

# Richer Benefits + More Flexibility = **Affordable Health Insurance**

Prominence<sup>®</sup>  
Health Plan



**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.

- ✓ **OFFER** comprehensive health coverage for enrolled members & dependents
- ✓ **SAVE** in premium costs compared to other options
- ✓ **SHARE** those savings with your employees
- ✓ **ACCESS** a large and comprehensive statewide provider network and national network
- ✓ **RETAIN** workforce talent with valuable health insurance and employee benefits
- ✓ **ENROLL** at any time!

## 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

## 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.

## COMPANY HEADQUARTERS

Employer groups must be domiciled in one of the following: Carson City, Clark County, Douglas County, Lyon County, Nye County, Storey County or Washoe County



## 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.cawa.org](http://www.cawa.org)**.



# 2026 Benefit Overview

Statewide HMO with no specialist referrals for members; benefits listed below are in-network;  
 \* indicates plans with national network access outside Nevada

## PLANS RENEW JANUARY 1, 2027

In-Network Benefits	CAWA HMO 8	CAWA HMO 26	CAWA POS 6*	CAWA POS 13*	CAWA POS 20*	CAWA POS 27*	CAWA PHD 11* <sup>1</sup>
<b>Calendar Year Deductible (CYD)</b>							
Single	\$2,000	\$7,000	\$1,250/\$2,000	\$3,000/\$3,500	\$5,000/\$5,500	\$7,500/\$7,500	\$3,400
Family	\$6,000	\$14,000	\$2,500/\$4,000	\$6,000/\$7,000	\$10,000/\$11,000	\$15,000/\$15,000	\$6,800
<b>Coinsurance</b>							
	20%	50%	20%	30%	30%	30%	10%
<b>Out-of-Pocket Maximum</b>							
Single	\$6,850	\$8,150	\$9,200/\$9,200	\$6,850/\$8,150	\$7,300/\$8,000	\$8,550/\$8,550	\$6,900
Family	\$13,700	\$16,300	\$18,400/\$18,400	\$13,700/\$16,300	\$14,600/\$16,000	\$17,100/\$17,100	\$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	\$35 copay	\$15/\$30 copay	\$25/\$50 copay	\$30/\$60 copay	\$30/\$60 copay	N/A
wellPortal Primary Care	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	CYD/10%
Specialist	\$50 copay	\$70 copay	\$30/\$60 copay	\$50/\$80 copay	\$60/\$90 copay	\$60/\$90 copay	CYD/10%
<b>Emergent/Urgent Care</b>							
Ambulance – Ground & Air	\$250 copay per trip	\$1,000 copay per trip	\$250 copay per trip	\$500 copay per trip	\$1,000 copay per trip	\$1,500 copay per trip	CYD/10%
Emergency Room	CYD	\$1,000 copay	\$500 copay	CYD/30%	\$1,000 copay	\$1,500 copay	CYD/10%
Urgent Care	\$50 copay	\$70 copay	\$50/\$100 copay	\$50/\$100 copay	\$50/\$100 copay	\$50/\$100 copay	CYD/10%
<b>Hospital/Facility/Surgical</b>							
Outpatient Surgical	\$250 copay	\$1,000 copay	\$250 copay/ CYD 20%	\$500 copay/ CYD 30%	\$1,000 copay/ CYD 30%	\$1,500 copay/ CYD 30%	CYD/10%
Inpatient Hospital	CYD/\$1,000 copay	CYD/50%	CYD \$1,000/ CYD 20%	CYD \$2,000/ CYD 30%	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	\$25/\$50/\$75	CYD/10%
Specialty	20%	20%	20%	20%	20%	20%	CYD/10%
<b>Radiology</b>							
Routine X-Ray & Diagnostic	\$25 copay	\$35 copay	\$15/\$30 copay	\$25/\$50 copay	\$30/\$60 copay	\$30/\$60 copay	CYD/10%
CT Scan & MRI	\$250 copay	\$1,000 copay	\$250 copay/ CYD 20%	\$500 copay/ CYD 30%	\$1,000 copay/ CYD 30%	\$1,500 copay/ CYD 30%	CYD/10%
Complex Diagnostic	CYD/20%	\$1,000 copay	\$250 copay/ CYD 20%	CYD 30%	\$1,000 copay/ CYD 30%	\$1,500 copay/ CYD 30%	CYD/10%
<b>Maternity</b>							
Prenatal Care & Delivery	\$200 copay per delivery	\$200 copay per delivery	\$200 copay/CYD 20% per delivery	\$250 copay/CYD 30% per delivery	\$250 copay/CYD 30% per delivery	\$200 copay/CYD 30% per delivery	CYD/10% per delivery
Delivery Room & Well-baby Hospital	CYD/\$1,000 copay	CYD/50%	CYD \$1,000 copay/ CYD 20%	CYD \$2,000 copay/ CYD 30%	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/50%	CYD \$1,000/ CYD 20%	CYD \$2,000/ CYD 30%	CYD 30%/ CYD 30%	CYD 30%/ CYD 30%	CYD/10%
Outpatient	\$250 copay	\$1,000 copay	\$250 copay/ CYD 20%	\$500 copay/ CYD 30%	\$1,000 copay/ CYD 30%	\$1,500 copay/ CYD 30%	CYD/10%
Office Visit	\$25 copay	\$35 copay	\$15/\$30 copay	\$25/\$50 copay	\$30/\$60 copay	\$30/\$60 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