



Neighborhood  
Health Plan  
OF RHODE ISLAND™



# 2022 Small Employer Plans

STANDARD

CHOICE

EDGE

PREMIER

PRIME

PREMIER

PRIME

# 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.\*
- Can access a member portal to view and print temporary ID cards, view claims with authorizations, and more.
- Can access a medication price checker and behavioral health portal – helpful tools to make your health care easy!

To learn more contact us:

 1-855-321-9244, option 6  [www.nhpri.org](http://www.nhpri.org)

\*Restrictions Apply



### NEW for 2022!

- \$0 copay for hypertension medications in tiers 1-4
- \$40 cap for 30-day supply of insulin

### Support for a Healthy Pregnancy

- New covered benefit: Doula Services
- New pregnancy wellbeing program: LunaYou  
*LunaYou is a personalized program to help you stay healthy during your pregnancy. With LunaYou, you get personalized coaching, access to a health app, a community of support and more.*
- Bright Start Program rewards for prenatal and postpartum provider visits
- Educational resources and more!



## 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
- Emergency Transportation/Ambulance
- Gynecological Annual Exams
- Habilitation Services
- Home Health Care Service
- 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 Services
- Urgent Care Facilities



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	
<b>DEDUCTIBLES, CO-INSURANCE AND OUT-OF-POCKET MAXIMUMS (PER BENEFIT YEAR)</b>				
Individual Plan Deductible	<b>In-network</b>	<b>Out-of-network</b>	<b>In-network</b>	<b>Out-of-network</b>
	\$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
<b>MEDICAL SERVICES COST-SHARING</b>				
Preventive Care Visit	<b>In-network</b>	<b>Out-of-network</b>	<b>In-network</b>	<b>Out-of-network</b>
	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	50% after deductible	\$20 co-payment	50% after deductible
Behavioral Health Care - Inpatient	Only deductible applies	50% after deductible	Only deductible applies	50% after deductible
Rehabilitation Services	\$30 co-payment	50% co-insurance after deductible	\$55 co-payment	50% co-insurance after deductible
<b>PRESCRIPTION DRUG COVERAGE</b>				
Tier 1	\$5 co-payment	Not Covered	\$5 co-payment	Not Covered
Tier 2	\$10 co-payment	Not Covered	\$10 co-payment	Not Covered
Tier 3	\$35 co-payment	Not Covered	\$35 co-payment	Not Covered
Tier 4	\$50 co-payment	Not Covered	\$50 co-payment	Not Covered
Tier 5	\$100 co-payment	Not Covered	\$200 co-payment	Not Covered
Tier 6	\$100 co-payment	Not Covered	\$200 co-payment	Not Covered

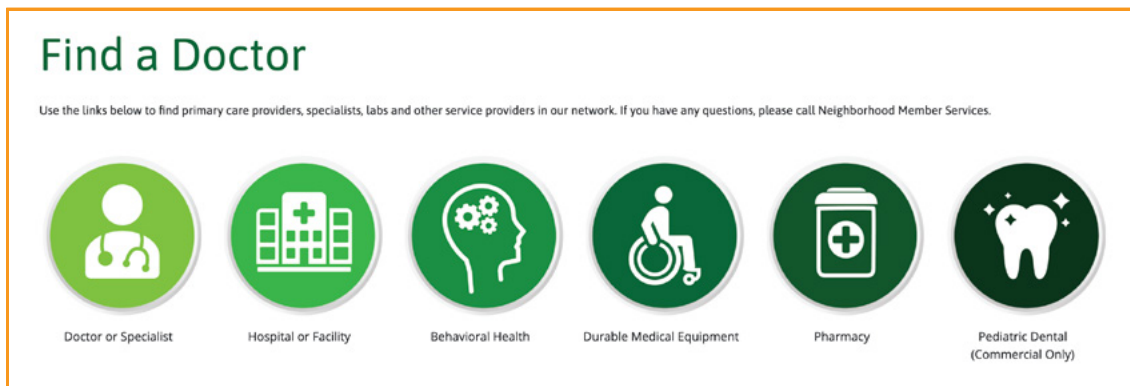
\* Health Savings Account Qualified Plan: Pursuant to Internal Revenue Code § 223, this plan qualifies as a High Deductible Health Plan, which is suitable for use with a Health Savings Account (HSA). This plan may be used in conjunction with an HSA but it is not an HSA itself.

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

# 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](http://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**. We are here for you.


## 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.

## 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 employee, 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/contact-us/](http://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 eight consecutive years, Neighborhood has offered the lowest-priced plans in the market and has maintained a strong network of providers.



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

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





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