



2026 Small Employer Plans



PRIME  **ELITE**

PREMIER  **ELITE**

PEAK  **ELITE**

PRIME 

PREMIER 

PEAK 

EDGE 

CHOICE 

STANDARD 

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

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.

Neighborhood has nine small business plans for you to choose from. With Neighborhood you:

- » 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

Contact us to learn more:

 1-855-321-9244, option 6 (TTY 711)

 www.nhpri.org

*Restrictions Apply

Neighborhood provides high-quality, affordable coverage through HealthSource RI for Employers

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

Extra benefits at no cost to you

- » \$0 copay for hypertension medications in tiers 1-4
- » No cost for in-office interpreter services
- » A no-cost meal delivery service for new moms when you return home from the hospital after your baby is born
- » \$0 copay for your first two primary care and behavioral health visits*

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 <https://www.nhpri.org/members/commercial-members-small-business-plans/> and select your plan.



*Applies to PRIME ELITE, PREMIER ELITE, PRIME, PREMIER, EDGE, and CHOICE plans only

Benefits and Cost-Sharing

PLAN NAME	PRIME 	PREMIER 	PEAK 			
Plan Type	Platinum - POS	Gold - POS	Gold - POS			
HSA-Qualified*	No	No	Yes			
DEDUCTIBLES, CO-INSURANCE, AND OUT-OF-POCKET MAXIMUMS (PER BENEFIT YEAR)						
Individual Plan Deductible	In-network \$500	Out-of-network \$5,000	In-network \$2,625	Out-of-network \$7,575	In-network \$2,550	Out-of-network \$7,500
Family Plan Deductible	\$1,000	\$10,000	\$5,250	\$15,150	\$5,100	\$15,000
Co-insurance	0% after deductible	50% after deductible	0% after deductible	50% after deductible	0% after deductible	50% after deductible
Individual Out-of-Pocket Maximum	\$1,850	\$10,000	\$6,300	\$17,100	\$3,250	\$9,000
Family Out-of-Pocket Maximum	\$3,700	\$20,000	\$12,600	\$34,200	\$6,500	\$18,000
MEDICAL SERVICES COST-SHARING						
Preventive Care Visit	In-network No Charge	Out-of-network 50% co-insurance after deductible	In-network No Charge	Out-of-network 50% co-insurance after deductible	In-network No Charge	Out-of-network 50% co-insurance after deductible
Primary Care Visit	First two visits \$0; \$10 co-payment	First two visits \$0; 50% co-insurance after deductible	First two visits \$0; \$20 co-payment	First two visits \$0; 50% co-insurance after deductible	\$25 co-payment after deductible	50% co-insurance after deductible
Specialty Care Visit	\$30 co-payment	50% co-insurance after deductible	\$55 co-payment	50% co-insurance after deductible	\$55 co-payment after deductible	50% co-insurance after deductible
Urgent Care	\$30 co-payment	\$30 co-payment	\$55 co-payment	\$55 co-payment	\$55 co-payment after deductible	\$55 co-payment after deductible
Emergency Room	\$100 co-payment after deductible	\$100 co-payment after deductible	\$350 co-payment	\$350 co-payment	Only deductible applies	Only deductible applies
Inpatient Hospital	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible
Outpatient Hospital	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible
Imaging Services	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible
Laboratory Services	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible
Behavioral Health - Office	First two visits \$0; \$10 co-payment	50% co-insurance after deductible	First two visits \$0; \$20 co-payment	50% co-insurance after deductible	\$25 co-payment after deductible	50% co-insurance after deductible
Behavioral Health - Inpatient and Outpatient	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible	Only deductible applies	50% co-insurance after deductible
Rehabilitation Services	\$30 co-payment	50% co-insurance after deductible	\$55 co-payment	50% co-insurance after deductible	\$55 co-payment after deductible	50% co-insurance after deductible
PRESCRIPTION DRUG COVERAGE						
Tier 1	\$5 co-payment	\$5 co-payment	\$5 co-payment	\$5 co-payment after deductible		
Tier 2	\$10 co-payment	\$10 co-payment	\$10 co-payment	\$10 co-payment after deductible		
Tier 3	\$35 co-payment	\$45 co-payment	\$45 co-payment	\$45 co-payment after deductible		
Tier 4	\$55 co-payment	\$60 co-payment	\$60 co-payment	\$60 co-payment after deductible		
Tier 5	50% co-insurance; up to \$150	50% co-insurance; up to \$150	50% co-insurance; up to \$150	50% co-insurance after deductible; up to \$150		
Tier 6	50% co-insurance; up to \$150	50% co-insurance; up to \$150	50% co-insurance; up to \$150	50% co-insurance after deductible; up to \$150		

PRIME 	PREMIER 	PEAK 	EDGE 	CHOICE 	STANDARD 
Platinum - HMO	Gold - HMO	Gold - HMO	Gold - HMO	Silver - HMO	Bronze - HMO
No	No	Yes	No	No	Yes
DEDUCTIBLES, CO-INSURANCE, AND OUT-OF-POCKET MAXIMUMS (PER BENEFIT YEAR)					
\$500	\$2,625	\$2,550	\$2,750	\$3,900	\$6,450
\$1,000	\$5,250	\$5,100	\$5,500	\$7,800	\$12,900
0% after deductible	0% after deductible	0% after deductible	15% after deductible	40% after deductible	20% after deductible
\$1,850	\$6,300	\$3,250	\$6,850	\$9,150	\$7,250
\$3,700	\$12,600	\$6,500	\$13,700	\$18,300	\$14,500
MEDICAL SERVICES COST-SHARING					
No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
First two visits \$0; \$10 co-payment	First two visits \$0; \$20 co-payment	\$25 co-payment after deductible	First two visits \$0; \$25 co-payment	First two visits \$0; \$35 co-payment	20% co-insurance after deductible
\$30 co-payment	\$55 co-payment	\$55 co-payment after deductible	\$55 co-payment	\$75 co-payment	20% co-insurance after deductible
\$30 co-payment	\$55 co-payment	\$55 co-payment after deductible	\$55 co-payment	\$75 co-payment	20% co-insurance after deductible
\$100 co-payment after deductible	\$350 co-payment	Only deductible applies	15% co-insurance after deductible	40% co-insurance after deductible	20% co-insurance after deductible
Only deductible applies	Only deductible applies	Only deductible applies	15% co-insurance after deductible	40% co-insurance after deductible	20% co-insurance after deductible
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First two visits \$0; \$10 co-payment	First two visits \$0; \$20 co-payment	\$25 co-payment after deductible	First two visits \$0; \$25 co-payment	First two visits \$0; \$35 co-payment	20% co-insurance after deductible
Only deductible applies	Only deductible applies	Only deductible applies	15% co-insurance after deductible	40% co-insurance after deductible	20% co-insurance after deductible
\$30 co-payment	\$55 co-payment	\$55 co-payment after deductible	15% co-insurance after deductible	\$75 co-payment	20% co-insurance after deductible
PRESCRIPTION DRUG COVERAGE					
\$5 co-payment	\$5 co-payment	\$5 co-payment after deductible	\$5 co-payment	\$5 co-payment	\$5 co-payment after deductible
\$10 co-payment	\$10 co-payment	\$10 co-payment after deductible	\$10 co-payment	\$15 co-payment	\$15 co-payment after deductible
\$35 co-payment	\$45 co-payment	\$45 co-payment after deductible	\$40 co-payment	\$50 co-payment	\$45 co-payment after deductible
\$55 co-payment	\$60 co-payment	\$60 co-payment after deductible	\$55 co-payment after deductible	\$70 co-payment after deductible	\$60 co-payment after deductible
50% co-insurance; up to \$150	50% co-insurance; up to \$150	50% co-insurance after deductible; up to \$150	50% co-insurance after deductible; up to \$150	50% co-insurance after deductible; up to \$150	50% after deductible; up to \$150
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*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 **1-855-321-9244, option 6 (TTY 711)**. We are here for you.

"Having Neighborhood PRIME enables a small organization like College Visions to offer a platinum rated plan to our staff members at a considerable savings for our organization."

— Joshua Greenberg, Deputy Director, College Visions

Ready to enroll? We're here to help.

For a no-obligation quote:

1-855-321-9244, option 6 (TTY 711)

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 employee, contact HealthSource RI for Employers:

1-855-683-6757

www.Healthsourceri.com/employers/employers

We offer two types of small business plans to meet the needs of you and your employees:

- » **Health Maintenance Organization (HMO) Plan** – Rhode Island only provider network. We offer six HMO plans.
- » **Point of Service (POS) Plan** – Provides out of network coverage, covered with separate cost sharing. We offer three POS plans. With a POS plan, members will be required to have an in-network Primary Care Provider.



1-855-321-9244, option 6 (TTY 711) | www.nhpri.org

We love saving you money!

Neighborhood offers the lowest-priced plans in the market and maintains a strong network of providers to keep you and your family healthy.

