



Welcome to Prominence Health Plan

Member Handbook for Employees & Families

**Great coverage,
from people who care.**

REV JUN22

Prominence[®]
Health Plan

Prominence[®] Health Plan

Dear Prominence Health Plan Member,

Thank you for choosing Prominence as your health plan partner. We look forward to serving you and your healthcare needs in the upcoming year!

This welcome kit contains materials describing your benefits that can help you take full advantage of your membership. We encourage you to take a few moments to review the information shared here.

Here is a highlight of some of the information included within this booklet:

- **About Your Health Plan Services** – A snapshot of important benefits, reminders and phone numbers.
- **Online Member Portal** – Register today for convenient, secure access to your health plan documents, virtual member ID card and out-of-pocket balances.
- **Wellness Where it Matters** – You have a variety of options you can access from home or onsite at work! Live better and feel better with 24/7 telemedicine through Teladoc, disease management, workplace wellness programs and more.
- **Expansive Provider Network** – Our Prominence Network extends throughout the state, in both city and rural areas. We provide convenient and ample coverage to quality care.
- **National Network** – Prominence members enrolled in a POS, PPO or Freedom health plan have access to a national network if they live, work or travel outside of Nevada.
- **Prescription Drug Coverage** – Find your covered drug formulary for a comprehensive list of tiered medications and save time and money through the Pharmacy by Mail program.
- **Emergency Care Reminders** – Information about when to access the ER, out-of-network billing and the importance of understanding your in-network options.

If you have any questions about your benefits and services, please contact **Customer Services at 800-863-7515** (TTY: 711). Prominence Customer Service is available Monday through Friday, 6 a.m. to 5 p.m. PT.

Thank you again for putting your trust in Prominence -
we offer great coverage from people who care!

About Your Health Plan Services

Thank you for choosing us as your healthcare partner!

We know your health is most important to you and we give you access to a comprehensive selection of providers, programs and services, all backed by exceptional customer support.

Find a Doctor

Search online, filter by region, facility and provider type; confirm in-network emergency centers and urgent care facilities, and find downloadable directories. Visit www.prominencehealthplan.com.

Select a Primary Care Provider

Prominence members are encouraged to select a Primary Care Provider (PCP) to manage all their medical care. A collaborative relationship with a PCP is important because he/she can help ensure timely receipt of recommended preventive care and can advise if specialty care is needed and appropriate. For help determining a PCP for your care or to change your existing PCP, call our customer service team at **800-863-7515** or log-in to the secure member portal.

Emergency Care

When you see a doctor or other health provider for emergency care, you may owe certain out-of-pocket costs like a copay, coinsurance, and/or a deductible. You may also incur other costs or have to pay the entire bill if you seek care at an Emergency Room for non-medical emergencies. Patients are now protected from out-of-network balance billing when receiving emergency medical care. **Make sure to know which hospitals are in-network and, whenever possible, receive emergency care from those in-network emergency rooms.**

Secure Member Portal

You can access your plan benefit information like your schedule of benefits and Evidence of Coverage (EOC). You can also view claims information, update your Primary Care Provider selection, and find out if you've reached your out-of-pocket maximum. **Visit www.ProminenceMember.com.**

Pharmacy Benefits

Call **833-775-MEDS (6337)** for questions regarding your prescription drug plan. Visit the Pharmacy Portal on www.prominencehealthplan.com to compare drugs and search the pharmacy formulary. Through the Pharmacy by Mail program, you can obtain a discounted 90-day supply for maintenance medications and have them delivered right to your home.

Teladoc Virtual Care

1-800-TELADOC provides access to board-certified doctors, pediatricians and mental health specialists by phone or video 24-hours a day, every day of the year. Teledoc services are offered for a \$0 copay for most plans and conveniently allow for care on a schedule that works for you. Visit www.teladoc.com to establish your health history before you need care.

Customer Service

Call **800-863-7515** to confirm benefit information, discuss claims questions or for any inquiries you have about your health plan benefits. **For a printed copy of your complete member plan documents, please contact Customer Service.**



Manage Your Health Online!

Register for the secure member portal

A member portal designed to help you easily manage your plan benefits and see your personal health information in a secure online setting.

Registered users have access to:

- Virtual member ID card
- Recent claims information and history
- Deductible and out-of-pocket balances
- Provider authorization status
- Information about your health plan and important documents like schedule of benefits
- Send a secure message to our Customer Service team



AND DON'T FORGET THE APP!

The Prominence Member app brings the secure portal right to your smartphone whenever and wherever you need it! Download today from the App store or Google Play.

Register for the secure portal at ProminenceMember.com

Feel Better, Live Better with Wellness Programs When & Where You Need Them



Telemedicine Services for \$0* from Teladoc

With 24/7 access to board-certified doctors by phone or video, you have easy access to an abundance of care no matter where you are with little or NO out-of-pocket cost.

Call 1-800-TELADOC, visit www.teladoc.com or download the app to get started.

General Medical – Convenient, quality healthcare for a variety of wellness concerns ranging from a sore throat to pink eye.

Mental Health – Struggling with emotions and life issues? Connect with psychiatrists, psychologists, clinical social workers and counselors to find the mental balance you deserve.

Nutrition Consultation & Coaching – In-depth nutrition consultations and personalized guides for a nutrition plan that works for your needs. Prominence members pay a discounted \$59 flat fee (*this Teladoc program is not eligible for benefit coverage.*)



Ask Your Employer About Onsite Health and Wellness Events

Watch for opportunities at your worksite for flu and COVID vaccine clinics and comprehensive health fairs. Blood donation and Mammovan clinics may also be arranged through your employer and offered at no out-of-pocket cost through your health plan benefits.



Preventive Care and Wellness Webinars

Taking a hands-on approach to your health is key. Partner with your PCP to determine what age – and condition-appropriate care is right for you from everything to annual wellness exams and cancer screenings to colonoscopies and mammograms. Plus, enroll in our monthly Wellness Webinars led by health experts who cover topics like immunization education, hearty healthy tips and what to expect when you are expecting.



Get Specific Care for Special Health Conditions

As part of Prominence's Disease Management Programs, registered nurses and dietitians, certified diabetes educators and nurse care managers will work with you on symptom management, nutrition, activity, medications and how to best carry out your provider's recommended plan of care. Support for the following conditions is available:

- Chronic Kidney Disease or End-Stage Renal Disease (CKD or ESRD)
- Diabetes
- Cardiovascular Disease
- Chronic Obstructive Pulmonary Disease (COPD)



ACA Guidelines for Women's Preventive Health

Through the Affordable Care Act (ACA) additional care is offered for Women's Preventive Services and all are covered at no cost if accessed via an in-network provider. These services include:

- Annual Well-Woman Visits
- Gestational Diabetes Screening
- HPV DNA Testing
- STI and HIV Testing & Counseling
- Breastfeeding Support, Supplies & Counseling
- Domestic Violence Screening
- Contraception Coverage & Counseling

* Members enrolled in an high deductible health plan will still be subject to deductible per plan eligibility IRS requirements. Once plan calendar year deductible has been met, the charge paid at time of service will be reimbursed by Teladoc.

Let's Talk Network...

The cornerstone of our Prominence network solution is largely made possible by our parent company, UHS, and our unified platform with its system of medical facilities.

Our networked hospitals throughout the state, offer members a breadth of quality, convenient provider access no matter where you reside. **Plus, Prominence HMO members can see a specialist without a referral.**

SOUTHERN NEVADA



- 1 Centennial Hills Hospital Medical Center**
6900 North Durango Dr., Las Vegas
- 2 Desert Springs Hospital Medical Center**
2075 E. Flamingo Rd., Las Vegas
- 3 Spring Valley Hospital Medical Center**
5400 S. Rainbow Blvd., Las Vegas
- 4 Summerlin Hospital Medical Center**
657 N. Town Center Dr., Las Vegas
- 5 Valley Hospital Medical Center**
620 Shadow Ln., Las Vegas
- 6 Henderson Hospital**
1050 W. Galleria Dr., Henderson
- 7 ER at Green Valley Ranch**
2581 St. Rose Pkwy., Henderson
- 8 ER at Blue Diamond**
9217 S. Cimarron Rd., Las Vegas
- 9 University Medical Center**
1800 W. Charleston Blvd., Las Vegas
- 10 ER at Valley Vista**
7239 Decatur Blvd., North Las Vegas
- 11 Valley Health Specialty Hospital**
6856 W. Patrick Ln., Las Vegas
- 12 Elite Medical Center**
150 E. Harmon Ave., Las Vegas
- 13 Desert View Hospital**
360 S. Lola Ln., Pahrump
- 14 Comprehensive Digestive Surgery Center**
8440 W. Warm Springs Rd., Las Vegas
- 15 Flamingo Surgery Center**
2565 E. Flamingo Rd., Las Vegas
- 16 Las Vegas Surgery Center**
870 S. Rancho Dr., Las Vegas
- 17 Sahara Surgery Center**
2401 Paseo Del Prado, Las Vegas
- 18 Specialty Surgery Center**
7250 Cathedral Rock Dr., Las Vegas

The Valley  Health System

UMC
UNIVERSITY MEDICAL CENTER

DR
DESERT RADIOLOGY

11 LOCATIONS!

CareNow
Urgent Care
AFFILIATED WITH SUNRISE HEALTH

17 LOCATIONS!

UMC
QuickCare

10 LOCATIONS!

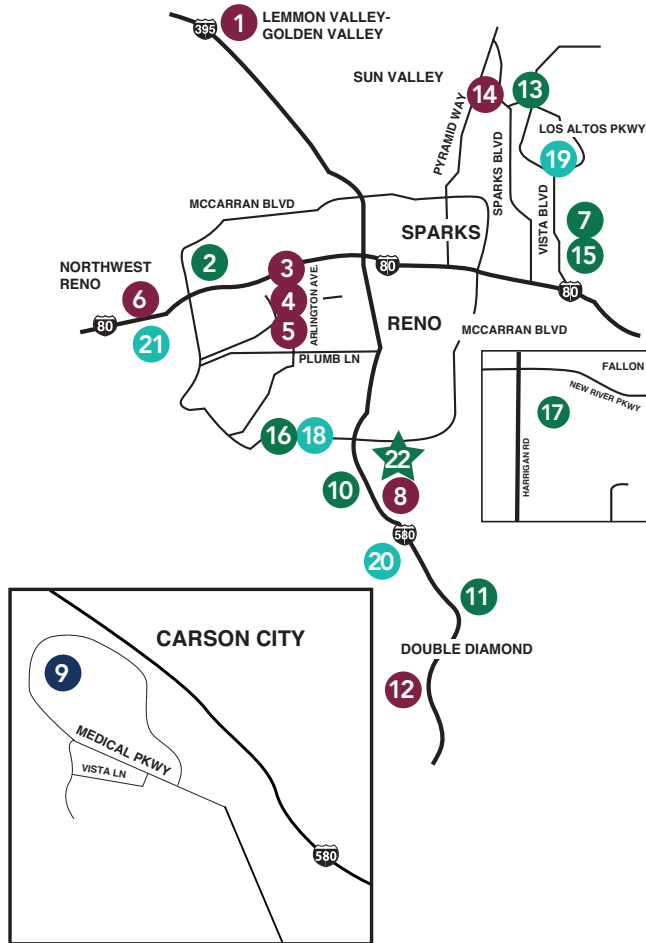
Additional Networked Hospital Locations

Boulder City Hospital, Boulder City, NV
Desert View Hospital, Pahrump, NV
Grover C. Dils Medical Center*, Caliente, NV

Mesa View Regional Medical Center*, Mesquite, NV
Valley View Medical Center*, Mohave Valley, AZ
Western Arizona Regional Medical Center*, Bullhead City, AZ
* PPO only contracted facility

Our Prominence Network extends throughout northern Nevada into the Vegas Valley and beyond to include both city and rural markets. We provide convenient and ample coverage to quality care.

NORTHERN NEVADA



- 1** Saint Mary's Urgent Care¹
At North Valley
280 Vista Knoll Pkwy. #106, Reno
- 2** Northern Nevada Medical Center
ER at McCarran NW
10290 North McCarran Blvd., Reno
- 3** Saint Mary's Regional
Medical Center¹
235 W 6th St., Reno
- 4** Saint Mary's Medical Group¹
343 Elm St. #402, Reno
- 5** Saint Mary's Medical Group¹
645 N Arlington Ave., Reno
- 6** Saint Mary's Medical Group¹
6255 Sharlands Ave., Reno
- 7** Northern Nevada Medical Center
2375 E Prater Way, Sparks
- 8** Saint Mary's Medical Group¹
8040 S Virginia St. #4, Reno
- 9** Carson Tahoe Regional
Medical Center
1600 Medical Pkwy., Carson City
- 10** Northern Nevada Medical Group
& Urgent Care
5575 Kietzke Ln., Reno
- 11** Northern Nevada Medical Center
Outpatient Therapy
1091 Steamboat Pkwy. #240, Reno
- 12** Saint Mary's Medical Group¹
18653 Wedge Pkwy., Reno
- 13** Northern Nevada Medical Group
& Urgent Care
5265 Vista Blvd. Bldg. B, Sparks
- 14** Saint Mary's Medical Group¹
5070 Ion Dr. #100, Sparks
- 15** Northern Nevada Medical Center
Outpatient Therapy
2385 E. Prater Way #301, Sparks
- 16** Northern Nevada Medical Group
6630 S. McCarran Blvd.,
Bldg C, #202, Reno
- 17** Northern Nevada Medical Group
1020 New River Pkwy. #200, Fallon
- 18** Pinnacle Medical Group
6630 S. McCarran, Ste. 9, Reno
- 19** Pinnacle Medical Group
5975 Los Altos Pkwy., Sparks
- 20** Pinnacle Medical Group
15 McCabe, Ste. 200, Reno
- 21** Pinnacle Medical Group
6275 Sharlands, Reno
- 22** **Now Open!**
Sierra Medical Center
625 Innovation Dr., Reno
- Coming Summer 2022!**
Northern Nevada Medical Group
Damonte Ranch, Reno

¹ In-network contract for POS/PPO members only.



2 LOCATIONS!



4 LOCATIONS!



6 LOCATIONS!
Including Urgent Care

Additional Networked Hospital Locations

Banner Churchill Community Hospital, Fallon, NV
Banner Lassen Medical Center, Susanville, CA
Barton Memorial Hospital, South Lake Tahoe, CA
Battle Mountain General Hospital, Battle Mountain, NV
Humboldt General Hospital, Winnemucca, NV

Mount Grant General Hospital, Hawthorne, NV
Northeastern Nevada Regional Hospital, Elko, NV
Pershing General Hospital, Lovelock, NV*
South Lyon Medical Center Hospital, Yerington, NV
William Bee Ririe Hospital, Ely, NV

* PPO only contracted facility



National Network Access through Cigna®

Out-of-area network access available only to members enrolled in a PPO, POS or Freedom health plan

Through a collaboration with Cigna, Prominence is pleased to now offer a network for members who live, work or travel outside of Nevada.

Cigna has an expansive national network that includes more than 6,300 hospitals, more than 1 million physicians and multiple ancillary providers across the country.¹ As with other networks, it will always be the member's responsibility to validate that a provider they are seeing is in the network.

IMPORTANT! Please note the Cigna PPO network² is available for national network access outside the state of Nevada. It is not available within the state of Nevada. For in-state providers, visit www.prominencehealthplan.com.

¹ Based on Cigna analysis, November 2019. Subject to change.

² The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Cigna is an independent company and not an affiliate of Prominence Health Plan.



FIND A LOCATION

To search all Cigna locations within the Cigna national network, visit www.cigna.com and select **Find a Doctor, Dentist, or Facility**.

- 1** Click **"Employer or school"**
- 2** Enter search criteria
- 3** Select **"Continue as Guest"**
- 4** Select a plan **"PPO, Choice Fund PPO"**

What You Need to Know About Prescription Drug Coverage



Pharmacy Formulary

The Prominence formulary helps manage the cost of prescription drugs and includes a range of medications. It may not include every drug from every manufacturer.

► To access the Prominence Health Plan pharmacy formulary, visit www.prominencehealthplan.com.

Formulary Design

The Prominence formulary features different copayment amounts for medications in tiers. If a brand-name product is listed in the “Preferred Brand” tier and its corresponding generic product is not listed in the “Generics” section, then a generic version of the medication is not available.

Tier 0 - Preventive/EHB (Essential Health Benefits)

Tier 1 - Generic

Tier 2 - Preferred Brand

Tier 3 - Non-preferred Brand

Tier 4 - Specialty

Pharmacy by Mail

If you take prescribed medications regularly, you can have them delivered right to your door AND pay less out-of-pocket. The Pharmacy by Mail program offers at-home delivery service for medications you may take for chronic or long-term conditions. You can receive a 90-day supply of Tier 1, Tier 2 and Tier 3 medications for a reduced cost. Tier 0 Preventive Tier drugs are also available via the Pharmacy by Mail program and remain no charge.

Specialty Pharmacy

Tier 4 specialty medications include self-injectables and medications given by other routes of administration. Specialty Drugs require the coinsurance listed on your schedule of benefits. Insulin is not considered a Specialty Drug. Some specialty drugs must be obtained through a specialty drug provider.

Step Therapy

Step Therapy is a process for finding the best medication to help treat an ongoing condition like arthritis, asthma or high blood pressure. Because one drug must be tried before the next drug can be tried, these are considered the “steps” of therapy.

Step Therapy requires the use of one or more Step One medication(s) – often a more affordable generic medication that has been proven effective for most people with a condition – before members can get coverage for a similar, more expensive, brand-name drug. This means that Step Two drugs will not be covered unless your provider contacts the Prominence Pharmacy Team to obtain Prior Authorization.

Prior Authorization

Prior Authorization means that Prominence must approve certain medications in order to be covered under your medical plan. A Prior Authorization form should be completed and submitted by your prescribing doctor requesting coverage for: a specific drug within the formulary; a non-formulary drug for which there is no suitable alternative available; or any pharmacy therapy or quantity limit overrides. The Prominence Pharmacy Team will work with your provider to make sure coverage is appropriate for certain medications.



To learn more, visit www.prominencehealthplan.com or call the Pharmacy Health Desk at 833-775-6337 (MEDS).

Understanding Emergency Care & Your Network

What is an Emergency?

Medically Necessary Emergency Services are those health situations where a sudden onset of a medical condition is presented by symptoms of severity that an average person would believe the absence of immediate medical attention could result in:

- Serious jeopardy to the health of a member
- Serious jeopardy to the health of an unborn child
- Serious impairment of a bodily function
- Serious dysfunction of any body organ or part

Examples of emergency illness/injuries include:

Heart attacks, severe chest pains, burns, loss of consciousness, sudden paralysis/slurred speech, bleeding, poisoning and severe trauma.

Trauma is considered a body wound or shock produced by sudden physical injury, as from violence or an accident.

What is a Provider Network?

A provider network is a network of health care providers contracted with Prominence Health Plan to provide care to our members.

What is an Out-Of-Network Provider?

Any doctor, facility or medical group that does not have a contract with Prominence Health Plan is considered an out-of-network provider.

What Happens if I Receive Emergency Services From an Out-Of-Network Provider?

The provider may bill you for all or part of the services provided depending on your plan design. Out-of-network providers are not contracted with Prominence and do not have to accept the in-network contracted rate, also referred to as "usual customary rate" or "UCR." Out-of-network providers do not have to accept this rate and may balance bill the member.



For a complete list of all in-network providers and facilities, visit www.prominencehealthplan.com and use the online tool under the "Find a Doctor Tab". You can search by provider, facility and even geographic region.

Understanding Emergency Services

Know Your Options for Care

When an unexpected illness or emergency happens it can be a very scary time. It is important to educate yourself about what is considered a true life-threatening emergency and where you can go to receive care.

RECOMMENDED IN-NETWORK HOSPITALS FOR EMERGENCY SERVICES

Northern Nevada:

- Banner Churchill Community Hospital
- Carson Tahoe Regional Medical Center
- Carson Valley Medical Center
- Northern Nevada Medical Center
- Saint Mary's Regional Medical Center*
- **NOW OPEN!** Sierra Medical Center
- South Lyon Medical Center

* Non-emergency contract for POS/PPO members only

Southern Nevada:

- Boulder City Hospital
- Centennial Hills Hospital Medical Center
- Desert Springs Hospital
- Desert View Regional Medical Center
- Henderson Hospital
- Spring Valley Hospital
- Summerlin Hospital Medical Center
- University Medical Center
- Valley Hospital Medical Center

ALTERNATIVES TO THE EMERGENCY ROOM



Call or Video Telemedicine services 24/7 at 800-TELADOC.

Address concerns and prescribe medications, when appropriate.



Visit an urgent care. Receive prompt care with a smaller copay than a visit to an in-network ER.



An in-home care option for dizziness, digestion, dermatology, respiratory needs and more. For every in-home visit, DispatchHealth will send a physician assistant or nurse practitioner along with a medical technician. Services include EKG, stitches, splinting and IV insertion.

Call 775-442-5872 (Reno) or 702-848-4443 (Las Vegas) or visit DispatchHealth.com.



Visit a CVS MinuteClinic® in your local neighborhood or any location nationwide. No appointments are required and you can pay the same out-of-pocket cost as a Primary Care Provider copay.

IMPORTANT INFORMATION

Please keep these important phone numbers and contact information.

Prominence Customer Service

800-863-7515 (TTY: 711)

Monday - Friday, 6 a.m. to 5 p.m. PT

Teladoc Telemedicine

800-TELADOC (835-2362)

Available 24/7

Teladoc.com

Pharmacy Help Desk

833-775-6337 (MEDS)

Available 24/7



Benefit Information at Your Fingertips!

Register for the secure portal
at **ProminenceMember.com!**

Prominence[®]
Health Plan