

2026 Plan Summary


Individual & Family Plans




Thank you for choosing Neighborhood Health Plan of Rhode Island!

Neighborhood is a local, not-for-profit organization with decades of experience helping Rhode Islanders get high-quality health care.








Neighborhood Health Plan
OF RHODE ISLAND™

TABLE OF CONTENTS

How Your Health Plan Works

Neighborhood has high-quality coverage and exceptional service.

We know health insurance can be confusing. That's why Neighborhood is here to help. This document explains the way you get health care services and how those services are paid for.

About Our Plans

Neighborhood offers Marketplace and Medicaid plans. So, when you sign up with us, you get one company that can serve all of your family's health insurance needs.

Benefits of being a Neighborhood member include:

- Primary and specialty care, hospital services, and behavioral health care
- Access to a doctor 24 hours a day, 7 days a week
- Medicines from nearly every pharmacy in Rhode Island
- Medical equipment and supplies
- Special wellness programs and REWARDS to help you manage your health
- Access to Neighborhood's member portal to look up benefits, request a new ID card and manage your account

Please call Neighborhood Member Services at 1-855-321-9244 (TTY 711) for:

- Questions about your benefits and coverage
- Help in choosing a primary care provider (PCP)
- Anytime you need information about your health plan

Hours of Operation: Monday through Friday 8 a.m.–6 p.m.

For additional details about your coverage, please refer to the Certificate of Coverage (COC) and the Summary of Benefits and Coverage (SBC). Your COC has information on covered services, prescription drug coverage, emergency care, cost-sharing, our provider network, legal rights, language assistance, and other important information regarding your membership. The SBC summarizes important information about your plan
in a standard format. Both of these documents are available on our website.

Go to www.nhpri.org/individual-family-plans and click on your plan name to view the COC and SBC.
You may request a paper copy by calling Neighborhood Member Services at 1-855-321-9244.

Medical and Pharmacy Benefits

This is a short description of the 2026 plan benefits. For complete benefit information, please visit www.nhpri.org.

We understand that having access to price information for your medical benefits is very important to you when using your health insurance.

To access pricing for your medical benefits, visit the Neighborhood Member Portal at members.nhpri.org.

Benefits

Physician Services

- Primary care visit to treat an injury or illness
- Specialist visit

Preventive Services

- Asthma education
- Colonoscopy screening
- Contraceptives
- Gynecological annual exam
- Immunizations and vaccines
- Lead screening
- Mammogram screening
- Newborn services
- Nutritional counseling and classes
- Pediatric development and autism screening
- Pediatric preventive care
- PCP annual exam
- Preventive laboratory tests
- Prostate cancer screening
- Smoking cessation services

Urgent and Emergency Care

- Emergency transportation/ambulance
- Hospital emergency room services
- Urgent care facilities

Outpatient Services

- Advanced imaging/x-ray and diagnostic imaging
- Home health care services
- Laboratory outpatient services
- Outpatient facility

Benefits

Mental Health, Substance Use, and Behavioral Health

- Mental/behavioral health and substance use inpatient services
- Mental/behavioral health and substance use outpatient services

Outpatient Rehabilitation Services

- Chiropractic care
- Habilitation services
- Physical therapy
- Occupational therapy
- Speech therapy

Prescription Drugs
(30-day supply from a retail pharmacy and 90-day mail order for certain prescriptions)

- Tier 0: Affordable Care Act preventative drugs
- Tier 1: Adherence generic drugs
- Tier 2: Other generic drugs
- Tier 3: Preferred brands
- Tier 4: Non-preferred brands
- Tier 5: Preferred specialty drugs
- Tier 6: Non-preferred specialty drugs

Telemedicine Services

- Telemedicine coverage will follow plan benefit for cost sharing.

Extra Benefits at No Cost to You

Our members may be eligible for special perks and rewards for healthy living.* Our offerings include:

- $25 gift card for adults who go to their yearly check-up with a PCP
- Up to a $50 gift card for a 3-month enrollment in a gym or facility that provides healthy physical activity such as a yoga or kickboxing studio

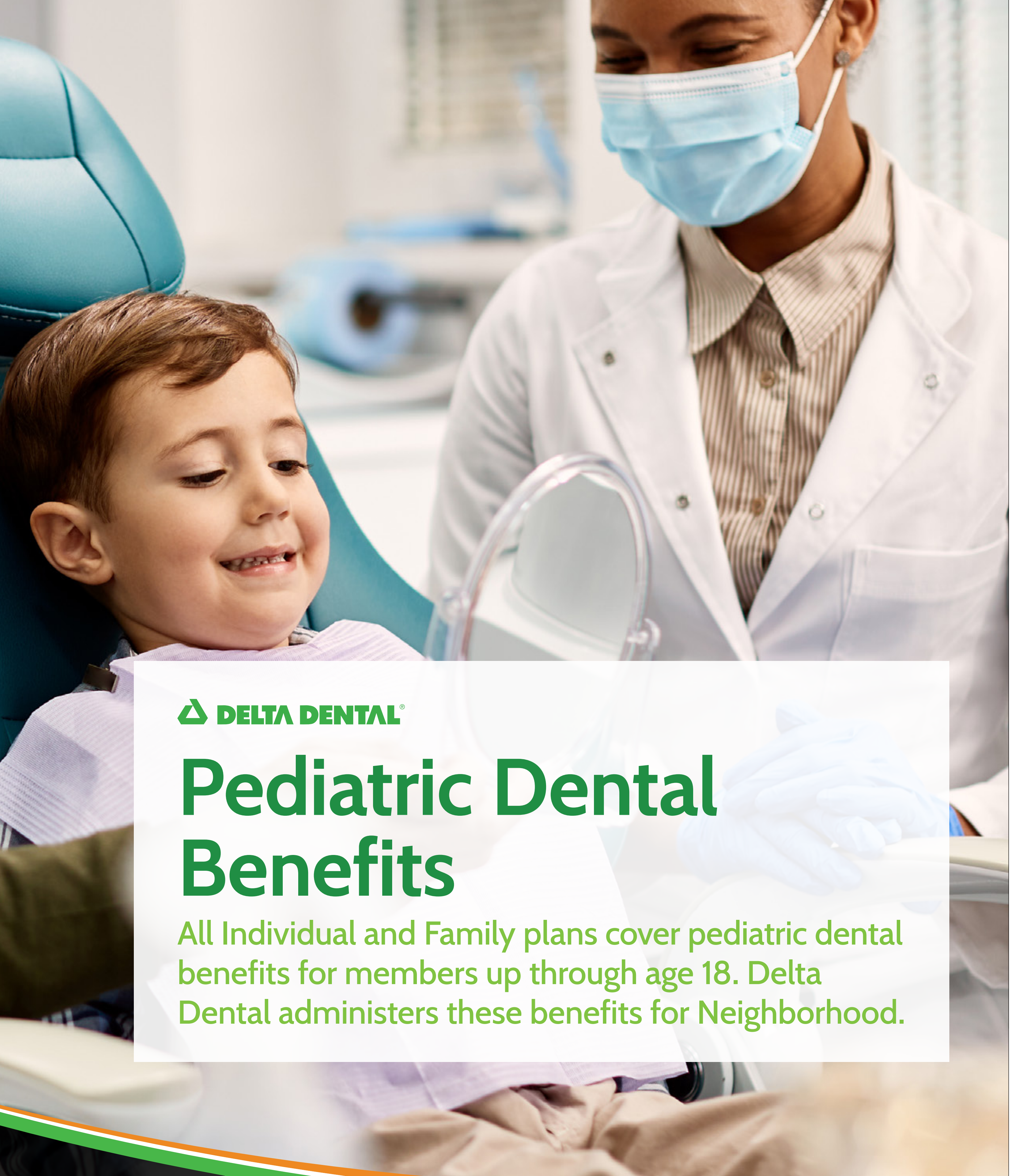
Individual and Family Plans include additional services at no cost to you!

HYPERTENSION MEDICATIONS:
$0 copay for hypertension medications in tiers 1-4

INTERPRETER SERVICES:
No cost for in-office interpreter services

MEAL DELIVERIES FOR NEW MOMS:
A no-cost meal delivery service for new moms when you return home from the hospital after your baby is born

**Restrictions apply*



DELTA DENTAL

Pediatric Dental Benefits

All Individual and Family plans cover pediatric dental benefits for members up through age 18. Delta Dental administers these benefits for Neighborhood.

Benefits
Oral exams
X-rays
Cleanings
Fluoride treatment
Sealants
Minor restorative treatment
Major restorative treatment
Medically necessary orthodontics (requires prior authorization)

Maternal Health Services

Having a baby? Neighborhood has programs to help you have a healthy pregnancy:

The Bright Start program provides support and education during your pregnancy while providing rewards for your healthy behaviors.

Through the Bright Start rewards program, members can:

- Get a $20 gift card when you go to all of the recommended prenatal visits
- Get another $20 gift card when you have your postpartum check-up between 7 and 84 days after you have your baby

A no-cost meal delivery service for new moms when you return home from the hospital after your baby is born.

Other maternal health services include:

- Prenatal care services
- Prenatal and postnatal doula services
- Hospital and delivery services including services provided by a licensed midwife or doula
- Laboratory tests associated with routine maternity care
- Breast pumps (prescription required)
- Family planning
- Lactation consulting and counseling
- Childbirth education and parenting classes
- Contraceptives
- Gynecological annual exams

Primary Care Provider and Network

Neighborhood's health plan is a Health Maintenance Organization (HMO).

This means you receive care from your primary care provider (PCP) and a network of specialists, hospitals, and pharmacies.

- You and each member of your family will choose a PCP to oversee your care.
- Your PCP will help refer you to other doctors and medical providers.
- Neighborhood will work with your PCP to ensure you receive the best and most appropriate care.
- You will receive care from doctors and other providers who are in our network.

You can find a list of primary care and other network providers online at www.nhpri.org or by calling Neighborhood Member Services at 1-855-321-9244 (TTY 711).

Cost-Sharing

When you see a doctor or other health care provider, your health plan will pay part of the cost and you pay a portion.

For some preventive services and screenings, there are no out-of-pocket charges at the time of service. You can view cost-sharing information for your plan on our member portal. Use the member portal to track your deductible and out-of-pocket max amount throughout the year.

Example: You will not have to pay anything when you see your PCP for your annual check-up or to receive a flu shot.

For some services, you will pay a co-payment.

- A co-payment is a fixed amount you and members of your family pay for a specific service. The co-payment is due at the time of service or your provider may send you a bill.
- The co-payment amount is the same every time you visit that provider. Services that have a co-payment are not subject to meeting the deductible.

For other services, you will have to meet your deductible and then pay co-insurance.

- A deductible is the amount you are required to pay in a benefit year for certain services before your health plan starts paying for them.
- Co-insurance is a percentage of the costs of a health care service.
- Once an individual meets their deductible, they will only be responsible for co-insurance for these services for the remainder of the benefit year.
- Once the members of your family have reached the family deductible, all members will only be responsible for co-insurance for these services for the remainder of the benefit year (even if a member has not met their individual deductible).

You also have individual and family out-of-pocket (OOP) maximums.

- An OOP maximum is the most you or another member of your family can be charged for deductibles, co-payments, and co-insurance in a benefit year.
- Once an individual meets their individual OOP maximum, they will not have to pay anything more for covered services for the remainder of the benefit year.
- Once the members of your family have reached the family OOP maximum, all members will no longer be responsible for deductibles, co-payments, or co-insurance for covered services for the remainder of the benefit year (even if a member has not met their individual OOP maximum).

Referrals and Out-of-Network Coverage

Please ask your PCP about the referral process whenever you need specialty care.

If the specialist is in our network, then the specialist's services will be covered and you will pay a cost-share (unless you've reached your OOP maximum, in which case you'll pay nothing). If your PCP decides you need to see a doctor who is outside our network, they must obtain preauthorization from Neighborhood in order for the visit to be covered by us.*

Neighborhood has a special team of nurses and clinical staff. This team reviews requests for hospital admissions and other treatments. The process is called utilization management. Neighborhood's utilization management decisions are based on what is right for our members and what is covered. We want to make sure you receive the best health care possible.

**Neighborhood does not reward anyone who makes utilization management decisions with money or other incentives for denying or limiting services to members. Neighborhood does not give financial rewards for utilization management decisions that result in fewer services or less care.*

Prescription Drugs

Neighborhood's drug list, also known as a formulary, lists all of the drugs covered by your plan.

This list tells you what medications we will pay for when ordered by your provider. To see if your medications are covered, visit your plan page and click on List of Covered Drugs (Formulary).

Neighborhood has a pharmacy portal where members can:

- View claims information based on your pharmacy benefit
- Find the location of an in-network pharmacy
- View common drug information such as interactions, side effects and substitutes

View the formulary and sign in to the portal by visiting www.nhpri.org

Emergency Care

What if you have a medical emergency?

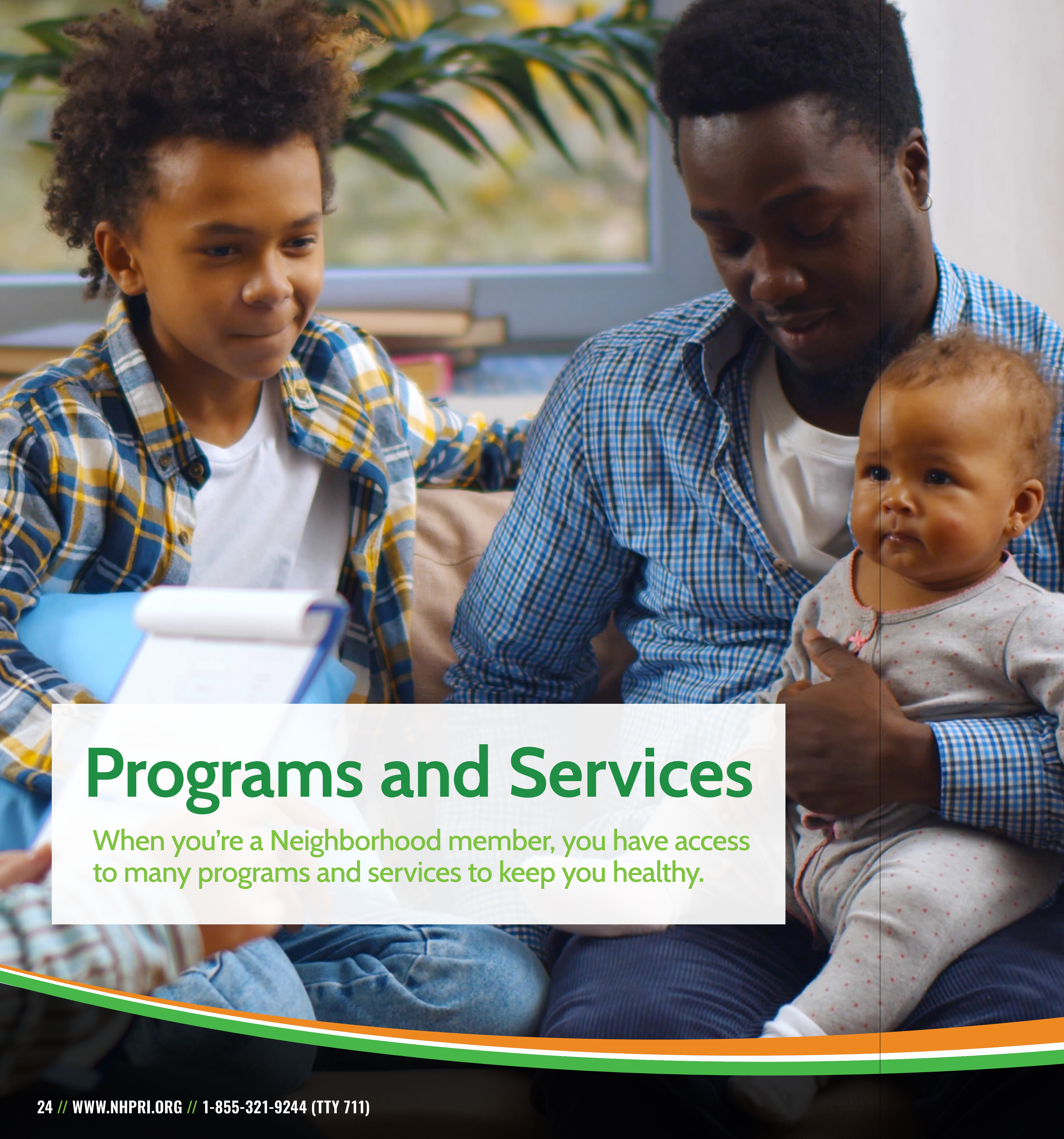
- Get help as quickly as possible.
- Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it.
- You do not need to get approval or a referral first from your PCP.
- The hospital does not need to be part of Neighborhood's network.

Neighborhood covers all medical emergencies. An emergency is a situation that is life threatening, involves severe pain, or can cause serious harm to your body or health if you do not receive treatment right away. Emergencies include heart attacks, strokes, and major injuries.

Nurse Advice Line

Our Nurse Advice Line is available to all members. The nurses can help you decide the best place to go for care, like your doctor, urgent care, or emergency room. Caring nurses are available 24 hours a day, 7 days a week. Call the Neighborhood Nurse Advice Line toll-free at 1-844-617-0563 (TTY 711).

The Nurse Advice Line is not an emergency service. Call 911 if you think you are having an emergency.



Programs and Services

When you're a Neighborhood member, you have access to many programs and services to keep you healthy.

Complex Case Management

Our Care Managers can help you with sudden illnesses or injuries, multiple hospitalizations, complex health needs, and chronic conditions. They are available to talk with you or your family when you need them.

Members may self-refer to our case management programs. This means you do not need to speak to your provider if you want to join. To learn more, visit www.nhpri.org/your-health/programs/care-coordination-and-case-management

Disease Management

Chronic conditions like asthma, diabetes, congestive heart failure, and chronic obstructive pulmonary disease (COPD) can be difficult to manage. Our disease management program can help you live a healthy and active life.

As part of the program you will:

- Receive information about your condition such as special testing, medications, nutrition, and other things you can do to stay healthy and keep your condition under control
- Get tips about important questions to ask your provider about your condition
- Have access to nurses who can help you manage your condition

The disease management program is voluntary. You can call Neighborhood Member Services to:

- Get more information
- Join the program
- Stop getting information
- Leave the program

You can also visit our website to learn more at www.nhpri.org/your-health

Our Commitment to Quality

We want to make sure you have access to high-quality health care services. We check the quality of care you receive through our quality improvement program.

The goal of the quality improvement program is to make sure you have:

- Easy access to quality medical and behavioral care
- Preventive health programs that meet your needs
- Help with any chronic conditions or illnesses you have or when you are sick
- Support when you need it most, such as after a hospital stay
- High satisfaction with your providers and Neighborhood

To learn more, visit www.nhpri.org/about-us/our-commitment-to-quality-improvement

Rhode Island All-Payer Claims Database

There is a law that requires Neighborhood Health Plan of Rhode Island to share data about health care use and costs with the Rhode Island All-Payer Claims Database. Policy makers use this data to make better health care decisions.

You have the choice:

- If you want your family's data in the records, you do not have to do anything.
- If you want to have your data left out, you may opt out at any time.

If you want to learn more or wish to opt out:

Visit the State Department of Health website www.health.ri.gov or call 401-222-5960.

Your Member Rights and Responsibilities

Neighborhood supports your rights as a member. We want you to receive high-quality care and services. This includes your rights to make inquiries, file complaints, and use the internal and external written appeals process. Your rights include rules on how Neighborhood uses your Personal Health Information.

You can read about your rights and responsibilities on our website. Go to www.nhpri.org and click on Your Rights and Privacy under the Members tab. You can read about your rights and responsibilities in your Certificate of Coverage. You can ask for a printed copy by calling Neighborhood Member Services at 1-855-321-9244 (TTY 711).

Privacy Practices

This notice tells you how your medical information may be used and shared. It also tells you how to get access to this information. Please read it carefully.

Neighborhood Health Plan of Rhode Island (Neighborhood) uses and shares protected health information (PHI) for your treatment, to pay for care, and to run our business. We may also use and share your information for other reasons, as allowed and required by law.

PHI includes health information like medical records that have your name, your member number or other information that can identify you. Types of PHI include verbal, written, or electronic information.

How do we use or share your PHI?

- For your treatment. For example, information can be shared with your doctors to decide what's best for you.
- To pay for your care. For example, your benefit information can be shared with a doctor so claims can be paid.
- For health care operations. For example, Neighborhood may contact you about health programs that could help you.

Neighborhood shares your PHI as needed with business associates. Business associates agree to protect your verbal, written, or electronic PHI. They are not allowed to use your PHI other than as per our contract with them. Neighborhood may use your PHI to remind you of appointments. Neighborhood may also give you information about other treatment or health related benefits and services.

When can we use or share your PHI without your written approval?

Neighborhood is allowed or required by law to share your PHI in ways that help the public good. In some cases, there are many requirements Neighborhood must meet before we can share your PHI. For more information see: hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

Examples of when Neighborhood may use or share your PHI:

- When required by law.
- For public health activities. This may be to prevent disease outbreaks.
- In cases of abuse, neglect, or domestic violence. Neighborhood may only share with entities who are allowed by law to get this information.
- For health oversight activities. This may be for things like audits or fraud and abuse investigations.
- For court and administrative proceedings. Such as to answer a court order or a subpoena.
- For law enforcement purposes. Such as to help find a missing person or report a crime.
- To give information on decedents. PHI may be shared with medical examiners. This may be to identify a deceased person, find out the cause of death, or as allowed by law. Your PHI may also be shared with funeral directors.
- For organ, eye or tissue donation. Such as with an organ collection agency to help with an organ transplant.
- For research. Such as to study a disease, as allowed by law.
- For health and safety. Such as to prevent danger to public health or safety in an emergency.
- For government functions. Such as for military or veteran use, national security, or protective services.
- For workers' compensation. Such as to obey workers' compensation laws.
- To correctional institutions. For persons in custody: (1) to give health care, (2) to protect your health and the health of others, and (3) for the security of the institution.

Federal and State laws may limit the use and sharing of PHI, including highly private information about you. This may include Federal laws about:

- HIV/AIDS
- Mental health
- Genetic tests
- Alcohol and drug use
- Sexually transmitted infections and reproductive health information
- Child or adult abuse or neglect, including sexual assault

If stricter laws apply, Neighborhood will meet the requirements of the stricter law. For more information see: hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

When does Neighborhood need your approval to share your PHI?

Neighborhood must have your approval to:

- Use and share Psychotherapy notes
- Use and share PHI for marketing reasons.
- Sell your PHI

Except as stated in this notice, Neighborhood uses and shares your PHI only with your written approval. You may cancel your approval at any time, unless we have already acted on it. You will need to write to us in order to cancel your approval.

What are your health information rights?

You have the right to:

- Ask for limits on how Neighborhood uses and shares your PHI. You may ask that your PHI not be used or shared for the use of treatment, payment, and operations. You may also ask Neighborhood not to share your PHI with family, friends, or other persons involved in your care. Neighborhood will try to honor your request, but we do not have to do so.
- Ask to have your PHI communicated privately. You may ask to be contacted in a specific way (for example, by cell phone) or at a different location. Neighborhood will follow reasonable requests when sharing your PHI could put you in danger.
- Review and copy your PHI. You have a right to review and get a copy of your PHI. In certain cases we may deny the request. Important: Neighborhood does not have complete copies of your medical records. Please contact your Primary Care doctor to request a copy of your medical chart.
- Make changes to your PHI. If you think your health information is wrong or incomplete, you can ask to change it. You must ask in writing and give reasons for the change. These changes would only be made to your Neighborhood member records. If we deny your request, you may file a letter disagreeing with us.
- Ask for a record of when your PHI has been shared. You may ask for a list of the times Neighborhood has shared your PHI during the six years prior to the date of your request. The list will include who we shared it with, and why. The list will not include PHI that has been shared:
  - For treatment, payment or health care operations
  - With you about your own PHI
  - For reasons allowed or required by law
  - With your approval
  - To persons involved in your care
  - In the interest of national security
  - To correctional institutions or law enforcement officials having custody of an inmate
  - As part of a limited data set
  - Before April 14, 2003
- Ask for a paper copy of this notice from Neighborhood. You can always request a paper copy of this notice. You can also get a copy from our website, www.nhpri.org.
- Get notified when there is a breach of your PHI. Neighborhood will notify you of any unauthorized access or sharing of your PHI.
- File a complaint if you believe your privacy rights have been violated. You are not required to give up your rights to privacy to file a complaint and your benefits will not change.

  To file a complaint, call Neighborhood's Privacy Officer at **888-579-1551**, or by writing to:

  Neighborhood Health Plan of Rhode Island
  Attn: Corporate Compliance
  910 Douglas Pike
  Smithfield, RI 02917

Instructions are available to file a complaint with the United States Department of Health and Human Services, Office for Civil Rights (OCR) at: https://www.hhs.gov/hipaa/filing-a-complaint/complaint-process/index.html.

To file a complaint:

1. Use the OCR Portal:
   U.S. Department of Health & Human Services - Office for Civil Rights (hhs.gov)
2. Email: OCRComplaint@hhs.gov
3. Mail:
   Centralized Case Management Operations
   U.S. Department of Health and Human Services
   200 Independence Avenue, S.W.
   Room 509F HHH Bldg.
   Washington, D.C. 20201

Neighborhood will not retaliate against you for filing a complaint.

What are Neighborhood's duties?

Neighborhood protects your verbal, written and electronic PHI from illegal use or sharing. Neighborhood is required by law to:

- Keep your health information private
- Provide you with notice of our legal duties and privacy practices about PHI
- Notify you when there has been a breach of your PHI
- Follow the terms of this notice

Not only do all the physicians and providers in our network know that your information is private and confidential, but Neighborhood's employees know that too. We use training programs and policies and procedures supported by management oversight to make sure employees know the procedures they need to follow so your information - whether in verbal, written or electronic format - is secure and safeguarded.

Neighborhood has the right to change the terms of this notice. Neighborhood can also make new terms effective for all PHI that is kept. This notice is available on our web site www.nhpri.org and you can request a copy at any time.

Contact information

If you have any questions about this notice or would like more information, please contact Neighborhood:

Commercial Plans: 1-855-321-9244 (TTY 711)

If you suspect a violation the Privacy Practices spelled out herein, please call Neighborhood's Compliance Hotline at (888) 579-1551.

Neighborhood Member Services

Neighborhood has a friendly and helpful Member Services team ready to help you Monday through Friday 8 a.m.-6 p.m.

Call

- Neighborhood Member Services: 1-855-321-9244
- Mental Health and Substance Use Services: 1-833-470-0578
- Delta Dental of Rhode Island Customer Service: 1-800-843-3582 (Pediatric Dental Services)

TTY: Dial 711

- This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.

Mail: 910 Douglas Pike, Smithfield, RI 02917

Visit: www.nhpri.org/contact-us

Neighborhood Health Plan of Rhode Island complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.