

Prominence Small Group (2 – 50)

Plans effective January 1, 2024

PROMINENCE HEALTH PLAN

888-840-9080 or PHPSalesTeam@uhsinc.com www.prominencehealthplan.com

Prominence[®] Health Plan



Prominence Makes Your Big Decisions, Easier

The **Prominence Small Group Health Plan** approach ensures that business owners with 2-50 employees are not overwhelmed by options. Rather, they can determine the need for coverage level, network depth and price point and then easily identify the health plans that work best for the company and the needs of their employees.

2024: A Year of Consistency & Added Choice

Our response to market enthusiasm is reflected in the 2024 Small Group Portfolio. We continue to offer ALL previous health plans - which means existing clients can experience a seamless renewal - while also expanding options for benefit-rich, Gold plans that bring enhanced deductible options.



New! HMO Choice (Gold)



New! POS Enriched (Gold)



New! POS Advantage (Gold)

Competitive Pricing

Prominence plans cost less to use for members and cost less to offer for employers. By better tailoring plans to meet small group needs, Prominence ensures small businesses get the best coverage and support for every healthcare dollar invested in their staff.

All 2024 Prominence Small Group plans have been designed so that a majority of the actual member health encounters are for services that feature a \$0 cost-share.

A Health History & National Reputation You Can Depend On

Prominence has been providing solutions for fully insured and self-funded health plans for 30 years. We have a local presence, and we are backed by Universal Health Services, Inc. (UHS), one of the largest healthcare management companies in the nation.



In 2022, UHS was again recognized as one of the World's Most Admired Companies by Fortune; ranked #297 on the Fortune 500; and listed #391 on the Forbes Global 2000 World's Largest Public Companies.

Our Small Group plan designs were created so that the most commonly used health benefits accessed by a member require **no out-of-pocket cost**.

Complimentary COBRA Administration

We heard and assessed the needs of the business community and are pleased to offer COBRA Administration at NO COST to group clients.



Prominence has partnered with Cobra Control Services (CCS) to provide COBRA notification and, once a group has contracted the service, we will cover the costs for eligible groups.

PRESCRIPTION DRUG BENEFITS							
PREVENTIVE No charge for certain vaccines contraceptives, smoking cessation medications and more							
TIER 1 Generic	\$0 copay on most plans and includes thousands of generic medications						
TIER 2 Preferred Brand	\$						
TIER 3 Non-Preferred Brand	\$\$						
TIER 4 Specialty	\$\$\$						

Pharmacy by Mail!

Tiers 1, 2 & 3 all offer 90-day mail order supply. Mail order for Tiers 1 and 2 are available at 2X the retail rate. There is no charge for Preventive Tier mail order.

Small Group Plan Highlights

- No specialist referrals required all HMO plans are open access
- Pharmacy Preventive Tier and Tier 1 feature

 \$0 cost-share on Gold and Silver health plans
- \$50 copay for urgent care on on most Bronze and all Silver & Gold HMO, HMO Freedom and PPO plans
- **\$0 copay** for primary care and mental health visits on Gold and Silver health plans
- **\$0 copay** for Teladoc primary care and mental health services on all plans including HSA!
- More than 2,700 PCP's and over 6,500 specialists across the state care for our members

PLANS EFFECTIVE JANUARY 1, 2024

Information below is intended to serve as a highlight of each Prominence Small Group plan available. For a complete look of each plan, ask your Prominence sales representative for the schedule of benefits.

GOLD TIER										
	Primary Care Provider/ Mental Health Visits	Teladoc Primary Care & Behavioral Health	Specialty	Urgent Care	CYD Single	CYD Family	COINS	OOPM Single	OOPM Family	
PPO Advantage (In/Out)	\$0 copay	\$0 copay	\$75 copay*/ CYD then 50% coins	\$50 copay	\$4,500/ \$9,000	\$9,000/ \$18,000	20%/50%	\$7,000/ \$14,000	\$14,000 \$28,000	
PPO (In/Out)	\$0 copay/CYD then 50% coins	\$0 copay	\$75 copay*/ CYD then 50% coins	\$50 copay	\$2,500/ \$5,000	\$5,000/ \$10,000	20%/50%	\$7,000/ \$14,000	\$14,000 \$28,000	
PPO HSA (In/Out)	CYD then \$0 copay/ CYD then 50% coins	\$0 copay	CYD then 20% coins/ CYD then 50% coins	CYD then \$50 copay	\$3,200/ \$3,900	\$6,400/ \$7,800	20%/50%	\$3,900/ \$7,800	\$7,800/ \$15,600	
Freedom Plus (In/Out)	\$0 copay/CYD then 50% coins	\$0 copay	\$75 copay*/ CYD then 50% coins	\$50 copay	\$2,500/ \$5,000	\$5,000/ \$10,000	20%/50%	\$7,000/ \$14,000	\$14,000 \$28,000	
Freedom Advantage (In/Out)	\$0 copay	\$0 copay	\$75 copay*/ CYD then 50% coins	\$50 copay	\$4,500/ \$9,000	\$9,000/ \$18,000	\$20%/50%	\$7,000/ \$14,000	\$14,000 \$28,000	
POS (HMO/PPO)	\$0/\$50 copay	\$0 copay	\$75/\$100 copay*	\$50 copay	\$0/ \$1,000	\$0/ \$2,000	0%/20%	\$7,000/ \$9,45 0	\$14,000 \$18,90 0	
NEW PLAN! POS Enriched (HMO/PPO)	\$0/\$50 copay	\$0 copay	\$75/\$100 copay*	\$50 copay	\$750/ \$1,500	\$1,500/ \$3,000	10%/20%	\$8,000/ \$9,450	\$16,000, \$18,900	
NEW PLAN! POS Advantage (HMO/PPO)	\$0/\$50 copay	\$0 сорау	\$75/\$100 copay*	\$50 copay	\$1,500/ \$3,000	\$3,000/ \$6,000	10%/30%	\$8,000/ \$9,450	\$16,000 \$18,900	
NEW PLAN! HMO Choice	\$0 copay	\$0 copay	\$75 copay*	\$50 copay	\$0	\$0	50%	\$8,150	\$16,300	
HMO Advantage	\$0 copay	\$0 copay	\$75 copay*	\$50 copay	\$4,500	\$9,000	20%	\$7,000	\$14,000	
HMO Enriched	\$0 сорау	\$0 copay	\$75 copay*	\$50 copay	\$2,500	\$5,000	20%	\$7,000	\$14,000	
HMO Value	\$0 copay	\$0 copay	CYD then 20% coins	\$50 copay	\$2,750	\$5,500	20%	\$8,700	\$17,400	
HMO HSA	CYD then \$0 copay	\$0 copay	CYD then 20% coins	CYD then \$50 copay	\$3,200	\$6,400	20%	\$3,900	\$7,800	

^{*} Deductible does not apply

SILVER TIER									
	Primary Care Provider/ Mental Health Visits	Teladoc Primary Care & Behavioral Health	Specialty	Urgent Care	CYD Single	CYD Family	COINS	OOPM Single	OOPM Family
PPO (In/Out)	\$0 copay/ CYD then 50% coins	\$0 copay	\$120 copay*/ CYD then 50% coins	\$50 copay	\$6,250/ \$12,500	\$12,500/ \$25,000	30%/50%	\$9,450/ \$18,900	\$18,900/ \$37,800
PPO HSA (In/Out)	CYD then \$0 copay/ CYD then 50% coins	\$0 copay	CYD then 30% coins/ CYD then 50% coins	CYD then \$50 copay	\$4,000/ \$8,000	\$8,000/ \$16,000	30%/50%	\$6,000/ \$12,000	\$12,000/ \$24,000
Freedom Plus (In/Out)	\$0 copay/ CYD then 50% coins	\$0 copay	\$120 copay*/ CYD then 50% coins	\$50 copay	\$6,250/ \$12,500	\$12,500/ \$25,000	30%/50%	\$9,450/ \$18,900	\$18,900/ \$37,800
HMO Enriched	\$0 copay	\$0 copay	\$120 copay*	\$50 copay	\$6,250	\$12,500	30%	\$9,450	\$18,900
HMO Value	\$0 copay	\$0 copay	CYD then 30% coins	\$50 copay	\$8,000	\$16,000	30%	\$9,450	\$18,900
HMO HSA	CYD then \$0 copay	\$0 copay	CYD then 30% coins	CYD then \$50 copay	\$4,000	\$8,000	30%	\$6,000	\$12,000

BRONZE TIER									
	Primary Care Provider/ Mental Health Visits	Teladoc Primary Care & Behavioral Health	Specialty	Urgent Care	CYD Single	CYD Family	COINS	OOPM Single	OOPM Family
PPO (In/Out)	\$0 copay/ CYD then 0% coins	\$0 copay	CYD then 0% coins	\$50 copay	\$9,450/ \$18,900	\$18,900/ \$37,800	0%	\$9,450/ \$18,900	\$18,900/ \$37,800
PPO HSA (In/Out)	CYD then 0% coins	\$0 copay	CYD then 0% coins	CYD then 0% coins	\$7,250/ \$14,500	\$14,500/ \$29,000	0%	\$7,250/ \$14,500	\$14,500/ \$29,000
Freedom Plus (In/Out)	\$0 copay/ CYD then 0% coins	\$0 copay	CYD then 0% coins	\$50 copay	\$9,450/ \$18,900	\$18,900/ \$37,800	0%	\$9,450/ \$18,900	\$18,900/ \$37,800
HMO Enriched	\$0 copay	\$0 copay	CYD then 0% coins	\$50 copay	\$9,450	\$18,900	0%	\$9,450	\$18,900
HMO Value	CYD then 0% coins	\$0 copay	CYD then 0% coins	CYD then 0% coins	\$9,450	\$18,900	0%	\$9,450	\$18,900
HMO HSA	CYD then 0% coins	\$0 copay	CYD then 0% coins	CYD then 0% coins	\$7,250	\$14,500	0%	\$7,250	\$14,500

An Extensive Network that Continues to Grow

Expansive statewide network access includes the Northern Nevada Health System and the entire Valley Health System in the south. Both systems continue to thrive in the respective markets with planned growth in both regions. Additionally, Prominence is contracted with networked hospitals in rural locations.



The Valley Health System is a network of six acute care hospitals caring for patients throughout Southern Nevada and surrounding communities. Accredited by The Joint Commission, the hospitals offer a comprehensive array of medical services including cardiovascular, maternity and women's health, neurosciences, emergency and surgical care, along with specialty programs in stroke, chest pain, heart failure, pediatrics, diabetes, wound care, bariatrics and acute rehabilitation.



Northern Nevada Medical Center has received an "A" grade from health and safety watchdog
The Leapfrog Group for seven straight grading periods and is also rated by patients at the highest marks
in the region. **Northern Nevada Medical Group** offers seven locations with 33 providers and the vision is
to grow further. Additionally, the system includes two Emergency Room locations and **Sierra Medical Center**

Prominence Members Have Multiple Access Points for Care!







11 LOCATIONS!



17 LOCATIONS!



10 LOCATIONS!



2 LOCATIONS!



OPEN 24/7







Additional Network Options for Easy, Convenient Care



Via a phone or video appointment, doctors can diagnose, recommend treatment, and prescribe medication, when appropriate. Telemedicine through **Teladoc** can be used for medical issues like sinus problems and respiratory and ear infections, and members also have access to mental health services for anxiety, depression and stress.



Doctoroo brings urgent care to the comfort of a member's home. The cost is the same as a PCP copay, so it's more affordable than the traditional ER, and services are available 7 a.m. to midnight, 365 days/year in both northern and southern Nevada.



Members have access to all **CVS MinuteClinic**® locations within the state in addition to all MinuteClinic locations nationwide. No appointments are required, and the copay is the same out-of-pocket cost as a Primary Care Provider copay.



Out-of-State Employees? No Problem.

Prominence has coverage options for employers with employees who live, work or travel out-of-state. Our HMO Freedom, POS and PPO plans include expansive national network access to more than 6,100 hospitals, more than 1 million physicians and multiple ancillary providers across the country.

A Fitness Program Employees Want - At No Cost to Employers

Through **Active & Fit Direct**, Prominence members have access to 11,600+ gyms, 7,600+ on-demand videos and 1:1 well-being coaching for an affordable monthly membership fee. Plus, there are no long-term membership contracts.



By offering a program that can be tailored to individual preference, employers can bring an added layer of value to employee health coverage. Active & Fit Direct is included in all small group health plan options and is easy to implement.



Prominence Circle of Service

Local account management and company leadership can respond quickly to client needs and issues so business owners can focus on other significant aspects of the company.

And local member support from our Prominence Care Advocates offers timely and confident answers to employee questions. The ability to easily access this level of information allows employees to concentrate on their job and important family matters.

Association Health Plans

Prominence Association Health Plans allow small employer groups to join as one entity to purchase the type of coverage that is traditionally available to Large Group employers. This results in less expensive and richer health plan options that can then be passed along to the employee.

We partner with 10 associations across the state and offer a variety of HMO, POS, PPO and HD plan options. Talk to a Prominence sales representative or visit **www.prominencehealthplan.com/ahp** for information about participating industries.





















Ready to Enroll or Renew?

Talk to your broker or contact Prominence at 888-840-9080 or PHPSalesTeam@uhsinc.com



www.prominencehealthplan.com