentures, bridges, pontics or artificial teeth) that are free of active or chronic clinical decay; and have at least 50% bone support; and are functional in the arch; and have not been excessively weakened by previous dental procedures.

**Spouse:** The employee's lawful spouse (opposite sex or same sex) as determined by the laws of the State of Nevada. The Plan will require proof of the legal marital relationship. A former spouse or domestic partner of an employee or retiree is not an eligible spouse under this Plan.

**State:** When capitalized in this document, the term State means the State of Nevada.

**Subrogation:** This is a technical legal term for the right of one party to be substituted in place of another party in a lawsuit. See the *Third Party Liability* section of this document for an explanation of how the Plan may use the right of subrogation to be substituted in place of a covered individual in that person's claim against a third party who wrongfully caused that person's injury or illness, so that the Plan may recover medical benefits paid if the covered individual recovers any amount from the third party either by way of a settlement or judgment in a lawsuit.

**Tier of Coverage:** The category of rates and premiums or contributions for coverage that correspond to either an eligible participant only, or an eligible participant and one or more eligible dependents.

**Temporomandibular Joint (TMJ), Temporomandibular Joint (TMJ) Dysfunction or Syndrome:** The temporomandibular (or craniomandibular) joint (TMJ) connects the bone of the temple or skull (temporal bone) with the lower jawbone (the mandible). TMJ dysfunction or syndrome refers to a variety of symptoms where the cause is not clearly established, including (but not limited to) masticatory muscle disorders producing severe aching pain in and about the TMJ (sometimes made worse by chewing or talking); myofascial pain, headaches, earaches, limitation of the joint, clicking sounds during chewing; tinnitus (ringing, roaring or hissing in one or both ears) and/or hearing impairment. These symptoms may be associated with conditions such as malocclusion (failure of the biting surfaces of the teeth to meet properly), ill-fitting dentures, or internal derangement of the TMJ.

**Topical:** Painting the surface of teeth, as in a fluoride treatment or application of a cream-like anesthetic formula to the surface of the gum.

**Tortfeasor:** Means an individual or entity who commits a wrongful act, either intentionally or through negligence, which injures another or for which the law provides a legal right through a civil case for the injured person to seek relief.

**Usual and Customary Charge (U&C):** While your medical or dental care provider may charge whatever they feel services are worth, the Plan has the right to determine what it will allow as the usual and customary charge, sometimes referred to as usual and customary fee or allowable fee or prevailing fee. The usual and customary charge for medically necessary services or supplies will be determined by the claims administrator or Plan Administrator and will be the lowest of:

- With respect to a PPO (in-network) participating medical health care or dental care provider, the fee set forth in the agreement between the PPO network or the claims administrator or the Plan Administrator and the participating medical health care or dental care provider. or
- The medical health care or dental care provider's actual charge; or
- The usual charge by the medical health care or dental care provider for the same or similar service or supply.
- For out-of-network medical or dental services, no more than the 70<sup>th</sup> percentile of fair health. FAIR Health is a national schedule of prevailing health care charges that is updated twice per year. Information regarding FAIR Health is located on the PEBP website.
- For services provided by an out-of-network medical or dental care provider that are not addressed by FAIR Health, the claims administrator, or the Plan Administrator may refer to the PPO (in-network) fee schedule of the nearest (geographically) or the most prevalently used PPO provider of the nearest

(geographically) for the same or similar service when determining the usual and customary charge by the out-of-network provider.

The “prevailing charge” of most other health care or dental care providers in the same or similar geographic area for the same or similar health care service or supply will be determined by the claims administrator using proprietary data that is provided by a reputable company or entity and is updated no less frequently than annually. The Plan will not always pay benefits equal to or based on the health care or dental care provider’s actual charge for health care services or supplies, even after you have paid the applicable Deductible and Coinsurance. This is because the Plan covers only the usual and customary charge for health care services or supplies. Any amount in excess of the usual and customary charge does not count toward the Plan Year’s Out-of-Pocket Maximum. The usual and customary charge is sometimes referred to as the U & C charge, the reasonable and customary charge, the R & C charge, the usual, customary, and reasonable charge, or the UCR charge. Note: to obtain the most current, usual and customary amount, please contact PEBP’s claims administrator, listed in the *Participant Contact Guide* in this document. You must provide the claims administrator with the specific procedure code, provider name and the zip code for the location where the procedure will take place. This service is only available to PEBP plan participants.

NOTE: The Claims Administrator has the discretionary authority to determine the usual and customary charge based upon standards set forth by the Plan Administrator.

**Visit:** See the definition of Office Visit.

**You, your:** When used in this document, these words refer to the employee or retiree who is covered by the Plan. They do not refer to any dependent of the employee or retiree.