Neighborhood Health Plan
OF RHODE ISLAND™

2026 Individual & Family Plans

Neighborhood Health Plan of Rhode Island: Health insurance that's right for you

Neighborhood offers the most affordable, high-quality health plan options for individuals and families in Rhode Island. Our plans have comprehensive benefits at the right price for your budget.

With Neighborhood you:

» May qualify for tax credits to help pay for insurance and additional help to lower costs when you go to your doctor

» May be eligible for special perks and rewards for healthy living such as gift cards, up to $50 annually for a fitness center membership, and more*

» Can access Neighborhood's member portal to request a new ID card, change your mailing address, and more

» Can access a medication price checker and behavioral health portal – helpful tools to make your health care easy

Contact us to learn more:

1-401-459-6075 (TTY 711) www.nhpri.org

**Restrictions Apply*

Neighborhood provides high-quality, affordable coverage through HealthSource RI

All Neighborhood plans offer comprehensive benefits and services, including:

- Advanced imaging/x-ray and diagnostic imaging
- Asthma education
- Childbirth education
- Chiropractic care
- Colonoscopy screening
- Contraceptives
- Doula services
- Emergency transportation/ambulance
- Gynecological annual exams
- Habilitation services
- Home health care services
- Hospital emergency room services
- Immunizations and vaccines
- Inpatient hospital services
- Laboratory outpatient services
- Laboratory tests
- Lactation consultant counseling
- Lead screening
- Mammogram screening
- Mental/behavioral health and substance use inpatient services
- Mental/behavioral health and substance use outpatient services
- Newborn services
- Nutritional counseling and classes
- Outpatient facility
- Outpatient rehabilitation services
- Parenting classes
- PCP annual exam
- Pediatric development and autism screening
- Pediatric preventive care
- Primary care visit to treat an injury or illness
- Prostate cancer screening
- Skilled nursing facility
- Smoking cessation services
- Telemedicine
- Urgent care facilities

Non-Covered Services

- Cosmetic services
- Dental care (adult)
- Long-term care
- Routine foot care
- Weight loss programs
- Non-emergency care when traveling outside of the U.S.
- Homemaker services
- Transportation
- Relaxation and massage therapies
- Home births
- Custodial care

A full list of covered and non-covered benefits and services can be found in the plan-specific Certificate of Coverage (COC). To find the COC for your plan, scan the QR code or visit www.nhpri.org/individual-family-plans and select your plan.

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 also has a pharmacy portal where members can:

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

Extra Benefits 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

MEMBER REWARDS:
A program for members to receive special perks, and REWARDS for healthy living

FIRST TWO VISITS AT NO-COST:
$0 copay for your first two primary care and behavioral health visits*

We're here for you!

Neighborhood understands how important it is to have access to affordable health insurance. That's why we make it our goal to keep your premiums as low as possible. Neighborhood offers the most affordable, high-quality plans through HealthSourceRI and maintains a strong network of providers.

*Applies to Neighborhood PRIMARY 4750/9500, Neighborhood PLUS 1375/2750, and Neighborhood PLUS 2650/5300 plans only.

Benefits and Cost-Sharing

Plan Name	Neighborhood SELECT 7100/14200 HSA	Neighborhood SELECT 6900/13800 HSA	Neighborhood PRIMARY 3850/7700 HSA
HSA Qualified*	Yes	Yes	Yes
Plan Variation	Base	Base	Base
DEDUCTIBLES, CO-INSURANCE, AND OUT-OF-POCKET MAXIMUMS (PER BENEFIT YEAR)			
Individual Plan Deductible	$7,100	$6,900	$3,850
Family Plan Deductible	$14,200	$13,800	$7,700
Co-Insurance	30% after deductible	0% after deductible	15% after deductible
Individual Out of Pocket Maximum	$9,100	$7,400	$7,650
Family Out of Pocket Maximum	$18,200	$14,800	$15,300
MEDICAL SERVICES COST-SHARING			
Preventive Care	No charge	No charge	No charge
Primary Care Visit	$25 co-payment	Only deductible applies	15% co-insurance after deductible
Specialist Care Visit	30% co-insurance after deductible	Only deductible applies	15% co-insurance after deductible
Urgent Care	30% co-insurance after deductible	Only deductible applies	15% co-insurance after deductible
Emergency Room	30% co-insurance after deductible	Only deductible applies	15% co-insurance after deductible
Inpatient Hospital	30% co-insurance after deductible	Only deductible applies	15% co-insurance after deductible
Outpatient Hospital	30% co-insurance after deductible	Only deductible applies	15% co-insurance after deductible
Imaging Services	30% co-insurance after deductible	Only deductible applies	15% co-insurance after deductible
Laboratory Services	30% co-insurance after deductible	Only deductible applies	15% co-insurance after deductible
Behavioral Health - Office	$25 co-payment	Only deductible applies	15% co-insurance after deductible
Behavioral Health - Inpatient and Outpatient	30% co-insurance after deductible	Only deductible applies	15% co-insurance after deductible
Rehabilitation Services	30% co-insurance after deductible	Only deductible applies	15% co-insurance after deductible
PRESCRIPTION DRUG COVERAGE			
Tier 1	$5 co-payment after deductible	$5 co-payment after deductible	$5 co-payment after deductible
Tier 2	$15 co-payment after deductible	$10 co-payment after deductible	$10 co-payment after deductible
Tier 3	$50 co-payment after deductible	$40 co-payment after deductible	$45 co-payment after deductible
Tier 4	$65 co-payment after deductible	$65 co-payment after deductible	$65 co-payment after deductible
Tier 5	50% co-insurance after deductible; up to $150	50% co-insurance after deductible; up to $150	50% co-insurance after deductible; up to $150
Tier 6	50% co-insurance after deductible; up to $150	50% co-insurance after deductible; up to $150	50% co-insurance after deductible; up to $150

Plan Name	Neighborhood PRIMARY 4750/9500	Neighborhood PLUS 1375/2750	Neighborhood PLUS 2650/5300
HSA Qualified*	No	No	No
Plan Variation	Base	Base	Base
DEDUCTIBLES, CO-INSURANCE, AND OUT-OF-POCKET MAXIMUMS (PER BENEFIT YEAR)			
Individual Plan Deductible	$4,750	$1,375	$2,650
Family Plan Deductible	$9,500	$2,750	$5,300
Co-Insurance	40% after deductible	20% after deductible	0% after deductible
Individual Out of Pocket Maximum	$8,700	$7,550	$5,650
Family Out of Pocket Maximum	$17,400	$15,100	$11,300
MEDICAL SERVICES COST-SHARING			
Preventive Care	No charge	No charge	No charge
Primary Care Visit	$35 co-payment First two visits $0	$25 co-payment First two visits $0	$30 co-payment First two visits $0
Specialist Care Visit	$75 co-payment	$50 co-payment	$65 co-payment
Urgent Care	$75 co-payment	$50 co-payment	$65 co-payment
Emergency Room	40% co-insurance after deductible	$400 co-payment	$400 co-payment
Inpatient Hospital	40% co-insurance after deductible	20% co-insurance after deductible	Only deductible applies
Outpatient Hospital	40% co-insurance after deductible	20% co-insurance after deductible	Only deductible applies
Imaging Services	40% co-insurance after deductible	20% co-insurance after deductible	Only deductible applies
Laboratory Services	40% co-insurance after deductible	20% co-insurance after deductible	Only deductible applies
Behavioral Health - Office	$35 co-payment First two visits $0	$25 co-payment First two visits $0	$30 co-payment First two visits $0
Behavioral Health - Inpatient and Outpatient	40% co-insurance after deductible	20% co-insurance after deductible	Only deductible applies
Rehabilitation Services	$75 co-payment	$50 co-payment	$65 co-payment
PRESCRIPTION DRUG COVERAGE			
Tier 1	$5 co-payment	$5 co-payment	$5 co-payment
Tier 2	$15 co-payment	$10 co-payment	$10 co-payment
Tier 3	$50 co-payment	$35 co-payment	$35 co-payment
Tier 4	$75 co-payment after deductible	$50 co-payment after deductible	$50 co-payment after deductible
Tier 5	50% co-insurance after deductible; up to $150	50% co-insurance after deductible; up to $150	50% co-insurance after deductible; up to $150
Tier 6	50% co-insurance after deductible; up to $150	50% co-insurance after deductible; up to $150	50% co-insurance after deductible; up to $150

**Health Savings Account Qualified Plan: Pursuant to Internal Revenue Code § 223, this plan qualifies as a High Deductible Health Plan, which is suitable for use with a Health Savings Account (HSA). This plan may be used in conjunction with an HSA but it is not an HSA itself.*

Neighborhood knows how important your doctor is to you!

Checking to see if your provider is in our network is easy. Follow these steps:

1. Visit www.nhpri.org/find-a-doctor
2. Choose "Doctor or Specialist"
3. Use the search form to find your provider or look for a new provider. You can search in many ways: by Provider's Name, Location, and Specialty. *Remember: if you are looking for your Primary Care Provider, select that filter. If you are looking for a new doctor who is accepting new patients, select that filter.*
4. Call our friendly and helpful Sales Team if you need help searching for a provider at 1-401-459-6075 (TTY 711). We are here for you.

Primary Care

When you become a Neighborhood member, you will choose a primary care provider – or PCP – from Neighborhood's large provider network. A PCP is available to you 24 hours a day for things such as appointments, vaccines, urgent care, check-ups, and other health problems.

Referrals and Specialists

You can also get care from specialists. A specialist is a provider that takes care of certain parts of the body such as your heart, lungs, bones, or your mental health. Neighborhood does not require you to get a referral from your PCP to see an in-network specialist.

Emergency Care

Neighborhood covers all emergency care such as heart attacks, strokes, and major injuries. If you have an emergency, call 911 and ask for help, or go directly to the nearest hospital emergency room right away. No matter where you are, emergency services are covered. You do not need approval first.

Utilization Management

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.

"With Neighborhood, I have been able to keep all of the same doctors that I had before. My payments are easy and affordable – and renewing my coverage each year is so easy!"

– Neighborhood Member

How to Enroll

We're here to help! Contact us today.

1-401-459-6075 (TTY 711) Monday-Friday from 8:30 a.m. to 5 p.m.

www.nhpri.org/become-a-member

Have Questions?

Contact the Sales Team

We know that health insurance can be confusing. Neighborhood's Sales Team can assist you with:

- Explaining Neighborhood's Individual and Family plans and providing a quote
- Reviewing our provider network and checking to see if your doctor or specialist is participating with Neighborhood
- Checking the cost of your prescription drugs

Contact Member Services

Once you become a member, Neighborhood's friendly and helpful Member Services team can answer your questions. We speak your language and many of our team members live in the towns you live in! Our representatives are available at 1-855-321-9244 (TTY 711) Monday-Friday from 8 a.m. to 6 p.m.

Contact HealthSource RI

The HealthSource RI Contact Center can assist you with:

- Enrolling into a plan and answering questions related to enrollment status
- Learning more about federal financial assistance
- Questions about premium billing and payments

1-855-840-4774

www.healthsourceri.com

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