



# 2019 Small Employer Plans

STANDARD  PARTNER  CHOICE  PREMIER  PRIME 

# Neighborhood

## Health Plan of Rhode Island

Health insurance that's right for you and your employees

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### Choose from Neighborhood's small employer plans:

Small employers (2-50 employees) are the backbone of Rhode Island, anchoring our communities and economy.

We understand you want to offer high-quality health insurance at the best value for your employees. Every business is unique and deserves the personal attention we provide.

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### Neighborhood REWARDS

You may be eligible for special perks and rewards\* for healthy living such as gift cards, fitness center discounts and more.

Visit [www.nhpri.org/rewards](http://www.nhpri.org/rewards) for more information.

\*Restrictions apply



## Neighborhood provides high-quality, affordable coverage through HealthSource RI

All Neighborhood plans offer comprehensive benefits and services, including:

- Primary Care Visit to Treat an Injury or Illness
- Specialist Visit
- Asthma Education
- Childbirth Education
- Colonoscopy Screening
- Contraceptives
- Gynecological Annual Exams
- Immunizations and Vaccines
- Laboratory Tests occurring within 14 days of PCP visit
- Lactation Consultant Counseling
- Lead Screening
- Mammogram Screening
- Newborn Services
- Nutritional Counseling and Classes
- Parenting Classes
- Pediatric Development and Autism Screening
- Pediatric Preventive Care
- PCP Annual Exam
- Prostate Cancer Screening
- Smoking Cessation Services
- Emergency Transportation/Ambulance
- Hospital Emergency Room Services
- Urgent Care Facilities
- Inpatient Hospital Services
- Skilled Nursing Facility
- Advanced Imaging/X-ray and Diagnostic Imaging
- Home Health Care Service
- Laboratory Outpatient Services
- Outpatient Facility
- Mental/Behavioral Health and Substance Use Inpatient Services
- Mental/Behavioral Health and Substance Use Outpatient Services
- Chiropractic Care
- Habilitation Services
- Outpatient Rehabilitation Services



The folks at Neighborhood couldn't have been easier to work with. They take the time to explain the details of each plan to us. Since signing up, each employee has used their plan and enjoyed the best care Rhode Island has to offer.

Kaitlyn Roberts  
*Proprietor of Easy Entertaining*

# Benefits and Cost-Sharing

PLAN NAME	PRIME 	PREMIER 	CHOICE 
Plan Type	Platinum	Gold	Silver
HSA-Qualified*	No	No	No
<b>DEDUCTIBLES, CO-INSURANCE AND OUT-OF-POCKET MAXIMUMS (PER BENEFIT YEAR)</b>			
Individual Plan Deductible	\$500	\$2,050	\$3,250
Family Plan Deductible	\$1,000	\$4,100	\$6,500
Co-insurance	0% after deductible	0% after deductible	30% after deductible
Individual Out-of-Pocket Maximum	\$1,500	\$5,000	\$7,900
Family Out-of-Pocket Maximum	\$3,000	\$10,000	\$15,800
<b>MEDICAL SERVICES COST-SHARING</b>			
Preventive Care Visit	No Charge	No Charge	No Charge
Primary Care Visit	\$10 co-payment	\$25 co-payment	\$30 co-payment
Specialty Care Visit	\$30 co-payment	\$50 co-payment	\$60 co-payment
Urgent Care	\$30 co-payment	\$50 co-payment	\$60 co-payment
Emergency Room	\$100 co-payment	\$250 co-payment	30% co-insurance after deductible
Inpatient Hospital	Only deductible applies	Only deductible applies	30% co-insurance after deductible
Outpatient Hospital	Only deductible applies	Only deductible applies	30% co-insurance after deductible
Imaging Services	Only deductible applies	Only deductible applies	30% co-insurance after deductible
Laboratory Services	Only deductible applies	Only deductible applies	30% co-insurance after deductible
Behavioral Health Care - Outpatient	\$10 co-payment	\$25 co-payment	\$30 co-payment
Behavioral Health Care - Inpatient	Only deductible applies	Only deductible applies	30% co-insurance after deductible
Rehabilitation Services	\$30 co-payment	\$50 co-payment	\$60 co-payment
<b>PRESCRIPTION DRUG COVERAGE</b>			
Tier 1	\$5 co-payment	\$5 co-payment	\$10 co-payment
Tier 2	\$10 co-payment	\$10 co-payment	\$15 co-payment
Tier 3	\$35 co-payment	\$35 co-payment	\$40 co-payment
Tier 4	\$50 co-payment	\$50 co-payment	\$55 co-payment
Tier 5	\$100 co-payment	\$100 co-payment	30% co-insurance after deductible
Tier 6	\$100 co-payment	\$100 co-payment	30% co-insurance after deductible

PARTNER 	STANDARD 
Silver	Bronze
Yes	Yes
\$3,000	\$5,600
\$6,000	\$11,200
15% after deductible	20% after deductible
\$6,650	\$6,650
\$13,300	\$13,300
No Charge	No Charge
15% co-insurance after deductible	20% co-insurance after deductible
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15% co-insurance after deductible	20% co-insurance after deductible
\$10 after deductible	\$10 co-payment after deductible
\$15 after deductible	\$15 co-payment after deductible
\$40 after deductible	\$40 co-payment after deductible
\$55 after deductible	\$55 co-payment after deductible
15% co-insurance after deductible	20% co-insurance after deductible
15% co-insurance after deductible	20% co-insurance after deductible



## We Love Saving you Money!

That's why we make it our goal to keep your premiums as low as possible. For five consecutive years, Neighborhood has offered the lowest-priced plans in the market and has maintained a strong network of providers.



Contact us today for a no-obligation quote:

 1-855-321-9244, option 6

 [groupquotes@nhpri.org](mailto:groupquotes@nhpri.org)



## Ready to enroll? We're here to help.



For a no-obligation quote:

 1-855-321-9244, option 6

 [groupquotes@nhpri.org](mailto:groupquotes@nhpri.org)



For questions about the enrollment process:

- Contact your broker.
- Don't have a broker? We can connect you with one. Call us at 1-855-321-9244, option 6.



To enroll today, or for questions about your employer account, premium payment, or adding/dropping an employer, contact HealthSource RI for Employers:

 1-855-683-6757

 [Healthsourceri.com/employers/employers](http://Healthsourceri.com/employers/employers)



For questions about your plan benefits after you enroll, contact Member Services:

 1-855-321-9244

 [www.nhpri.org/AboutUs/ContactUs](http://www.nhpri.org/AboutUs/ContactUs)



### About Neighborhood

Neighborhood Health Plan of Rhode Island offers high-quality, affordable health insurance through HealthSource RI to the employees of small businesses (2-50 employees). Our plans offer comprehensive benefits and services and top-notch customer service. All of our plans have the same network of providers.





# Neighborhood Health Plan

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1-855-321-9244 | [www.nhpri.org](http://www.nhpri.org)

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