



Association Health Plans

Updated January 9, 2024

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Agenda

- New Association Health Plan
- New for The Builders AHP
- Age Banded Plans
- Builders Composite Plans
- Application Process
- New Combined Adoption Agreement
- Other Benefits of the Associations
- Questions



New Association Health Plan
Launching October 1, 2023



Carson City Chamber of Commerce AHP

- Service and Manufacturing categories with 2-50 employees
- All Groups Underwritten – No MAFs Required!
- Submit a Quote Through Your Account Specialist
- Open to all Nevada based businesses
- Carson City Chamber membership required to enroll
- Savings up to 20% vs. Traditional ACA
- Quoting LIVE Now for 10/1 Effective Dates

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Bringing Nevada Businesses Money-Saving Association Health Plans.

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HOMETOWN HEALTH IS PROUD TO PARTNER WITH THE
CARSON CITY CHAMBER OF COMMERCE

-
- Savings of up to 20% when compared to Hometown Health Small Employer Group offerings!
 - Access all of Hometown Health's amazing products and networks at a significant cost savings (HMO, EPO, and PPO).
 - Benefits and plans mirror Hometown Health's other Association Health Plan offerings.
 - Provides access to Renown and Carson Tahoe providers.
-

Contact your Health Insurance Broker to learn more about Hometown Health's Association Health Plans.

Hometown Health • [HometownHealth.com](https://www.HometownHealth.com) • 775-982-3100

Carson City Chamber of Commerce • [carsoncitychamber.com](https://www.carsoncitychamber.com) • 775-882-1565

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Carson Chamber Underwriting Guidelines

- Service and Manufacturing Categories
 - Business eligibility determined by NAICS code (Required to Quote)
 - Construction Businesses are Ineligible
- Census with First Name, Last Name, DOB, Gender, and Home Zips Required
 - Excel in Hometown Templated Format Required
 - Required for all Employees (Both Enrolling and Waiving)
 - Dependent Census Info Preferred
 - Quoted rates only valid for EE's listed on census
- Existing Hometown Health Groups Eligible at Renewal
 - Broker must ask Hometown to provide a Chamber quote
 - Cannot move Off-Anniversary



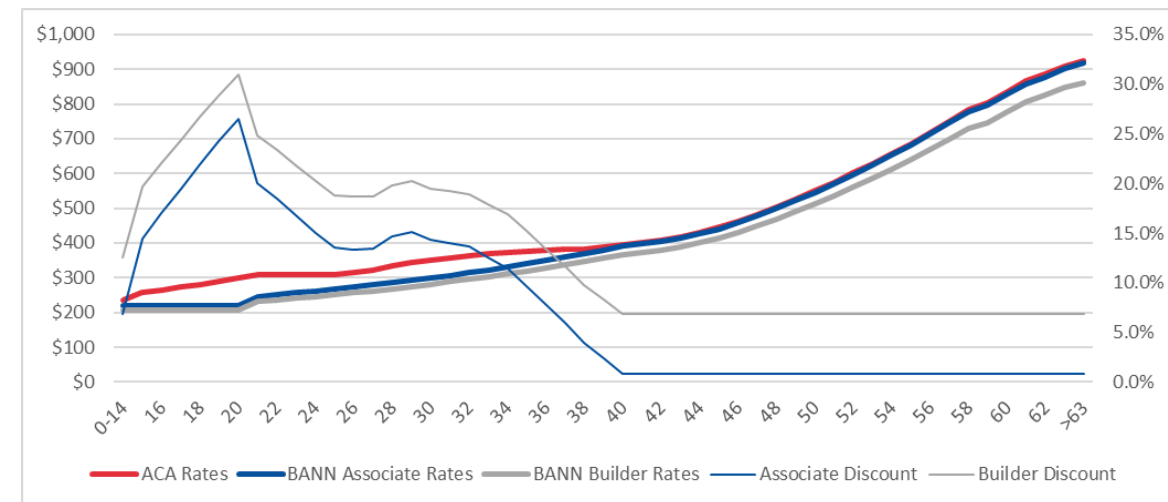
New This Year for The Builders

- Effective 7/1/23
 - No more Medical Assessment Forms for any size group!
 - Composite rates and plans available to 51+ (as well as 5-50)
 - Age banded groups that grow larger than 50 can stay on plan (subject to underwriting)
- Effective 1/1/24
 - All groups (age banded and composite) underwritten at application and renewal
 - Well-running associate members may be eligible for better rates
 - Adoption agreement and eligibility attestation will be combined

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Age Banded Plans

- Builders – Two sets of age banded rates (through December 2023 renewals) – Associate Members; Builder Developer
- Underwritten at application
 - Chamber – beginning 10/1/23
 - Builders – beginning 1/1/24
- Same plans as the ACA plans (HMO, EPO & PPO) with minor coverage differences
- Guaranteed issue
- Up to 20% discounts compared to ACA
 - Discounts are best for HMO/EPO plans
- Select up to 3 plans
- Broker compensation same as ACA
- Renews throughout year

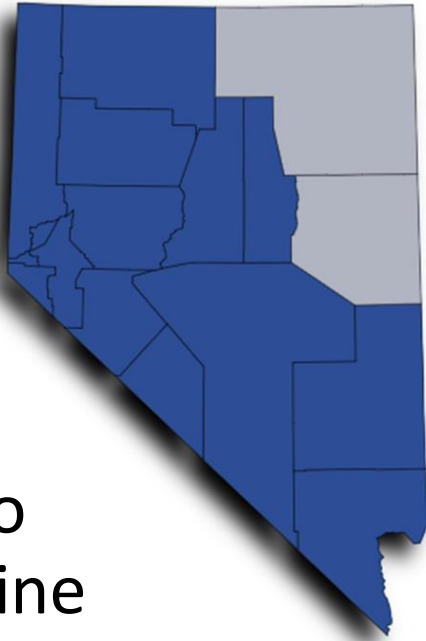


Age Banded Differences from ACA Plans

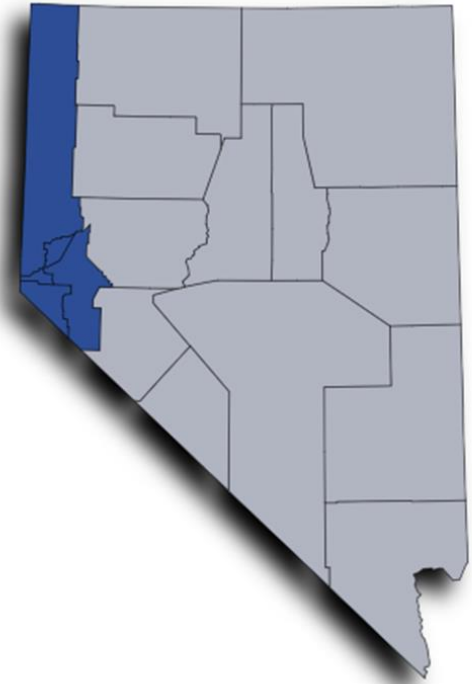
- These plans do not cover infertility treatment
- These plans cover 60 days of skilled nursing instead of 100 days
- These plans do not cover pediatric vision
- These plans do not cover hearing aids

Age Banded Service Area

EPO
statewide
except Elko
& White Pine



PPO & HMO
Areas 2 & 3



Groups must be domiciled within the blue counties to be eligible

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Effective October 1, 2023 • In-Network Benefits

TECHNICAL NAMES

	Gold X	Gold	Silver	Silver HDHP	Bronze	Bronze HDHP	Bronze D9100
	23 AP [H/E/P] 10-CO 2000 A D0000X2	23 AP [H/E/P] 20-CO 3000 A D0000X2	23 AP [H/E/P] 50-CO 4000 A D0000X2	23 AP [H/E/P] 50-CO 3200 E D3200X2 HSA	23 AP [H/E/P] 80-CO 4000 A D0000X2	23 AP [H/E/P] 80-CO 3750 E D3750X2 HSA	23 AP [H/E/P] 00-NA 0000 A D9100X2
CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax							
Individual Medical Deductible	N/A	N/A	N/A	\$3,200	N/A	\$3,750	\$9,100
Family Medical Deductible	N/A	N/A	N/A	\$6,400	N/A	\$7,500	\$18,200
Individual Out of Pocket Max	\$5,700	\$6,900	\$9,100	\$6,400	\$9,100	\$7,500	\$9,100
Family Out of Pocket Max	\$11,400	\$13,800	\$18,200	\$12,800	\$18,200	\$15,000	\$18,200
MEDICAL BENEFIT COST SHARING (all plans)							
PHYSICIAN OFFICE VISITS							
PCP Visit (HMO must use RMG PCP)	3 free vists then \$10	3 free vists then \$20	3 free vists then \$50	CYD, \$50	3 free vists then \$80	CYD, \$80	3 free vists then CYD
Specialist Visit	\$30	\$40	\$100	CYD, \$100	\$160	CYD, \$160	CYD, \$0
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS							
Routine Lab Services	\$30	\$40	\$100	CYD, \$100	\$160	CYD, \$160	CYD, \$0
Diagnostic and X-Ray	\$30	\$40	\$100	CYD, \$100	\$160	CYD, \$160	CYD, \$0
Imaging (CT / PET / MRI)	\$200	\$250	\$500	CYD, \$500	\$500	CYD, \$500	CYD, \$0
FACILITY / SURGICAL							
All Inpatient Hospital Services (inc. MH / SUD)	\$2,000	\$3,000	\$4,000	CYD, \$3,200	\$4,000	CYD, \$3,750	CYD, \$0
Outpatient Surgical Services	\$200	\$200	\$500	CYD, \$500	\$500	CYD, \$500	CYD, \$0
EMERGENCY AND URGENT CARE							
Urgent Care Center Services	\$50	\$50	\$50	CYD, \$50	\$50	CYD, \$50	CYD, \$0
Emergency Room Services	\$1,000	\$1,500	\$2,000	CYD, \$2000	\$2,500	CYD, \$2,500	CYD, \$0
Ambulance Services (ground / air / water)	20%	20%	30%	CYD, 30%	40%	CYD, 40%	CYD, \$0
Rx							
Rx - Generic Drugs	\$5	\$10	\$20	CYD, \$20	\$40	CYD, \$40	CYD, \$0
Rx - Preferred Brand Drugs	\$40	\$50	\$80	CYD, \$80	\$200	CYD, \$200	CYD, \$0
Rx - Non-Preferred Drugs	\$150	\$200	\$250	CYD, \$250	\$500	CYD, \$500	CYD, \$0
Special Pharmaceuticals	50%	50%	50%	CYD, 50%	50%	CYD, 50%	CYD, \$0
OTHER							
Teladoc - General Med / Urgent Care	\$0	\$0	\$0	CYD, \$0	\$0	CYD, \$0	\$0
Teladoc - Specialist	\$20	\$20	\$20	CYD, \$20	\$20	CYD, \$20	\$20



TECHNICAL NAMES

[illegible]

[illegible]

Builders Composite Plans

- 2 HMO, 4 EPO & 5 PPO plan options
- Look more like large group plans
- Tiered rates (EE, +Sps, +Child, +Family)
- Underwriting required
- Groups with 5+ enrolled subscribers
- Select up to 2 plans
- Broker compensation 6%
- All composite plans renew 7/1



**Save up to
40%
on your
Health
Insurance
Premiums**

Contact your
Health Insurance
Agent or
Broker today

With ever-increasing cost in all areas of the construction industry today, and the critical need for employee retention, let The Builders Association Health Plan and Hometown Health save you money and provide you and your employees with quality and flexible health insurance plans from Hometown Health and other employee benefits at up to 40% savings to your company.

Builders Association Members save up to 40% on premiums with the new low-cost tier rated plans for qualifying groups.

- Guaranteed Issue age-banded rates save up to 20%
- Dental, Vision and Life Insurance plans available through Unum
- ACA Compliant - Plans meet minimum essential coverage guidelines



Effective July 1, 2023.
In-Network Benefits.
Plans are guaranteed
through June 30, 2024.



	NEV 10-CO 2000 A D0500X2 A1	NEV 30-70 CINS S D5500X2	EPO 30-70 CINS S D1000X3 A4	EPO 40-CO 2000 A D2500X3 A1	EPO 40-70 CINS S D4000X2 A1	EPO 50-70 CINS S D5500X2 A3	PPO 30-70 CINS S D1000X3 A4	PPO HD-NA CINS E D3000X2 HSA	PPO 40-CO 2000 A D2500X3 A1	PPO 40-70 CINS S D4000X2 A1	PPO 50-70 CINS S D5500X2 A3
CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax											
Individual Medical Deductible	\$500	\$5,500	\$1,000	\$2,500	\$4,000	\$5,500	\$1,000	\$3,000	\$2,500	\$4,000	\$5,500
Family Medical Deductible	\$1,000	\$11,000	\$3,000	\$7,500	\$8,000	\$11,000	\$3,000	\$6,000	\$7,500	\$8,000	\$11,000
Individual Pharmacy Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Combined	\$0	\$0	\$0
Family Pharmacy Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Combined	\$0	\$0	\$0
Individual Out of Pocket Max	\$4,500	\$8,150	\$7,500	\$7,500	\$7,900	\$7,900	\$7,500	\$3,000	\$7,500	\$7,900	\$7,900
Family Out of Pocket Max	\$9,000	\$16,300	\$15,000	\$15,000	\$15,800	\$15,800	\$15,000	\$6,000	\$15,000	\$15,800	\$15,800
PHYSICIAN OFFICE VISITS											
PCP Office Visits (Renown/non-Renown)	\$0/\$10	\$0/\$30	\$30	\$40	\$40	\$50	\$30	CYD, \$0	\$40	\$40	\$50
Specialist Office Visits	\$20	\$60	\$60	\$80	\$80	\$80	\$60	CYD, \$0	\$80	\$80	\$80
Preventive (ACA Covered) Screenings	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost
LAB, IMAGING AND DIAGNOSTICS											
Routine Lab Services	No Cost	\$30	\$25	\$25	\$40	\$50	\$25	CYD, \$0	\$25	\$40	\$50
Diagnostic and X-Ray	\$20	\$60	\$60	\$80	\$80	\$80	\$60	CYD, \$0	\$80	\$80	\$80
Imaging (CT/PET/MRI)	\$250	CYD, 30%	CYD, 30%	CYD, \$250	CYD, 30%	CYD, 30%	CYD, 30%	CYD, \$0	CYD, \$250	CYD, 30%	CYD, 30%
FACILITY/SURGICAL											
Inpatient Hospital	\$2,000	CYD, 30%	CYD, 30%	CYD, \$2,000	CYD, 30%	CYD, 30%	CYD, 30%	CYD, \$0	CYD, \$2,000	CYD, 30%	CYD, 30%
Outpatient Surgical Services	\$400	CYD, 30%	\$1,000	CYD, \$1,000	CYD, 30%	CYD, 30%	\$1,000	CYD, \$0	CYD, \$1,000	CYD, 30%	CYD, 30%
EMERGENCY AND URGENT CARE											
Urgent Care Center Services	\$20	\$60	\$50	\$50	\$40	\$50	\$50	CYD, \$0	\$50	\$40	\$50
Emergency Room Services	CYD, \$200	CYD, 30%	\$500	\$500	CYD, 30%	CYD, 30%	\$500	CYD, \$0	\$500	CYD, 30%	CYD, 30%
Ambulance Services (ground/air/water)	\$200	CYD, 30%	CYD, 30%	CYD, \$250	CYD, 30%	CYD, 30%	CYD, 30%	CYD, \$0	CYD, \$250	CYD, 30%	CYD, 30%
PRESCRIPTION DRUGS AND DIABETIC SUPPLIES											
Rx - Generic Drugs	\$10	\$25	\$15	\$15	\$25	\$25	\$15	CYD, \$0	\$15	\$25	\$25
Rx - Preferred Brand Drugs	\$30	\$50	\$40	\$40	\$50	\$50	\$40	CYD, \$0	\$40	\$50	\$50
Rx - Non-Preferred Brand Drugs	\$50	\$70	\$60	\$60	\$70	\$70	\$60	CYD, \$0	\$60	\$70	\$70
Diabetic Supplies - Preferred	\$30	\$50	\$40	\$40	\$50	\$50	\$40	CYD, \$0	\$40	\$50	\$50
Diabetic Supplies - Non-Preferred	\$50	\$70	\$60	\$60	\$70	\$70	\$60	CYD, \$0	\$60	\$70	\$70
Special Pharmaceuticals	20%	20%	30%	30%	20%	20%	30%	CYD, \$0	30%	20%	20%
PREMIUMS											
Employee Only	\$435.54	\$267.86	\$402.42	\$343.76	\$328.00	\$314.80	\$427.64	\$370.37	\$365.52	\$347.88	\$334.59
Employee + Spouse	\$935.19	\$610.49	\$766.50	\$732.38	\$690.53	\$699.93	\$814.55	\$813.21	\$778.75	\$732.39	\$743.92
Employee + Child(ren)	\$777.51	\$504.58	\$689.84	\$651.31	\$621.45	\$572.65	\$733.08	\$666.66	\$692.55	\$659.13	\$608.64
Employee + Family	\$1,382.29	\$857.18	\$1,226.39	\$1,146.32	\$1,077.38	\$1,018.07	\$1,303.28	\$1,146.13	\$1,218.90	\$1,142.69	\$1,082.06

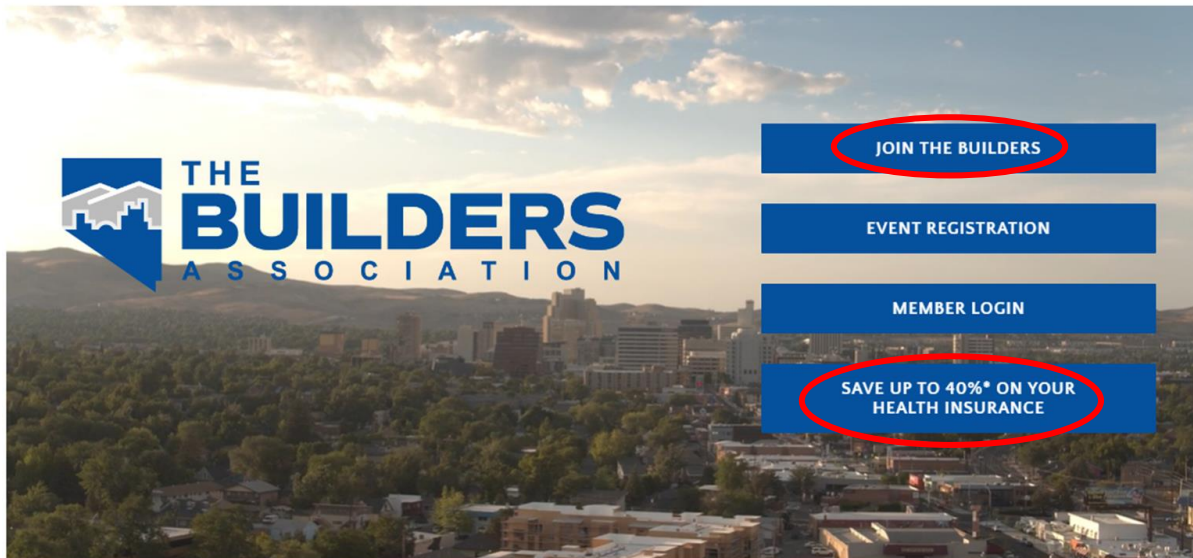
Summary

Age Banded	Composite
Builders and Chamber	Builder Only
Looks like small group ACA plans with minor differences	Look more like large group plans
Age banded rates with up to 20% discounts	Tiered rates with up to 40% discounts
Renews throughout the year like small group	Renews on 7/1
Guaranteed issue (though rates may be unfavorable)	Single set of rates, not guaranteed
7 PPO, 7 EPO & 7 HMO plan options	5 PPO, 4 EPO & 2 HMO plan options
May select up to 3 plans	May select up to 2 plans
Groups with 2-50 employees (renewing groups may be larger)	Groups with 5+ enrolled subscribers
Broker compensation same as ACA plans	Broker compensation 6% of premium

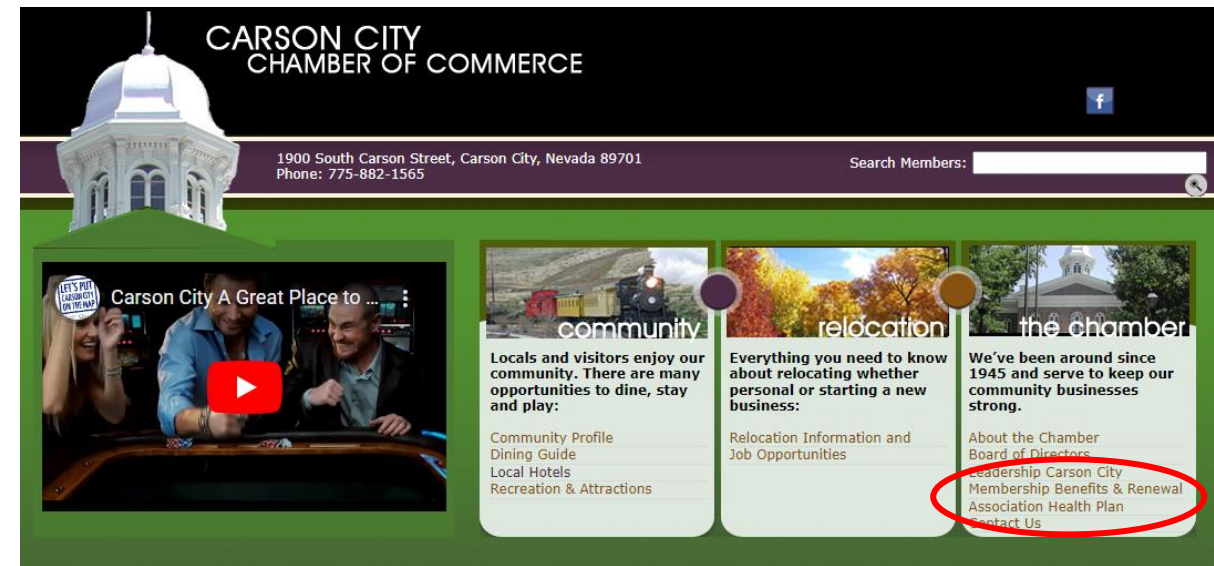
Application Process

thebuilders.com

HOME ABOUT US **MEMBERSHIP** NEWS EVENTS **BENEFIT TRUST** BUILDERS CHARITY



carsoncitychamber.com



Application Process

The screenshot shows the web browser address bar with the URL `brokers.hometownhealth.com`. The website header features the Hometown Health logo with the tagline "BROKER PORTAL" and a navigation menu with links for QUOTES, PLANS, BECOME A BROKER, DOCUMENTS, and RESOURCES. A red "CONTACT US" button and a search icon are also present. A red bar at the top right contains the text "Login to Salesforce". The "PLANS" link is highlighted, and a dropdown menu is visible with the following items: Individual & Family Plans, Small and Large Group Plans, The Builders' Benefit Trust Association Health Plan, Carson City Chamber of Commerce, Vision, and Enrollment. Annotations with arrows point to the URL, the "PLANS" link, and the "The Builders' Benefit Trust Association Health Plan" and "Carson City Chamber of Commerce" items in the dropdown menu. The background of the page shows a blurred image of three people smiling.

brokers.hometownhealth.com

Plans

Hometown Health
BROKER PORTAL

QUOTES PLANS BECOME A BROKER DOCUMENTS RESOURCES

CONTACT US

Login to Salesforce

- Individual & Family Plans
- Small and Large Group Plans
- The Builders' Benefit Trust Association Health Plan
- Carson City Chamber of Commerce
- Vision
- Enrollment


The Builders

The Chamber



our Broker Portal


SALESFORCE

Application Process

Login to  Salesforce

Hometown Health
BROKER PORTAL


[CONTACT US](#)  



Hometown Health and the Carson City Chamber of Commerce bring you the

Manufacturing and Service Benefit Trust Association Health Plans


[QUOTING & RENEWING INSTRUCTIONS](#)




Carson Chamber Manufacturing & Service Benefit Trust Association Health Plans

We value your contributions to Hometown Health, thank you for being our partners in health insurance.



Step-by-Step Enrollment Instructions for Age-Banded Plans
Guaranteed issue with discounts up to 20%


[See the Plans](#) 

“See the Plans”
These links take you to the step-by-step instructions shown on the following page

Login to  Salesforce

Hometown Health
BROKER PORTAL

[CONTACT US](#)  




Hometown Health and The Builders Association of Northern Nevada bring you the

The Builders Benefit Trust Association Health Plan


[QUOTING & RENEWING INSTRUCTIONS](#)


The Builders Benefit Trust Association Health Plans

We value your contributions to Hometown Health, thank you for being our partners in health insurance.





Age-Banded Plans
Guaranteed issue with discounts up to 20%

[See the Plans](#) 




Composite Plans
With discounts up to 40%

[See the Plans](#) 



Dental, Vision and Life Insurance
Offered through Unum.

[Learn More](#) 

Application Process

Step 1. Pick Your Plans

2022 THE BUILDERS COMPOSITE PLANS BENEFITS AT A GLANCE

Step 2. Determine Your Eligibility

Every employer must be able to comply with the requirements of **The Builders Eligibility**

Every employer must also meet the standards in the **Association Health Plan Participation**

Additionally, for Composite Plan eligibility, your group must pass underwriting by:

Step 3. Become a Builders Association Member


Enroll in The Builders Association by completing the **Membership Application**.

⋮

Step 7. Distribute Documents to Your Employees

These online step-by-step instructions (abbreviated here) provide you with everything you need to complete the application and enrollment process

New Combined Adoption Agreement

 CARSON CITY CHAMBER OF COMMERCE		Adoption Agreement & Eligibility Attestation for Association Health Plan Employer Group Enrollment		 Hometown Health	
<hr/>					
 THE BUILDERS ASSOCIATION BENEFIT TRUST		Adoption Agreement & Eligibility Attestation for Association Health Plan Employer Group Enrollment		 Hometown Health	
<hr/>					
<i>This Agreement must be signed by an authorized representative at application and each renewal.</i>					
This ADOPTION AGREEMENT & ELIGIBILITY ATTESTATION FOR ASSOCIATION HEALTH PLAN EMPLOYER GROUP ENROLLMENT ("Agreement") in the association health plan program provided by the Builders Association of Northern Nevada Benefit Trust Fund ("Association") is hereby submitted by the following Employer Group:					
1. FULL LEGAL NAME OF EMPLOYER GROUP		2. REQUESTED EFF DATE			
<hr/>		<hr/>			
3. LOCATION ADDRESS					
<hr/>		<hr/>			
Street		City		State Zip Code	
<hr/>					
I certify and attest that Employer Group desires to enroll in the association health plan offered by Association, that Employer Group agrees to the terms of this Agreement, the Policy, the Association's Group Subscription Agreement, the applicable Evidence of Coverage and Schedule of Benefits, the Association Health Plan Participation Requirements and Underwriting Guidelines and that:					
1. Employer Group is a bona-fide business establishment that meets and will continue to meet all Association Health Plan Participation Requirements, including continued enrollment in the Builders Association of Northern Nevada, and one or more of the following Association eligibility requirements (check all that apply):					
<input type="checkbox"/> Active Contractors License					
<input type="checkbox"/> Developer					
<input type="checkbox"/> Direct Jobsite Service/Facilitation					
<input type="checkbox"/> Critical Component (e.g. Engineering, Architect, Planner, etc.) whose primary revenue stream is the building industry					
<input type="checkbox"/> Supplier Direct to Builder or Industry Member whose primary revenue stream is the building industry					
<input type="checkbox"/> Specialized scope of work/services offered in building/construction whose primary revenue stream is the building industry					
2. Employer Group authorizes Association, or its authorized representative, to audit applicable records, no more than one time annually, to confirm that Employer Group meets the eligibility requirements selected in (1) above. Such audit shall not cause undue burden on Employer Group. Employer Group may require Association, or its authorized representative, as applicable, to sign reasonable confidentiality agreements.					

The Eligibility Attestation has been combined with the Adoption Agreement – the eligibility attestation will no longer be required for The Builders beginning 1/1/2024

SPD Distribution and COBRA

- Employers must distribute the Summary Plan Description Wrap document and all other plan documents to employees
- All member employers, regardless of number of employees, must offer COBRA
- iSolved will provide training to each employer
- Employers will need to notify iSolved of terminations through their portal

Other Non-AHP Benefits of The Builders

NETWORKING

- FREE Membership Mixers.
- Forecast Breakfasts.
- Golf & Poker Tournaments.
- Industry Networking events.
- Charity Fundraisers.
- Industry Recognition, i.e. The BANN-ER Awards.
- Holiday Events and more!

Businesses like doing business with fellow BANN members!



ADVOCACY



- Our members benefit from the strength of the National Association of Home Builders.
- NAHB's advocacy victories saved builder members about \$6,200 per housing start in 2013. Total est. industry victories in 2013 were \$5.7 billion.
- We represent your interests at local, state and national levels.
- We provide information and resources to help your business grow.



EDUCATION

- BANN offers professional education classes and resources which keep you on the cutting edge of your industry.
- NAHB offers workshops, tradeshow, conferences, and online courses all designed to help members succeed.



MORE BENEFITS

- Exclusive Members Only Directory of over 400 members.
- Member Discounts for a wide range of products and services you use every day.
- NAHB Membership Included.
- Savings on Group Health and Workers Compensation.
- Weekly Industry News and Information.
- Regulatory Assistance.
- Industry Advocacy Groups.
- Community Involvement.

Other Non-AHP Benefits of The Chamber

- Networking
- Directory provides community advertising
- Advocacy at state and local level
- Community improvement including safety & security, community growth & attracting new businesses, and quality of life
- Educational seminars
- Partnership with Small Business Development Center and NNDA
- Membership with the U.S. Chamber of Commerce and monthly Business Report of Northern Nevada.

Asset Solutions Group

- **Founded in 1997**
- **Built on Trust**
 - ASG focuses only on associations
 - ASG does not compete with brokers for direct group sales
- **Four areas of focus:**
 - MEWA Compliance and trust set up
 - Insurer efficiency
 - Broker outreach
 - Long-term, sustainable growth



*Hometown
Health* 

Asset Solutions Group

- **Your success is our success**
 - No barriers to sell
 - No difference in broker compensation between direct market plans and association health plans
 - We refer employers back to their current broker and follow up with that broker to resolve any issues
 - We provide training and answer questions; call us any time



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Questions



Thank you!

