Association Health Plans

Building a Stronger Foundation for Your Team's Health. Together.

Association Health Plans for businesses 2 to 50 are designed for multiple employers to join together and offer health benefits for their businesses under one plan. This increases the number of plan participants, which qualifies the association as a Large Group.

With the Power of a Large Group Comes Large Group Advantages:

- **OFFER** comprehensive health coverage for enrolled members & dependents
- **SAVE** up to an average of 30% in premium costs compared to other options
- **SHARE** those savings with your employees
- **ACCESS** a large and comprehensive statewide provider network
- **RETAIN** workforce talent with valuable health insurance and employee benefits
- **ENROLL** at any time!

Ready to learn more or request a quote?

Contact your broker or Prominence direct at **888-840-9080** or visit **www.prominencehealthplan.com/ahp**

Not an association member?
Learn more at **www.nevadabuilders.org**.

Prominence Health | NBA Nevada Builders Alliance – Building a Better Nevada

REV MAR26

A Pricing Model That Works in Your Favor

Because premium rates are the same for all employees – and not dependent upon age – there is an ease of administration which leads to greater employee satisfaction.

No Cost COBRA Administration

We can make your day-to-day operations easier too! As part of our services, Prominence will provide required employee and dependent Qualifying Event Notifications at **NO COST** through our partner Cobra Control Services.

Health Plan Highlights

- Introducing **Collaborative Care** for improved coordinated care and reduced costs in Northern Nevada
- Statewide HMO with **no specialist referrals required**
- **POS** health plans return allowing more provider flexibility.
- **24/7** care via telephone or video from licensed physicians, psychiatrists and counselors for a **$0 cost share**

Participating Areas Include:

Douglas County, Lyon County, Storey County, Washoe County, Carson City, Clark County & Nye County

NORTHERN NEVADA MEMBERS

Introducing **Collaborative Care**

Guiding members through their healthcare journey.

Collaborative Care is designed to improve care quality, reduce avoidable costs, and enhance the member experience by actively guiding employees to the right care—while aligning incentives for members and employers around smarter care decisions.

For employers, this means a better employee experience and the opportunity to influence utilization.
For members, it means getting the right care faster with less hassle.

Better Care Quality
Active guidance to high-quality providers at the right time and place

Lower Costs
Reduced avoidable utilization and improved site-of-care decisions

Enhanced Experience
Streamlined navigation with dedicated clinical support

Steps to Guide Care:

Member Enrollment
Proactive outreach and digital onboarding through the **Fold Care app**

Clinical Authorization
Member authorization allows care teams to review electronic health record history

Care Coordination
Dedicated nurses and coordinators provide end-to-end support for specialty care needs

Personalized Guidance
Customized care recommendations for non-emergent specialty care services

Integrated Support
Seamless integration with direct Primary Care where available

Collaborative Care operates alongside the existing Prominence Health benefits offering enhanced benefits, such as:

- Calendar year deductible is waived
- $0 copayment for certain service, ie. Primary Care

SOUTHERN NEVADA MEMBERS

wellPORTAL Primary Care Network

Where patients come first.

Prominence is pleased to offer a value-based care network through our established relationship with **wellPORTAL**. Members in southern Nevada have access to the network for a **$0 copay.**

ACCESS TO TOP DOCTORS

wellPORTAL PCPs are held to strict standards for:

- **PATIENT SATISFACTION**
- **QUALITY OF CARE**
- **PRACTICE EFFICIENCY**

VIP CUSTOMER SERVICE

Using a **wellPORTAL PCP** entitles members to:

VIP PHONE LINE to easily schedule appointments and contact PCPs

SAME DAY VISITS WHEN SICK
if a call is placed before 10am

ON-TIME APPOINTMENTS
See a PCP within 15 minutes of a scheduled appointment

Prominence Health

2026/2027 Benefit Overview

NEVADA BUILDERS ALLIANCE
BUILDING A BETTER NEVADA

Businesses can offer to up THREE different health plans; in-network benefits are listed below.

PLANS RENEW JUNE 1, 2027

In-Network Benefits	AHP HMO 9	AHP HMO 20 *NEW PLAN!*	AHP HMO 28 *NEW PLAN!*	AHP POS 14 *NEW PLAN!*	AHP POS 20 *NEW PLAN!*	AHP FREEDOM BEYOND 9 *NEW PLAN!*	AHP FREEDOM BEYOND 20 *NEW PLAN!*	AHP FREEDOM BEYOND HD 12 *NEW PLAN!*
Calendar Year Deductible (CYD)								
Individual	$2,500	$5,000	$8,000	$3,500/$4,000	$5,000/$5,500	$2,500	$5,000	$3,500
Family	$5,000	$10,000	$16,000	$7,000/$8,000	$10,000/$11,000	$5,000	$10,000	$7,000
Coinsurance								
	20%	30%	30%	30%	30%	30%	30%	20%
Out-of-Pocket Maximum								
Individual	$8,500	$10,000	$10,000	$9,200/$10,000	$9,200/$10,000	$9,200	$10,000	$8,500
Family	$17,000	$20,000	$20,000	$18,400/$20,000	$18,400/$20,000	$18,400	$20,000	$17,000
Provider Office Visits								
Telemedicine	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	CYD/$0 Copay
Collaborative Care PCP	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	n/a
Primarcy Care Provider (PCP)	$25 copay	$40 copay	$ 50 copay	$40/$60 copay	$40 / $60 copay	$25 copay	$40 copay	CYD/20%
wellPORTAL	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 Copay	$0 copay	CYD/$0 copay
Collaborative Care Specialist	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	n/a
Specialist	$50 copay	$60 copay	$75 copay	$60/$75 copay	$60/$75 copay	$50 copay	$60 copay	CYD/20%
Emergent/Urgent Care								
Ambulance – Ground & Air *(per trip)*	$250 copay	$1,000 copay	$1,000 copay	$500 copay	$1,000 copay	$500 copay	$1000 copay	CYD/20%
Emergency Room	CYD/20%	CYD/$2,000 copay	CYD/$2,000 copay	CYD/30%	CYD/30%	CYD/30%	CYD/$2,000 copay	CYD/20%
Urgent Care	$50 copay	$50 copay	$50 copay	$50/$100 copay	$50 / $100 copay	$50 copay	$50 copay	CYD/20%
Hospital/Facility/Surgical								
Collaborative Care Outpatient Surgical	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	n/a
Outpatient Surgical	$250 copay	$500 copay	$1,000 copay	$500 copay/ CYD/30%	$1,000 copay/ CYD/30%	$500 copay	$500 copay	CYD/20%
Inpatient Hospital	CYD/$1,000 copay	CYD/$2,000 copay	CYD/$2,000 copay	CYD/$2,000 copay/CYD/30%	CYD/30%/ CYD/30%	CYD/30%	CYD/$2,000 copay	CYD/20%
Pharmacy								
FDA-approved Preventive	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Generic/Brand/Non-Brand	$15/$40/$60	$25/$50/$75	$25/$50/$75	$25/$50/$75	$25/$50/$75	$15/$40/$60	$25/$50/$75	CYD/20%
Specialty	20%	20%	20%	20%	20%	20%	20%	CYD/20%
Radiology								
Collaborative Care X-Ray & Diagnostic	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	$0 copay	n/a
Routine X-Ray & Diagnostic	$25 copay	$25 copay	$25 copay	$25 copay	$30/$60 copay	$25 copay	$25 copay	CYD/20%
CT Scan & MRI	$250 copay	$500 copay	$1,000 copay	$500 copay	$1,000 copay/ CYD/30%	$500 copay	$500 copay	CYD/20%
Complex Diagnostic	CYD/20%	CYD/30%	CYD/30%	CYD/30%	CYD/30%	CYD/30%	CYD/30%	CYD/20%
Maternity								
Prenatal Care & Delivery *(per delivery)*	$200 copay	$200 copay	$200 copay	$250 copay/ CYD/30%	$250 copay/ CYD/30%	$200 copay	$200 copay	CYD/20%
Delivery Room & Well-baby Hospital	CYD/$1,000 copay	CYD/$2,000 copay	CYD/$2,000 copay	CYD/$2,000 copay/CYD/30%	CYD/30%	CYD/30%	CYD/$2,000 copay	CYD/20%
Mental Health/Alcohol & Drug Abuse Services								
Inpatient	CYD/$1,000 copay	CYD/$2,000 copay	CYD/$2,000 copay	CYD/$2,000 copay/CYD/30%	CYD/30%	CYD/30%	CYD/$2,000 copay	CYD/20%
Outpatient	$250 copay	$500 copay	$1,000 copay	$500 copay/ CYD/30%	$1,000 copay/ CYD/30%	$500 copay	$500 copay	CYD/20%
Office Visit	$25 copay	$40 copay	$50 copay	$40/$60 copay	$40/$60 copay	$25 copay	$40 copay	CYD/20%
Lab and Pathology								
	No Charge	No Charge	No Charge	No Charge	CYD20%	No Charge	No Charge	CYD/20%

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