

**Public Employees' Benefits Program  
901 S. Stewart Street, Suite 1001  
Carson City, NV 89701**



Self-funded PPO Plan Schedule of Plan Year 2010 Wellness Benefits			
Benefit Description	Explanations and Limitations	In-network	Out-of-Work
<p><u>Wellness Program</u> For Example: Physical exam, screening lab and x-rays</p> <ul style="list-style-type: none"> <li>• Well Child visits and services</li> <li>• HPV vaccination</li> <li>• Prostate screening</li> <li>• Routine sigmoidoscopy or colonoscopy</li> <li>• Adult immunizations</li> <li>• Screening mammogram (in the absence of a diagnosis)</li> <li>• Pelvic exam and Pap smear lab test</li> <li>• Osteoporosis screening</li> <li>• Hypertension screening</li> <li>• Skin Cancer screening</li> <li>• Routine hearing exam</li> <li>• Weight Loss program, medically supervised</li> <li>• Stress management programs</li> </ul>	<p>Wellness benefits are healthcare services that are not provided as a result of illness, injury, or congenital defect. Your physician may recommend a service that is not listed. Please contact the third-party administrator listed in the Participant Contact Guide for coverage information.</p> <p>Deductible does not apply to these wellness benefits. Wellness services are payable to a maximum of \$2500 per covered participant and each covered dependent per plan year. Unless coverage is mandated by law, you are responsible for any expenses incurred that exceed this maximum.</p> <p>Benefits are payable for medically supervised weight loss treatment programs and are subject to the plan year maximum benefit. Does not include programs such as Weight Watchers, Jenny Craig, Slim Fast or the rental/purchase of exercise equipment. Refer to the weight management exclusion in the Exclusions chapter of this document. Weight loss program benefits are not payable if provided out-of-network.</p> <p>Outpatient newborn, Well Child visits and routine childhood immunizations (<i>e.g.</i> DPT, Polio, MMR, HIB, hepatitis, chicken pox, tetanus). See also, the Special Rule for Coverage of Newborn Dependent Children in the Eligibility chapter.</p> <p>Prescription and over-the-counter tobacco/smoking cessation products are covered under the Prescription Drug program. Over-the-counter smoking cessation products must be accompanied by a prescription written by a physician. Benefits for over-the-counter products are limited to recommendations by the Surgeon General, located in the Wellness chapter of this document.</p>	<p>Wellness: 100% No deductible.</p>	<p>Not covered</p>

**Wellness Program**

The safest and most effective way to treat an illness is to prevent it from happening. An important PEBP Self-funded PPO benefit is coverage of preventive services and lifestyle education in order to aid participants in working with their physicians to maintain good health. PEBP has made several tools available to participants for customizing their care and providing opportunities to achieve goals and success in healthcare.

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Wellness Benefit

PEBP offers a general wellness benefit in the form of a dollar allowance in order to cover routine wellcare services such as physicals, screening tests, and immunizations. Also, as the average participant age increases, preventive screening needs now include such things as: colonoscopies, hearing tests, skin cancer examinations, and hypertension tests. Participants should consult with their physicians to determine what their individual screening needs might be. See the charts later in this section for screening recommendations by the Center for Disease Control.

Note: Participants should consult with the Third-Party Administrator listed in the Participant Contact Guide in this document to learn if a particular screening test is covered.

This benefit is only available when participating PPO physicians and laboratories are used. Preventive screening benefits are only for wellcare. Any test or procedure done that is related to a known or present condition will be considered as a regular medical claim and paid accordingly. Once the Wellness benefit is exhausted, the participant will be responsible for subsequent charges.

Visit our website at [www.pebp.state.nv.us](http://www.pebp.state.nv.us) to read the **Frequently Asked Questions (FAQs)** regarding the most common questions pertaining to the PPO Wellness Benefit.