

# Association Health Plans

## Make Sense for Your Small Business



**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.nevadabuilders.org](http://www.nevadabuilders.org)**.

**Prominence**  
Health



### 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:

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



# 2024/2025 Benefit Overview

All medical plan options were carefully designed for NBA 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 JUNE 1, 2025

In-Network Benefits	AHP HMO 8	AHP HMO 13	AHP HMO 22	AHP POS 13* HMO/PPO	AHP POS 20* HMO/PPO	AHP PPO 9*	AHP PPO HD 11* <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	\$3,200
Family	\$6,000	\$6,000	\$12,000	\$6,000/\$7,000	\$10,000/\$11,000	\$5,000	\$6,400
<b>Coinsurance</b>							
	20%	30%	40%	30%	30%	30%	10%
<b>Out-of-Pocket Maximum</b>							
Individual	\$6,850	\$8,150	\$8,150	\$6,850/\$8,150	\$7,300/\$8,000	\$8,150	\$6,900
Family	\$13,700	\$16,300	\$16,300	\$13,700/\$16,300	\$14,600/\$16,000	\$16,300	\$13,800
<b>Provider Office Visits</b>							
Telemedicine - Teladoc	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Primary Care Provider (PCP)	\$25 copay	\$30 copay	\$35 copay	\$25/\$50 copay	\$30/\$60 copay	\$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 copay	\$60 copay	CYD/10%
<b>Emergent/Urgent Care</b>							
Ambulance – Ground & Air	\$250 copy per trip	\$500 copy per trip	\$1,000 copy per trip	\$500 copy per trip	\$1,000 copy per trip	\$500 copy per trip	CYD/10% copy per trip
Emergency Room	CYD/0%	CYD/\$2,000 copy	\$2,000 copy	CYD 30%/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/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%/ CYD 30%	CYD 30%/ 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	\$200 copay/CYD 30% per delivery	\$200 copay per delivery	CYD/10% per delivery
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/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/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/\$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