

NEVADA BUILDERS ALLIANCE BENEFIT GUIDE

2-50 Employees | Nevada
Effective November 1, 2018

Statewide HMO with no specialist referrals for members

In-Network Benefits	GROUPS CAN CHOOSE UP TO THREE PLANS TO ENROLL				
	HMO 1	HMO 2	HMO 3	HMO Freedom 4	PPO 1
Calendar Year Deductible (CYD)					
Single	\$1,500	\$3,000	\$5,000	\$5,000	\$2,500
Family	\$4,500	\$9,000	\$10,000	\$10,000	\$7,500
Coinsurance					
	30%	30%	30%	30%	30%
Out-of-Pocket Maximum					
Single	\$5,500	\$6,600	\$6,600	\$6,600	\$6,600
Family	\$10,000	\$13,200	\$13,200	\$13,200	\$13,200
Provider Office Visits					
Telemedicine - Teladoc	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Primary Care Provider (PCP)	\$25 copay	\$25 copay	\$25 copay	\$25 copay	\$30 copay
Specialist	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$60 copay
Emergency/Urgent Care					
Ambulance – Ground & Air	CYD/\$200 copay	CYD/30%	CYD/30%	CYD/30%	CYD/30%
Emergency Room	\$500 copay	\$750 copay	\$750 copay	\$750 copay	CYD/\$750 copay
Urgent Care	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Hospital/Facility/Surgical					
Outpatient Surgical & Observation	\$500 copay	CYD/30%	CYD/30%	\$750 copay	CYD/30%
Inpatient Hospital	CYD/30%	CYD/30%	CYD/30%	CYD/30%	CYD/30%
Pharmacy					
FDA-approved Preventive	No Charge	No Charge	No Charge	No Charge	No Charge
Generic	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay
Preferred Brand	\$40 copay	\$40 copay	\$40 copay	\$40 copay	\$40 copay
Non-Preferred Brand	\$60 copay	\$60 copay	\$60 copay	\$60 copay	\$60 copay
Specialty	20%	20%	20%	20%	20%
Radiology					
Routine X-Ray & Diagnostic	\$25 copay	\$25 copay	\$25 copay	\$25 copay	30%
CT Scan & MRI	\$250 copay	\$250 copay	\$250 copay	\$250 copay	30%
Complex Diagnostic	\$250 copay	\$350 copay	\$350 copay	\$250 copay	30%
Maternity					
Prenatal care & delivery	\$200 copay per delivery	\$200 copay per delivery	\$200 copay per delivery	\$200 copay per delivery	\$200 copay per delivery
Delivery Room & Well-baby Hospital	CYD/30%	CYD/30%	CYD/30%	CYD/0%	CYD/30%
Mental Health/Alcohol & Drug Abuse Services					
Inpatient	CYD/30%	CYD/30%	CYD/30%	CYD/30%	CYD/30%
Outpatient	\$500 copay	CYD/30%	CYD/30%	\$750 copay	CYD/30%
Office Visit	\$25 copay	\$25 copay	\$25 copay	\$25 copay	\$30 copay
Lab and Pathology					
	No Charge	No Charge	CYD/\$0	No Charge	No Charge
Durable Medical Equipment					
	CYD/30%	CYD/30%	CYD/30%	CYD/30%	CYD/30%

All Prominence health plans include Teladoc medical & behavioral services and patient advocacy from Karis.

Refer to the Summary of Benefits document for benefit details, limitations and exclusions. This document is for plan comparison purposes only.

Nevada Builders Alliance & Prominence Health Plan

Building better health care together

Nevada Builders Alliance members with 2 (unrelated) to 50 full-time employees can now offer insurance coverage for their employees and their families with a high-quality, affordable medical plan from Prominence.

Large Group Benefits for Small Employer Groups

- Coinsurance benefits at 30%
- Copays for widely used benefits like PCP Visits, Specialists and Lab Services
- Statewide HMO open access and National PPO network access

Employers Have Options... and Flexibility

- Choose from five comprehensive health plans - see reverse
- Affordable monthly premiums
- Dental, Vision and Life ancillary products
- FREE Cobra Administration for groups with 20+ FTEs

NEW! LIMITED TIME – EXTENDED MONTH CONTRACTS

Select an effective date that works for you! Secure a 12- to 14-month contract!

November 1, 2018

December 1, 2018

January 1, 2019

ABOVE & BEYOND MEMBER VALUE

- **Teladoc** - 24/7 member care via telephone or video from licensed physicians, psychiatrists, clinical social workers and counselors for a \$0 cost share.
- **Karis** - Patient advocacy service offering bill negotiation for out-of-network medical bills.
- **Free 24/7 NurseLine** - Member assistance in determining the safest, most appropriate level of care, including self-care options and steps.
- **Dedicated Support** - Friendly support from a local Prominence Health Plan customer service team.

CONTACT YOUR BROKER FOR MORE INFORMATION!

