



Neighborhood
Health Plan
OF RHODE ISLAND™



2021 Small Employer Plans

STANDARD

CHOICE

EDGE

PREMIER

PRIME

PREMIER
ELITE

PRIME
ELITE

Neighborhood

Health Plan of Rhode Island: Health insurance that's right for you and your business

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 seven 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, fitness center discounts and more.*
- Get a discount on CVS Health brand health-related products. Save 20% with special member access to the CVS Extra Care Health Card**
- Can access a member portal to view and print temporary ID cards, view claims with authorizations, and more

To learn more contact us:



1-855-321-9244, option 6



www.nhpri.org



* Restrictions apply

** The 20 percent discount is restricted to items purchased for the health care of the cardholder only, and applies to regularly priced CVS Health Brand health-related items valued at \$1 or more. Your ExtraCare Health Benefit may not be used in Target stores, including those with a CVS Pharmacy in them. Excludes alcohol, lottery, money orders, prescriptions and copays, pseudoephedrine/ephedrine products, postage stamps, pre-paid cards, gift cards, newspapers and magazines, milk (where required by law or regulation), bottle deposits, bus passes, hunting and fishing licenses, any imposed governmental fees, or items reimbursed by a government health plan.

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
- Adult Vision Hardware
- Asthma Education
- Childbirth Education
- Colonoscopy Screening
- Contraceptives
- Gynecological Annual Exams
- Immunizations and Vaccines
- Laboratory Tests
- Lactation Consultant Counseling
- Lead Screening
- Mammogram Screening
- Newborn Services
- Nutritional Counseling and Classes
- Parenting Classes
- Pediatric Dental
- 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








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.

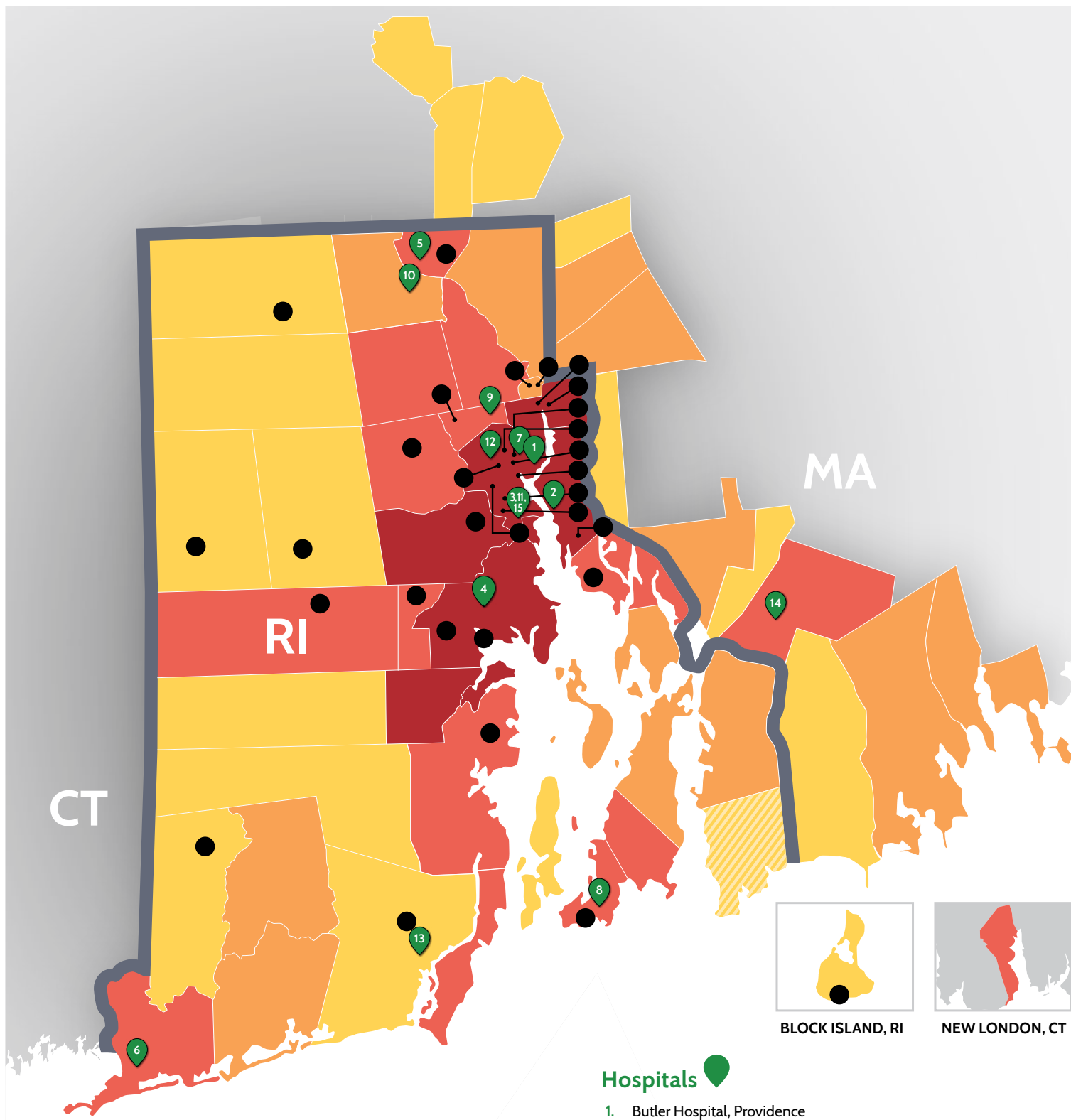
Joshua Greenberg
Deputy Director, College Visions



Benefits and Cost-Sharing

PLAN NAME	PRIME ELITE 		PREMIER ELITE 	
Plan Type	Platinum - POS		Gold - POS	
HSA-Qualified*	No		No	
DEDUCTIBLES, CO-INSURANCE AND OUT-OF-POCKET MAXIMUMS (PER BENEFIT YEAR)				
Individual Plan Deductible	In-network	Out-of-network	In-network	Out-of-network
	\$500	\$5,000	\$2,300	\$6,900
Family Plan Deductible	\$1,000	\$10,000	\$4,600	\$13,800
Co-insurance	0% after deductible	50% after deductible	0% after deductible	50% after deductible
Individual Out-of-Pocket Maximum	\$1,500	\$10,000	\$5,500	\$16,500
Family Out-of-Pocket Maximum	\$3,000	\$20,000	\$11,000	\$33,000
MEDICAL SERVICES COST-SHARING				
Preventive Care Visit	In-network	Out-of-network	In-network	Out-of-network
	No Charge	50% co-insurance after deductible	No Charge	50% co-insurance after deductible
Primary Care Visit	\$10 co-payment	50% co-insurance after deductible	\$20 co-payment	50% after deductible
Specialty Care Visit	\$30 co-payment	50% co-insurance after deductible	\$55 co-payment	50% co-insurance after deductible
Urgent Care	\$30 co-payment	50% co-insurance after deductible	\$55 co-payment	50% co-insurance after deductible
Emergency Room	\$100 co-payment	\$100 co-payment	\$250 co-payment	\$250 co-payment
Inpatient Hospital	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
Imaging Services	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
Behavioral Health Care - Outpatient	\$10 co-payment	Not Covered	\$20 co-payment	Not Covered
Behavioral Health Care - Inpatient	Only deductible applies	Not Covered	Only deductible applies	Not Covered
Rehabilitation Services	\$30 co-payment	50% co-insurance after deductible	\$55 co-payment	50% co-insurance after deductible
PRESCRIPTION DRUG COVERAGE				
Tier 1	\$5 co-payment		\$5 co-payment	
Tier 2	\$10 co-payment		\$10 co-payment	
Tier 3	\$35 co-payment		\$35 co-payment	
Tier 4	\$50 co-payment		\$50 co-payment	
Tier 5	\$100 co-payment		\$200 co-payment	
Tier 6	\$100 co-payment		\$200 co-payment	


PRIME 	PREMIER 	EDGE 	CHOICE 	STANDARD 
Platinum - HMO	Gold - HMO	Gold - HMO	Silver - HMO	Bronze - HMO
No	No	No	No	Yes
\$500	\$2,300	\$3,200	\$3,875	\$6,350
\$1,000	\$4,600	\$6,400	\$7,750	\$12,700
0% after deductible	0% after deductible	15% after deductible	30% after deductible	20% after deductible
\$1,500	\$5,500	\$6,950	\$8,550	\$6,900
\$3,000	\$11,000	\$13,900	\$17,100	\$13,800
No Charge	No Charge	No Charge	No Charge	No Charge
\$10 co-payment	\$20 co-payment	\$25 co-payment	\$30 co-payment	20% co-insurance after deductible
\$30 co-payment	\$55 co-payment	\$55 co-payment	\$60 co-payment	20% co-insurance after deductible
\$30 co-payment	\$55 co-payment	\$55 co-payment	\$60 co-payment	20% co-insurance after deductible
\$100 co-payment	\$250 co-payment	15% co-insurance after deductible	30% co-insurance after deductible	20% co-insurance after deductible
Only deductible applies	Only deductible applies	15% co-insurance after deductible	30% co-insurance after deductible	20% co-insurance after deductible
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\$10 co-payment	\$20 co-payment	\$25 co-payment	\$30 co-payment	20% co-insurance after deductible
Only deductible applies	Only deductible applies	15% co-insurance after deductible	30% co-insurance after deductible	20% co-insurance after deductible
\$30 co-payment	\$55 co-payment	15% co-insurance after deductible	\$60 co-payment	20% co-insurance after deductible
\$5 co-payment	\$5 co-payment	\$5 co-payment	\$10 co-payment	\$10 co-payment after deductible
\$10 co-payment	\$10 co-payment	\$10 co-payment	\$15 co-payment	\$15 co-payment after deductible
\$35 co-payment	\$35 co-payment	\$40 co-payment	\$40 co-payment	\$40 co-payment after deductible
\$50 co-payment	\$50 co-payment	\$55 co-payment	\$55 co-payment	\$55 co-payment after deductible
\$100 co-payment	\$200 co-payment	30% co-insurance after deductible	30% co-insurance after deductible	20% co-insurance after deductible
\$100 co-payment	\$200 co-payment	30% co-insurance after deductible	30% co-insurance after deductible	20% co-insurance after deductible



Ready to enroll? We're here to help.



For a no-obligation quote:

 1-855-321-9244, option 6

 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



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

 1-855-321-9244

 www.nhpri.org/contact-us/



We Love Saving you Money!

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



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.





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