

APR 20 2026

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	
)	
PETITIONER,)	CONSENT ORDER
)	
VS.)	
)	
RXPREFERRED BENEFITS, LLC)	CAUSE NO. A- 2584
RESPONDENT.)	
)	
)	

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its representative, Cheryl Wolff, and RxPreferred Benefits, LLC., ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §44-4601, et seq.
2. Respondent was licensed as a pharmacy benefit manager under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. On February 20, 2026, the Department of Insurance received a complaint from a Nebraska pharmacy ("Complainant Pharmacy"), that stated the pharmacy was a Network pharmacy, that the Complainant Pharmacy had filled prescriptions for a covered person who is a Nebraska resident with the Respondent in December 2025, the same covered person then attempted to fill two new prescriptions with the Complainant Pharmacy in February 2026. Respondent then denied coverage to fill those two prescriptions, after the denial both prescriptions were subsequently

transferred to a mail-order pharmacy by the Respondent, and that the covered person was auto-enrolled to have these prescriptions filled by mail-order.

2. On February 26, 2026, The Department sent the Respondent written inquiries requesting a response to the allegations made in the complaint.

3. On March 13, 2026, the Respondent stated they received the complaint and requested a phone call with The Department to clarify details. The Respondent stated the Complainant Pharmacy was not in network but was free to join, and that the Respondent had no ownership or affiliations with any pharmacies.

4. On March 17, 2026, the Respondent stated on the call that their records showed that covered person is a resident of Nebraska, that the plan is a self-funded employer plan for a governmental entity, and that the pharmacy was out of the network at the time of the denial but had subsequently sought to join the network. The Respondent also promised to continue to research the matter and provide the already requested documentation and additional documentation regarding the date the Complainant Pharmacy sought to join the Network.

5. On March 27, 2026, the Respondent disclosed and sent documentation that the pharmacy had recently joined the Network and, by the Respondent's error, was not properly entered into their system as a network pharmacy. This error led to the mistaken denial of the claims in February 2026 and resulted in the prescriptions being transferred to and filled by the mail-order pharmacy.

6. The Respondent cooperated in the investigation and timely provided all materials requested to the Department.

7. The Department alleges in Cause Number A-2584 that Respondent violated Neb. Rev. Stat. § 44-4614(1)(b), (c), and (e), as a result of the following conduct:

- a. On or about December 23, 2025, the Respondent's admitted Complainant Pharmacy as a member of the pharmacy network at issue in this matter.
- b. On February 19, 2026, the covered person attempted to use the Complainant Pharmacy to fill two new prescriptions.
- c. On February 19, 2026, the Respondent denied the covered person's ability to fill the two new prescriptions at the Complainant Pharmacy.
- d. These claims were subsequently transferred to another pharmacy, the transfer was not at the request of the covered person, and the covered person was auto-enrolled in mail order pharmacist services.
- e. The covered person did receive the prescriptions from the mail-order pharmacy, not the Complainant Pharmacy.

8. Respondent was informed of the right to a public hearing. Respondent waives that right and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving its right to a public hearing, Respondent also waives its right to confrontation of witnesses, production of evidence, and judicial review.

9. Respondent is agreeing to this Order and freely admits to the violation of Neb. Rev. Stat. § 44-4614(1)(b), (c), and (e).

CONCLUSIONS OF LAW

The conduct of RxPreferred Benefits, LLC., as alleged above, constitutes a violation of Neb. Rev. Stat. § 44-4614(1)(b), (c), and (e). and subjects Respondent to disciplinary action pursuant to Neb. Rev. Stat. §44-4611(4).

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed to by Respondent, that Respondent shall

1. Pay an administrative fine in the amount of six thousand dollars (\$6000). The Respondent has sixty (60) days from the date of approval of this consent order by the Nebraska Director of Insurance to pay the fine.

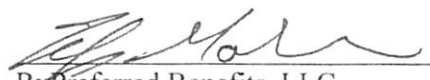
2. Provide the Department with a copy of the notice sent to the covered member of the right to select a network pharmacist or network pharmacy of the covered person's choice, including but not limited to the Complainant Pharmacy. If the covered person wishes to remain enrolled in mail-order pharmacist or pharmacy services, then the covered person must contact the Respondent to opt into that service and may elect to opt out at any time. Respondent has thirty (30) days from the date of approval of this consent order by the Nebraska Director of Insurance to provide a copy of the notice.

3. Provide additional training to the Respondent's employees on how to enter a new pharmacy into the list of network pharmacies and verify the pharmacy's status before the denial of a covered person's claim or claims.

The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling the Department to make application for such further orders as may be necessary.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing their signatures below.


Cheryl C. Wolff, #22990
1526 "K" Street, Suite 200
P.O. Box 95087
Lincoln, Nebraska 68509-5087


RxPreferred Benefits, LLC
2520 N. Mt. Juliet Rd
P.O. Box 396
Mt. Juliet, Tennessee 37121

(402) 471-2201

(888) 666-7271

4-17-2026
Date

4/17/26
Date

State of Tennessee)
) ss.
County of Wilson)

On this 17th day of April, 2026, RxPreferred Benefits, LLC, personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be their voluntary act and deed.



[Signature]
Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. RxPreferred Benefits, LLC., Cause No. A-2584.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

[Signature]
Eric Dunning
Director of Insurance

4/20/26
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was sent to the Respondent at its registered business address at 2520 N. Mt. Juliet Rd, Mt. Juliet, Tennessee 37122, and its registered mailing address at P.O. Box 396, Mt. Juliet, Tennessee 37121, by certified mail, return receipt requested, on this 20th day of April, 2026.

I also hereby certify that a copy of the executed Consent Order was sent to the Respondent by emailing a copy to the individual designated as the Contact, Jeff Malone. The contact email address provided to the Department for licensure is jeff.malone@rxpreferred.com, on this 20th day of April, 2026.

