

# Association Health Plans

## Make Sense for Your Medical Practice



**Businesses with 2-50 employees can engage in collective buying power to access benefits and rates typically offered to Large Group employers.**

- ✓ **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](http://www.prominencehealthplan.com/ahp)

Not an association member?  
Learn more at [www.wcmsnv.org](http://www.wcmsnv.org).

**Prominence<sup>®</sup>**  
**Health Plan**



### 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

- Statewide HMO with **no specialist referrals required**
- PPO & POS health plans include access to a **national network** for those members who live, work or travel out-of-state
- **24/7 care** via telephone or video from licensed physicians, psychiatrists and counselors for a **\$0 cost share**
- Members in southern Nevada can **earn up to \$120 per year** for engaging with the wellPORTAL primary care network

### Participating Areas Include:

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

*\*Affiliate programs available*





# 2023/2024 Benefit Overview

All medical plan options were carefully designed for WCMS members. Businesses can offer up to THREE different health plans, so employees have a choice when it comes to what works best for them. Benefits listed below are in-network.

## PLANS RENEW AUGUST 1, 2024

In-Network Benefits	HMO 2000	HMO 3000	HMO 6000	POS 3000 HMO/PPO*	POS 5000 HMO/PPO*	PPO 2500*	PPO HDHP 3000* <sup>1</sup>
<b>Calendar Year Deductible (CYD)</b>							
Individual	\$2,000	\$3,000	\$6,000	\$3,000/\$3,500	\$5,000/\$5,500	\$2,500	\$3,000
Family	\$6,000	\$6,000	\$12,000	\$6,000/\$7,000	\$10,000/\$11,000	\$5,000	\$6,000
<b>Coinsurance</b>							
	20%	30%	40%	30%	30%	30%	10%
<b>Out-of-Pocket Maximum</b>							
Single	\$6,850	\$8,150	\$8,150	\$6,850/\$8,150	\$7,300/\$8,000	\$8,150	\$5,000
Family	\$13,700	\$16,300	\$16,300	\$13,700/\$16,300	\$14,600/\$16,000	\$16,300	\$10,000
<b>Provider Office Visits</b>							
Telemedicine - Teladoc	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	CYD/\$0 copay
Primary Care Provider (PCP)	\$25 copay	\$30 copay	\$35 copay	\$25/\$50 copay	\$30/\$60	\$30 copay	CYD/10%
wellPORTAL Primary Care	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	CYD/\$0 copay
Specialist	\$50 copay	\$60 copay	\$70 copay	\$50/\$80 copay	\$60/\$90	\$60 copay	CYD/10%
<b>Emergency/Urgent Care</b>							
Ambulance – Ground & Air	\$250 copay per trip	\$500 copay per trip	\$1,000 copay per trip	\$500 copay per trip	\$1,000 copay	\$500 copay per trip	CYD/10%
Emergency Room	CYD	CYD/\$2,000 copay	\$2,000 copay	CYD 30%	\$1,000 copay	CYD/30%	CYD/10%
Urgent Care	\$50 copay	\$60 copay	\$70 copay	\$50/\$100 copay	\$50/\$100 copay	\$50 copay	CYD/10%
<b>Hospital/Facility/Surgical</b>							
Outpatient Surgical	\$250 copay	\$500 copay	\$1,000 copay	\$500 copay/CYD 30%	\$1,000 copay/ CYD 30%	\$500 copay	CYD/10%
Inpatient Hospital	CYD/\$1,000 copay	CYD/\$2,000 copay	CYD/40%	CYD \$2,000/CYD 30%	CYD/30%	CYD/30%	CYD/10%
<b>Pharmacy</b>							
FDA-approved Preventive	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	\$10/\$30/\$50	CYD/10%
Specialty	20%	20%	20%	20%	20%	20%	CYD/10%
<b>Radiology</b>							
Routine X-Ray & Diagnostic	\$25 copay	\$30 copay	\$35 copay	\$25/\$50 copay	\$30/\$60 copay	\$30 copay	CYD/10%
CT Scan & MRI	\$250 copay	\$500 copay	\$1,000 copay	\$500 copay/CYD 30%	\$1,000 copay/ CYD 30%	\$500 copay	CYD/10%
Complex Diagnostic	CYD/20%	CYD/30%	\$2,000 copay	CYD 30%	\$1,000 copay/ CYD 30%	CYD/ 30%	CYD/10%
<b>Maternity</b>							
Prenatal Care & Delivery	\$200 copay per delivery	\$200 copay per delivery	\$200 copay per delivery	\$250 copay/ CYD 30% per delivery	\$250 copay/CYD 30% per delivery	\$200 copay per delivery	CYD/10%
Delivery Room & Well-baby Hospital	CYD/\$1,000 copay	CYD/\$2,000 copay	CYD/40%	CYD \$2,000/CYD 30%	CYD/30%	CYD/30%	CYD/10%
<b>Mental Health/Alcohol &amp; Drug Abuse Services</b>							
Inpatient	CYD/\$1,000 copay	CYD/\$2,000 copay	CYD/40%	CYD \$2,000/CYD 30%	CYD/30%	CYD/30%	CYD/10%
Outpatient	\$250 copay	\$500 copay	\$1,000 copay	\$500 copay/CYD 30%	\$1,000 copay/ CYD 30%	\$500 copay	CYD/10%
Office Visit	\$25 copay	\$30 copay	\$35 copay	\$25/\$50 copay	\$30 copay/ \$60 copay	\$30 copay	CYD/10%
<b>Lab and Pathology</b>							
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	CYD/10%
<b>Pediatric Dental &amp; Vision - Diagnostic and Preventive (up to age 19)</b>							
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

<sup>1</sup> High Deductible Health Plans are subject to deductible first and benefits will be rendered at the contractual rate based upon type of service. Refer to the Summary of Benefits document for benefit details, limitations and exclusions. This document is for plan comparison purposes only.

\*Indicates plans with national network access outside Nevada