

Prominence[®] Health Plan



Prominence Small Group

Designed for Small Businesses with Up to 50 Employees

PLANS EFFECTIVE JANUARY 1, 2026

Reliable Health Coverage, Exceptional Value

The **Prominence Small Group Health Plan** approach ensures that business owners with 1 to 50 employees 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.



2026: A Year of Expanded Choice

Our response to market enthusiasm is reflected in the 2026 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, Platinum plans that bring enhanced deductible options.

- ✓ **New! PPO Select Options**
- ✓ **Amazon Pharmacy Home Delivery**



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.



Prescription Coverage Employees Will Value

Prominence offers three ways to get prescriptions by mail:



Visit [Pharmacy.amazon.com](https://www.amazon.com/pharmacy) or use the Amazon app.

Click on the pharmacy tab at the top of your screen. Click the sign-up or sign-in button and follow the prompts to verify your identity and add your insurance card information.



CALL 800-863-7515 for Prominence Customer Service Support for Amazon Pharmacy

Automatic fills of new medications - Amazon does not fill new medications without first confirming with the member. Members have the option to set up automatic refills* for prescriptions. You must mail your paper prescription and any payment with the form.



From your Prescriber

Ask your doctor to send your prescription to Amazon via fax: 512-884-5981.

** Refills on home delivery medications - we recommend you reach out at least one week in advance prior to needing a refill.*



**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 2025, UHS was again recognized as one of the World's Most Admired Companies by Fortune; ranked #299 on the Fortune 500; and listed as #399 of American companies on the Forbes Global 2000 World's Largest Public Companies.

Small Group Health Plans for Up to 50 Employees

All the same plan and benefit values but with new names!

OFFER UP TO THREE HEALTH PLAN OPTIONS so your employees have a choice when it comes to their health care

For a more comprehensive list of covered services, ask for the Schedule of Benefits

HMO PLANS

- The statewide HMO network translates into easy, accessible and comprehensive care for our members no matter where they reside in the state
- Members enrolled in an HMO plan are able to conveniently see a specialist without a referral

PLAN NAME	Metal Tier	Deductible (2X Family)	Coinsurance	OOPM (2X Family)	PCP/ Specialist	Urgent Care	Inpatient	Emergency Room
HMO 4	Gold	\$0	50%	\$8,400	\$0 copay/ \$75 copay	\$50 copay	Coinsurance	50% coinsurance
HMO 9	Gold	\$2,500	20%	\$7,000	\$0 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 20% coins
HMO 10	Gold	\$2,750	20%	\$8,700	\$0 copay/ CYD then coins	\$50 copay	CYD then coins	CYD then 20% coins
HMO 18	Gold	\$4,500	20%	\$7,000	\$0 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 20% coins
HMO 27	Silver	\$6,250	10%	\$10,150	\$35 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 10% coins
HMO 28	Silver	\$8,000	30%	\$10,150	\$0 copay/ CYD then coins	\$50 copay	CYD then coins	CYD then 30% coins
HMO 26	Bronze	\$7,000	40%	\$10,500	\$40 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 40% coins
HMO 29	Bronze	\$10,150	0%	\$10,150	\$40 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 0% coins
HMO 30	Bronze	\$10,150	0%	\$10,150	CYD then coins	CYD then coins	CYD then coins	CYD then 0% coins

HMO FREEDOM PLANS – The options and flexibility of a PPO with the cost savings of an HMO

- Nevada residents receive in-network benefits via the statewide HMO network
- Residents outside Nevada receive in-network benefits via the Prominence national network
- Nevada employees can cross statelines and receive in-network benefits via access to the Cigna National PPO network
- Members have access to out-of-network, out-of-area covered benefits; **grid below displays in-network benefits**

PLAN NAME	Metal Tier	Deductible (2x Family)	Coinsurance	OOPM (2X Family)	PCP/ Specialist	Urgent Care	Inpatient	Emergency Room
Freedom 9	Gold	\$2,500	20%	\$7,000	\$0 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 20% coins
Freedom 19	Gold	\$4,500	20%	\$7,000	\$0 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 20% coins
Freedom 22	Silver	\$6,250	10%	\$10,150	\$35 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 10% coins
Freedom 30	Bronze	\$10,150	0%	\$10,150	\$0 copay/ CYD then coins	\$50 copay	CYD then coins	CYD then 0% coins

PPO FREEDOM PLANS*

- Members have lower out-of-pocket costs for covered services when they use in-network providers
- Nevada employees can cross statelines and receive in-network benefits via access to the Cigna National PPO network.

PLAN NAME	Metal Tier	Deductible (2x Family)	Coinsurance	OOPM (2X Family)	PCP/ Specialist	Urgent Care	Inpatient	Emergency Room
PPO 1	Platinum	\$0	0%	\$3,950	\$15 copay/ \$30 copay	\$30 copay	\$250 copay	\$250 copay
PPO 5	Platinum	\$250	0%	\$3,325	\$20 copay/ \$40 copay	\$40 copay	\$250 copay	\$250 copay
PPO 9	Gold	\$2,500	20%	\$7,000	\$0 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 20% coins
PPO 18	Gold	\$4,500	20%	\$7,000	\$0 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 20% coins
PPO 22	Silver	\$6,250	30%	\$10,150	\$0 copay/ \$120 copay	\$50 copay	CYD then coins	CYD then 30% coins
PPO 30	Bronze	\$10,150	0%	\$10,150	\$0 copay/CYD then coins	\$50 copay	CYD then coins	CYD then 0% coins

PPO SELECT PLANS*

- PPO Select plans offer a local network that allows for focus on value and savings.
- PPO Select plans offer out-of-network coverage for Member flexibility.

PLAN NAME	Metal Tier	Deductible (2x Family)	Coinsurance	OOPM (2X Family)	PCP/ Specialist	Urgent Care	Inpatient	Emergency Room
PPO 9	Gold	\$2,500	20%	\$7,000	\$0 copay/ \$75 copay	\$50 copay	CYD then coins	CYD then 20% coins
PPO 22	Silver	\$6,250	30%	\$10,150	\$0 copay/ \$120 copay	\$50 copay	CYD then coins	CYD then 30% coins

QUALIFIED HIGH-DEDUCTIBLE HEALTH PLANS*

- Consumer-directed health care plans help employers manage costs and offer convenience and flexibility to members
- Employers can choose to contribute or not and funds will roll over annually
- Members can use the financial account to pay for eligible medical expenses for their immediate family
- All HDHP plans feature an embedded deductible

PLAN NAME	Metal Tier	Deductible (2x Family)	Coinsurance	OOPM (2X Family)	PCP/ Specialist	Urgent Care	Inpatient	Emergency Room
HMO HD 12	Gold	\$3,400	20%	\$3,900	CYD then \$0 copay/CYD then coins	CYD then \$50 copay	CYD then coins	CYD then 20% coins
HMO HD 17	Silver	\$4,000	30%	\$6,000	CYD then \$0 copay/CYD then coins	CYD then \$50 copay	CYD then coins	CYD then 10% coins
HMO HD 26	Bronze	\$7,250	0%	\$7,250	CYD then coins	CYD then coins	CYD then coins	CYD then 0% coins
PPO HD 12	Gold	\$3,400	20%	\$3,900	CYD then \$0 copay/CYD then coins	CYD then \$50 copay	CYD then coins	CYD then 20% coins
PPO HD 17	Silver	\$4,000	30%	\$6,000	CYD then \$0 copay/CYD then coins	CYD then \$50 copay	CYD then coins	CYD then 30% coins
PPO HD 26	Bronze	\$7,250	0%	\$7,250	CYD then coins	CYD then coins	CYD then coins	CYD then 0% coins

* All PPO and HDHP Grids listed above display in-network benefits.

POS PLANS

- Combine the convenience and low out-of-pocket expenses of an HMO, greater freedom to choose a PPO provider and complete flexibility to choose any licensed care provider - all in a three-tier benefit package

	POS 1	POS 5	POS 7	POS 9	POS 19	POS 23
	Gold	Gold	Gold	Gold	Silver	Bronze
Tier 1 HMO						
Deductible (2x Family)	\$0	\$750	\$1,500	\$2,500	\$5,000	\$6,850
Coinsurance	0%	10%	10%	10%	10%	20%
OOPM (2x Family)	\$8,150	\$8,000	\$8,000	\$7,000	\$7,900	\$9,700
PCP/Specialist	\$0 copay/ \$60 copay	\$0 copay/ \$70 copay	\$0 copay/ \$75 copay	\$25 copay/ \$60 copay	\$35 copay/ \$70 copay	\$40 copay/ \$75 copay
Urgent Care	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Inpatient	\$750 copay	CYD then coins	CYD then coins	CYD then coins	CYD then coins	CYD then coins
Emergency Room	\$750 copay	\$350 copay	\$500 copay	CYD then 10% coins	CYD then 10% coins	CYD then 20% coins

Tier 2 PPO						
Deductible (2x Family)	\$1,500	\$1,500	\$3,000	\$5,000	\$6,250	\$9,000
Coinsurance	20%	20%	30%	20%	30%	30%
OOPM (2x Family)	\$10,150	\$10,150	\$10,150	\$9,000	\$10,150	\$10,150
PCP/Specialist	\$50 copay/ \$100 copay	\$50 copay/ \$100 copay	\$50 copay/ \$100 copay	\$35 copay/ \$70 copay	\$40 copay/ \$80 copay	CYD then coins
Urgent Care	\$50 copay	\$50 copay	\$50 copay	\$100 copay	\$50 copay	\$50 copay
Inpatient	CYD then coins	CYD then coins	CYD then coins	CYD then coins	CYD then coins	CYD then coins
Emergency Room	\$750 copay	\$350 copay	\$500 copay	CYD then 10% coins	CYD then 10% coins	CYD then 20% coins

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.

Statewide Networks

Expansive statewide network access includes the Northern Nevada Health System and the entire Valley Health System in southern Nevada. 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 seven acute care hospitals caring for patients throughout Southern Nevada and surrounding communities and includes eight free-standing Emergency Room locations. 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. Additionally, the system includes four free-standing Emergency Room locations (*plus a location in the North Valleys opening in 2026*), and **Sierra Medical Center** is the first full-service hospital built in Reno-Sparks in more than a century. **Northern Nevada Medical Group** offers seven locations and the vision is to grow further.

Prominence Members Have **Multiple Access Points** for Care!



NATIONAL NETWORK COVERAGE

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 Freedom Plans** include expansive national network access to more than 6,300 hospitals, more than 1 million physicians and multiple ancillary providers across the country.

Additional Network Options for Easy, Convenient Care



An Added Layer of Member Wellness

Through **Active & Fit Direct**, Prominence members have access to 12,500+ 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. **Active & Fit Direct** is included in all small group health plan options, is easy to implement and comes with no cost to the employer.



Employees Benefit from 24/7 Care for a \$0 Copay

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. All 2026 Small Group health plans include general medical and mental health care are available via Teladoc for a \$0 copay.

wellPORTAL Primary Care

All 2026 Small Group plans now include expanded network reach to include wellPORTAL primary care. Members in southern Nevada can benefit from access to some of the region's top doctors and VIP customer service. Plus, members can receive up to **\$120 annually in patient rewards** for engaging in their healthcare. **All wellPORTAL office visits are a \$0 copay.**

EMPLOYEE EXPECTATION



My primary care should be affordable

I need to find and establish care with a reputable PCP

I should be able to get in quickly to see my PCP

I deserve excellent customer service from my PCP

wellPORTAL SOLUTION



\$0 copays and up to **\$120 in annual rewards!**

High-performing PCPs who meet quality standards

VIP scheduling

VIP customer service





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 exceptional 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

Association Health Plans for businesses 2 to 50 are designed for multiple employers to come together and offer health benefits for their businesses under one plan. This increases the number of participants under the plan, which qualifies the association as a large group. With the power of a large group comes large group benefits.

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**

Prominence[®]
Health Plan

www.prominencehealthplan.com