



# Association Health Plans

September 16, 2025

*Hometown  
Health* 

# Agenda

- **Eligibility**
- **Plan Options**
- **Network**
- **Rates**
- **Quoting**
- **Application Process**
- **Benefits of Association Membership**
- **Broker Compensation**
- **Your Partners**



# Eligibility





# Carson City Chamber of Commerce AHP Eligibility

---

- Service and Manufacturing categories
- All Groups Underwritten – No MAFs Required!
- Open to all Nevada based businesses\*
- Carson City Chamber membership required to enroll
- Savings up to 20% vs. Traditional ACA
- Dues range from \$100-\$1,050; most companies will pay approximately \$275-\$310; manufacturer dues are \$505

\* excluding business located in Elko & White Pine counties



Save up to  
**20%**  
on your Health  
Insurance  
Premiums

Contact your  
Health Insurance Agent  
or Broker today

With the ever-increasing costs in all areas of the economy today, and the critical need for employee retention, let the Carson City Chamber 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 with savings up to 20%!

Contact your Health Insurance Agent or Broker today!  
Don't have a broker? See our [list](#) of member brokers!

- Members save up to 20%
- HMO, EPO, and PPO products available
- ACA compliant
- No medical questionnaires required
- No cost wellness benefits
- Provides access to Renown and Carson Tahoe providers.




The Manufacturing Benefit Trust, Service Benefit Trust and Hometown Health offer the Carson City Chamber of Commerce Association Health Plan exclusively for Eligible Member Companies\*

*Hometown  
Health* 

# The Builders Association of Northern Nevada AHP Eligibility

---

- Companies in the construction industry
- All Groups Underwritten – No MAFs Required!
- Open to all Nevada based businesses\*
- Builders membership required to enroll
- Savings up to 20% vs. Traditional ACA
- Dues range from \$725-\$1,075; most companies will pay approximately \$875



Save up to  
**20%**  
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 20% savings to your company.

**Builders Association Members save up to 20% 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

*Hometown  
Health* 

\* excluding business located in Elko & White Pine counties

# Eligibility

---

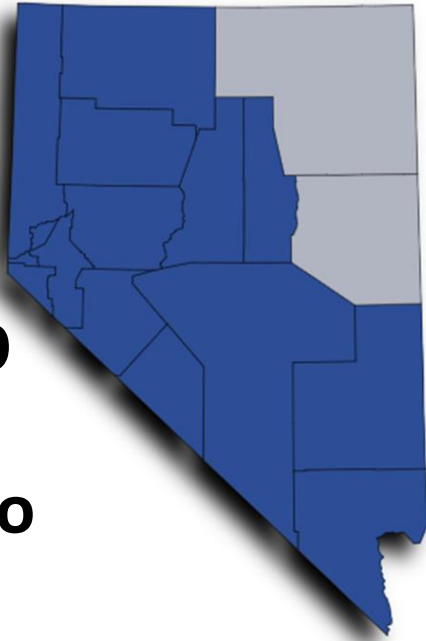
- **2-50 employees with at least one non-familial employee**
- **Carson City Chamber of Commerce**
  - **Service and Manufacturing Categories**
  - **Business eligibility determined by NAICS code (Required to Quote)**
  - **Construction Businesses are Ineligible**
- **The Builders Association of Northern Nevada**
  - **Builder and Association Member Categories**
  - **Must be able to attest to one of the following:**
    - ✓ **Active Contractors License**
    - ✓ **Developer**
    - ✓ **Direct Jobsite Service/Facilitation**
    - ✓ **Critical Component (e.g. Engineering, Architect, Planner, etc.)**
    - ✓ **Supplier Direct to Builder or Industry Member**
    - ✓ **Specialized scope of work/services offered in building/construction**

**whose primary revenue  
stream is the building industry**

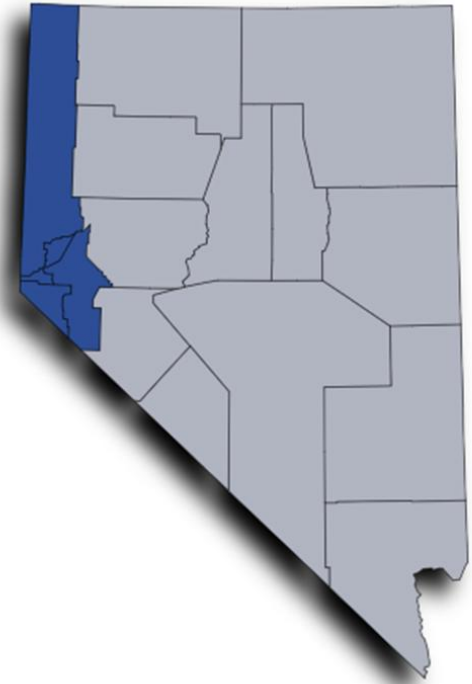
# Group Eligibility – Service Areas

---

**EPO& PPO  
statewide  
except Elko  
& White  
Pine**



**HMO  
Areas 2 & 3**



**Groups must be domiciled within the blue counties to be eligible**

*Hometown  
Health* 

# Plan Options





# 2026 AHP Plan Options

---

- All SG plans offered in both AHPs
- 2 Additional Plans Offered ONLY in AHPs
  - Platinum HMO & Silver Plus HSA
- 4 Plans Offered to Renewing BANN Composite Legacy Groups ONLY
  - PPO/EPO 1000 & PPO/EPO 2000
- Minimal Plan Changes from 2025-2026
  - Slight changes to MOOPs and Deductibles
  - Kept benefits consistent where possible
- Additional National PPO Plans
  - Gold Plus, Gold, Silver Plus, and Silver HSA
  - Full Cigna Access for both NV and non-NV Residents
    - Can access Cigna providers outside of NV on a non-referral basis
- Groups with 5 or more subscribers can offer up to 3 plans

# 2026 Carson City Chamber of Commerce Benefits at a Glance

Effective January 1, 2026 • In-Network Benefits

	Platinum	Gold Plus	Gold	Value Gold	Silver Plus	Silver HSA Plus	Silver HSA	Value Silver	Bronze Plus	Bronze HSA	Value Bronze
<b>CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax</b>											
Individual Medical Deductible	\$500	\$0	\$0	\$2,875	\$0	\$3,400	\$3,800	\$8,500	\$5,075	\$6,000	\$10,600
Family Medical Deductible	\$1,000	\$0	\$0	\$5,750	\$0	\$6,800	\$7,600	\$17,000	\$10,600	\$12,000	\$21,200
Individual Out of Pocket Max	\$4,500	\$7,100	\$10,600	\$8,625	\$10,600	\$3,400	\$7,600	\$10,600	\$10,600	\$8,500	\$10,600
Family Out of Pocket Max	\$9,000	\$14,200	\$21,200	\$17,250	\$21,200	\$6,800	\$15,200	\$21,200	\$21,200	\$17,000	\$21,200
<b>PHYSICIAN OFFICE VISITS</b>											
PCP Visit (HMO must use RMG PCP)	\$10	\$45	\$50	\$0	\$50	CYD, \$0	CYD, \$50	\$0	\$65	CYD, \$65	CYD, 0%
Specialist Visit	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$0	CYD, \$80	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>LAB, IMAGING AND DIAGNOSTICS</b>											
Routine Lab Services	\$0	\$50	\$55	\$0	\$80	CYD, \$0	CYD, \$80	\$0	\$100	CYD, \$100	CYD, 0%
Diagnostic and X-Ray	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$0	CYD, \$80	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Imaging (CT / PET / MRI)	\$250	\$250	\$300	CYD, 20%	\$500	CYD, \$0	CYD, \$500	CYD, 30%	\$500	CYD, \$500	CYD, 0%
<b>FACILITY / SURGICAL</b>											
Inpatient Facility Fee (Inc. MH/SUD)	\$2,000	\$1,150	20%	CYD, 20%	30%	CYD, \$0	CYD, 30%	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Outpatient Surgery Facility Fee	\$400	\$400	\$400	CYD, 20%	\$500	CYD, \$0	CYD, \$500	CYD, 30%	\$600	CYD, \$600	CYD, 0%
Outpatient Surgery Physician/Surgical Services	\$0	\$0	\$0	CYD, 20%	\$0	CYD, \$0	CYD, \$0	CYD, 30%	\$0	\$0	CYD, 0%
<b>EMERGENCY AND URGENT CARE</b>											
Urgent Care Center Services	\$20	\$50	\$50	\$50	\$50	CYD, \$0	CYD, \$50	CYD, 30%	\$50	CYD, \$50	\$50
Emergency Room Services	CYD, \$200	\$550	\$750	CYD, 20%	\$2,000	CYD, \$0	CYD, \$2,000	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Ambulance Services (ground / air / water)	\$200	20%	20%	CYD, 20%	30%	CYD, \$0	CYD, 30%	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
<b>Rx</b>											
Rx - Generic Drugs	\$10	\$10	\$15	\$0	\$20	CYD, \$0	CYD, \$20	\$0	\$30	CYD, \$30	CYD, 0%
Rx - Preferred Brand Drugs	\$30	\$50	\$50	CYD, 20%	\$65	CYD, \$0	CYD, \$65	CYD, 30%	\$250	CYD, \$250	CYD, 0%
Rx - Non-Preferred Drugs	\$50	\$150	\$250	CYD, 20%	\$250	CYD, \$0	CYD, \$250	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
Special Pharmaceuticals	20%	50%	50%	CYD, 20%	50%	CYD, \$0	CYD, 50%	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
<b>PRODUCT TYPES</b>	HMO ONLY	HMO / EPO Standard PPO National PPO	HMO / EPO Standard PPO National PPO	HMO / EPO / PPO	HMO / EPO Standard PPO National PPO	PPO ONLY	HMO / EPO Standard PPO National PPO	HMO / EPO / PPO	HMO / EPO / PPO	HMO / EPO / PPO	HMO / EPO / PPO

View the notice of privacy practices at [HometownHealth.com](https://www.hometownhealth.com). You can also visit the website to view the plan's Evidence of Coverage to see a complete list of benefits, exclusions, and operating procedures or call 775-982-3232 to request a copy.

LH080557-27/4/2026

HMO plans available in the following counties: Carson City, Douglas, Lyon, Storey and Washoe. EPO and PPO plans offered statewide except White Pine & Elko counties. Out-of-Network Benefits are available on PPO plans. CYD indicates that you must meet the Calendar Year Deductible before benefits will be paid by Hometown Health. This document is only a summary and is not a Schedule of Benefits. National PPOs are the only plans that include primary Cigna access for both Nevada and non-Nevada residents outside of Nevada.





## 2026 Builder's Association Benefits at a Glance

Effective January 1, 2026 • In-Network Benefits

	Platinum	Gold Plus	Gold	Value Gold	Silver Plus	Silver HSA Plus	Silver HSA	Value Silver	Bronze Plus	Bronze HSA	Value Bronze
<b>CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax</b>											
Individual Medical Deductible	\$500	\$0	\$0	\$2,875	\$0	\$3,400	\$3,800	\$8,500	\$5,075	\$6,000	\$10,600
Family Medical Deductible	\$1,000	\$0	\$0	\$5,750	\$0	\$6,800	\$7,600	\$17,000	\$10,600	\$12,000	\$21,200
Individual Out of Pocket Max	\$4,500	\$7,100	\$10,600	\$8,625	\$10,600	\$3,400	\$7,600	\$10,600	\$10,600	\$8,500	\$10,600
Family Out of Pocket Max	\$9,000	\$14,200	\$21,200	\$17,250	\$21,200	\$6,800	\$15,200	\$21,200	\$21,200	\$17,000	\$21,200
<b>PHYSICIAN OFFICE VISITS</b>											
PCP Visit (HMO must use RMG PCP)	\$10	\$45	\$50	\$0	\$50	CYD, \$0	CYD, \$50	\$0	\$65	CYD, \$65	CYD, 0%
Specialist Visit	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$0	CYD, \$80	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>LAB, IMAGING AND DIAGNOSTICS</b>											
Routine Lab Services	\$0	\$50	\$55	\$0	\$80	CYD, \$0	CYD, \$80	\$0	\$100	CYD, \$100	CYD, 0%
Diagnostic and X-Ray	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$0	CYD, \$80	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Imaging (CT / PET / MRI)	\$250	\$250	\$300	CYD, 20%	\$500	CYD, \$0	CYD, \$500	CYD, 30%	\$500	CYD, \$500	CYD, 0%
<b>FACILITY / SURGICAL</b>											
Inpatient Facility Fee (Inc. MH/SUD)	\$2,000	\$1,150	20%	CYD, 20%	30%	CYD, \$0	CYD, 30%	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Outpatient Surgery Facility Fee	\$400	\$400	\$400	CYD, 20%	\$500	CYD, \$0	CYD, \$500	CYD, 30%	\$600	CYD, \$600	CYD, 0%
Outpatient Surgery Physician/Surgical Services	\$0	\$0	\$0	CYD, 20%	\$0	CYD, \$0	CYD, \$0	CYD, 30%	\$0	\$0	CYD, 0%
<b>EMERGENCY AND URGENT CARE</b>											
Urgent Care Center Services	\$20	\$50	\$50	\$50	\$50	CYD, \$0	CYD, \$50	CYD, 30%	\$50	CYD, \$50	\$50
Emergency Room Services	CYD, \$200	\$550	\$750	CYD, 20%	\$2,000	CYD, \$0	CYD, \$2,000	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Ambulance Services (ground / air / water)	\$200	20%	20%	CYD, 20%	30%	CYD, \$0	CYD, 30%	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
<b>Rx</b>											
Rx - Generic Drugs	\$10	\$10	\$15	\$0	\$20	CYD, \$0	CYD, \$20	\$0	\$30	CYD, \$30	CYD, 0%
Rx - Preferred Brand Drugs	\$30	\$50	\$50	CYD, 20%	\$65	CYD, \$0	CYD, \$65	CYD, 30%	\$250	CYD, \$250	CYD, 0%
Rx - Non-Preferred Drugs	\$50	\$150	\$250	CYD, 20%	\$250	CYD, \$0	CYD, \$250	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
Special Pharmaceuticals	20%	50%	50%	CYD, 20%	50%	CYD, \$0	CYD, 50%	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
<b>PRODUCT TYPES</b>											
	HMO ONLY	HMO / EPO Standard PPO National PPO	HMO / EPO Standard PPO National PPO	HMO / EPO / PPO	HMO / EPO Standard PPO National PPO	PPO ONLY	HMO / EPO Standard PPO National PPO	HMO / EPO / PPO	HMO / EPO / PPO	HMO / EPO / PPO	HMO / EPO / PPO

View the notice of privacy practices at [HometownHealth.com](https://www.hometownhealth.com). You can also visit the website to view the plan's Evidence of Coverage to see a complete list of benefits, exclusions, and operating procedures or call 775-982-3232 to request a copy.

LA080557-274428

HMO plans available in the following counties: Carson City, Douglas, Lyon, Storey and Washoe. EPO and PPO plans offered statewide except White Pine & Elko counties. Out-of-Network Benefits are available on PPO plans. CYD indicates that you must meet the Calendar Year Deductible before benefits will be paid by Hometown Health. This document is only a summary and is not a Schedule of Benefits. National PPOs are the only plans that include primary Cigna access for both Nevada and non-Nevada residents outside of Nevada.

# 2025 Builders Association of Northern Nevada

## Health Plans at a Glance



Effective July 1, 2025.  
In-Network Benefits.  
Plans are guaranteed  
through June 30, 2026.

	EPO 30-70	EPO 40-CO	PPO 30-70	PPO 40-CO
	CINS S D1000X3 A4	2000 A D2500X3 A1	CINS S D1000X3 A4	2000 A D2500X3 A1
<b>CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax</b>				
Individual Medical Deductible	\$1,000	\$2,500	\$1,000	\$2,500
Family Medical Deductible	\$3,000	\$7,500	\$3,000	\$7,500
Individual Pharmacy Deductible	\$0	\$0	\$0	\$0
Family Pharmacy Deductible	\$0	\$0	\$0	\$0
Individual Out of Pocket Max	\$7,500	\$7,500	\$7,500	\$7,500
Family Out of Pocket Max	\$15,000	\$15,000	\$15,000	\$15,000
<b>PHYSICIAN OFFICE VISITS</b>				
PCP Office Visits (Renown/non-Renown)	\$30	\$40	\$30	\$40
Specialist Office Visits	\$60	\$80	\$60	\$80
Preventive (ACA Covered) Screenings	No Cost	No Cost	No Cost	No Cost
<b>LAB, IMAGING AND DIAGNOSTICS</b>				
Routine Lab Services	\$25	\$25	\$25	\$25
Diagnostic and X-Ray	\$60	\$80	\$60	\$80
Imaging (CT/PET/MRI)	CYD, 30%	CYD, \$250	CYD, 30%	CYD, \$250
<b>FACILITY / SURGICAL</b>				
Inpatient Hospital	CYD, 30%	CYD, \$2,000	CYD, 30%	CYD, \$2,000
Outpatient Surgical Services	\$1,000	CYD, \$1,000	\$1,000	CYD, \$1,000
<b>EMERGENCY AND URGENT CARE</b>				
Urgent Care Center Services	\$50	\$50	\$50	\$50
Emergency Room Services	\$500	\$500	\$500	\$500
Ambulance Services (ground/air/water)	CYD, 30%	CYD, \$250	CYD, 30%	CYD, \$250
<b>PRESCRIPTION DRUGS</b>				
Rx - Generic Drugs	\$15	\$15	\$15	\$15
Rx - Preferred Brand Drugs	\$40	\$40	\$40	\$40
Rx - Non-Preferred Brand Drugs	\$60	\$60	\$60	\$60
Special Pharmaceuticals	30%	30%	30%	30%

These grandfathered plans are only available to  
groups already enrolled in them

# 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



# Network



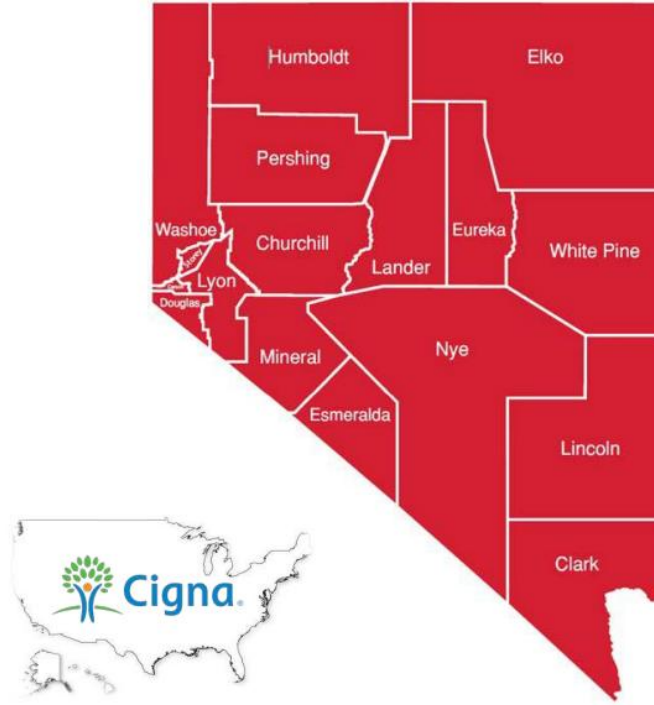
# Network

## HMO



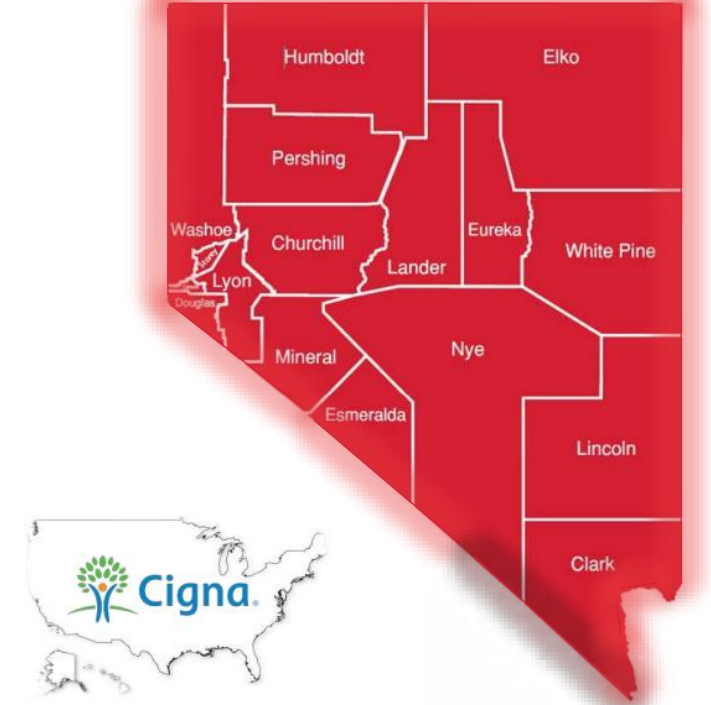
**\* Urgent and Emergent care outside of NV through Cigna Network**

## EPO



**\* Urgent and Emergent care outside of NV through Cigna Network**

## PPO



# Cigna General Access Guidelines

---

- Cigna providers may only be accessed outside of NV
- All HMO & EPO Members
  - Urgent and Emergent Care outside of NV ONLY
  - Directed Care outside of NV
- PPO Members
  - Unless specifically stated, Urgent and Emergent Care outside of NV ONLY
  - Directed Care outside of NV
  - Out of State NV members use Cigna as their primary network
- How can my NV members get full Cigna PPO access?
  - National PPO Plans ONLY

# Cigna General Access Guidelines

---

Plan	Emergent and Urgent Cigna Access Outside of NV	Primary Cigna Access Outside of NV	Primary Cigna Access in NV
HMO	Yes	Directed by HTH	No
EPO	Yes	Directed by HTH	No
National PPO	Yes	Yes	No
All Other PPOs	Yes	Directed by HTH or residing outside of NV	No

# Cigna Network Overview

---

- **Broad Access**
  - More than 1 million contracted providers
  - More than 6,300 facilities
- **A True National Network Solution**
- **Competitive Discounts**
- **Wide Range of Network Access**
- **National Brand Recognition**



*Hometown  
Health* 

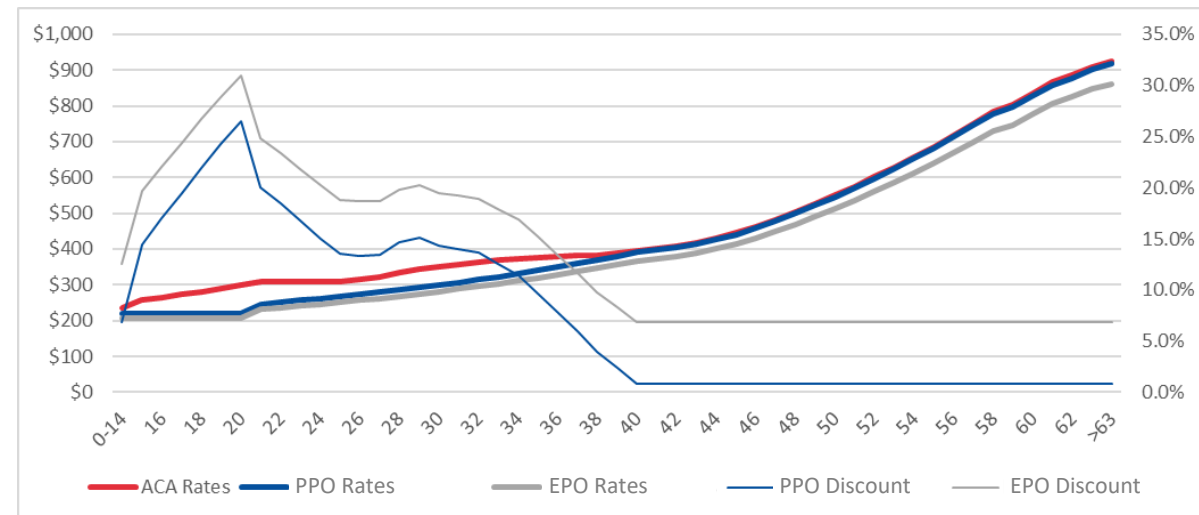


# Rates



# 2026 Rates

- **Up to 20% discounts compared to ACA\***
  - Discounts are best for HMO/EPO plans
  - Discounts are best for groups with average ages under 40
- **One set of plans available to all AHP membership – there are no separate age banded plans and composite plans**
  - With the exception of four plans available to legacy composite groups
- **All AHP groups will receive traditional quotes (EE, ES, EC & F) based on each group's demographics**



\* for groups with good risk

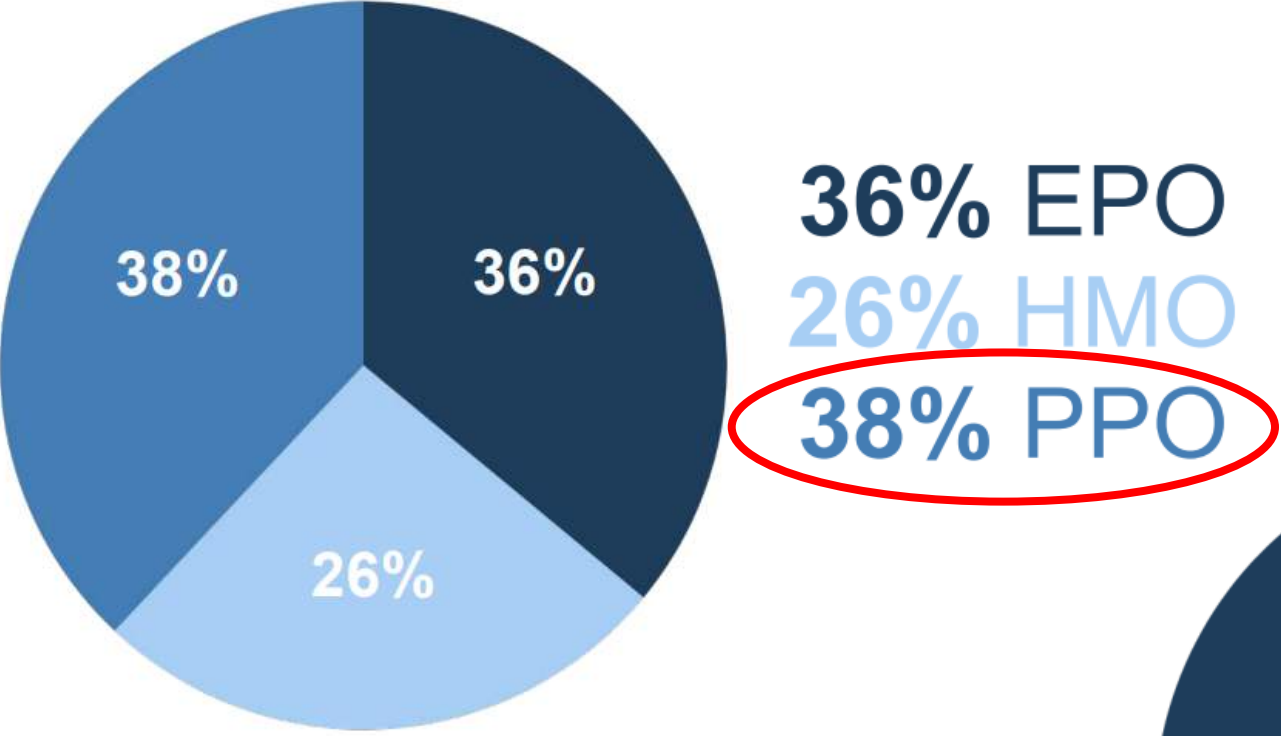
# Hometown Health: More than PPO

---

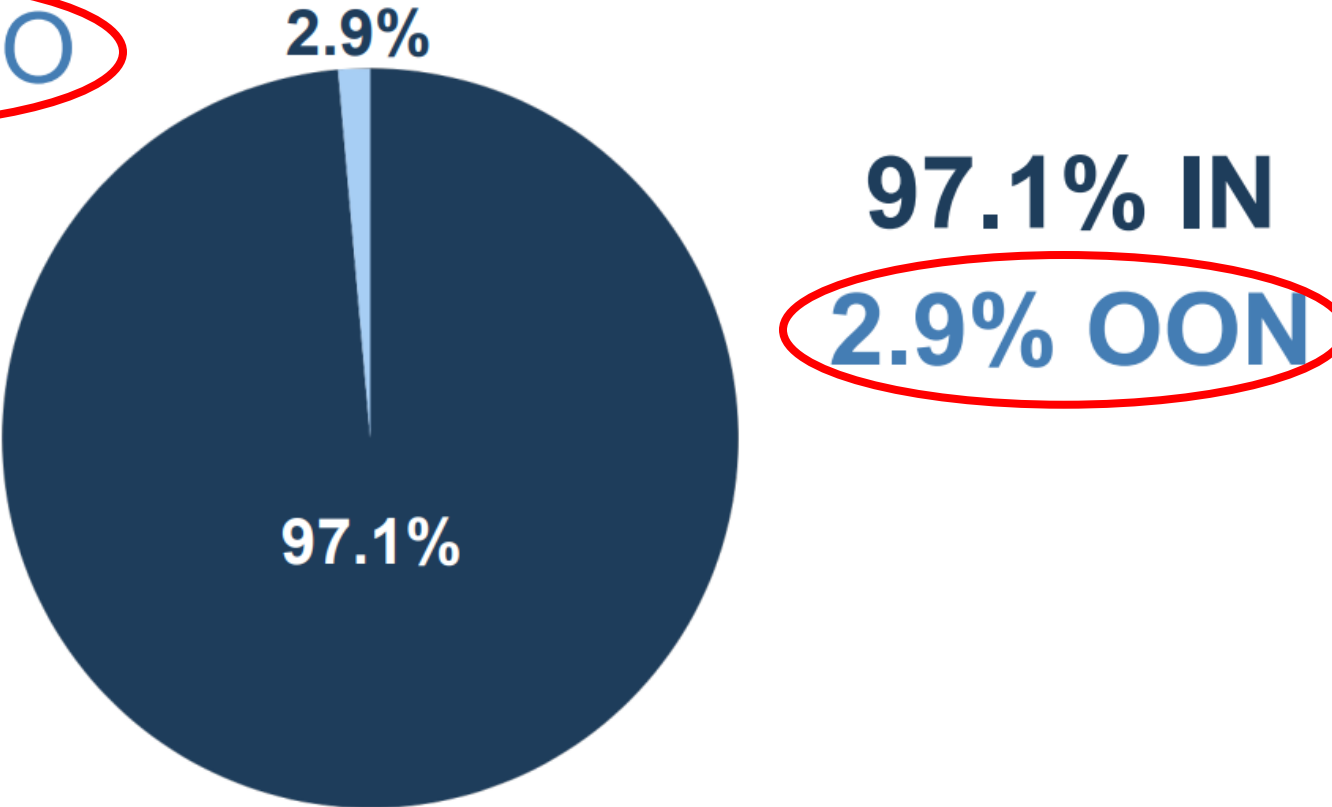
- **HMO and EPO plans provide significant cost savings and adequate coverage for most Nevadans**

	Sample EE Premium	% Savings vs. PPO	Total Annual Premium	\$ Savings vs. PPO
Group of 10 EEs on PPO	\$475	0%	\$57,000	\$0
Group of 10 EEs on EPO	\$359	-24%	\$43,080	\$13,920
Group of 10 EEs on HMO	\$359	-28%	\$40,800	\$16,200
Group of 50 EEs on PPO	\$475	0%	\$285,000	\$0
Group of 50 EEs on EPO	\$359	-24%	\$215,400	\$69,600
Group of 50 EEs on HMO	\$359	-28%	\$204,000	\$81,000

# Enrollment by Product



# Out of Network Utilization



# Quoting





# Quoting – Renewals

---

- **Will receive AHP quotes 90 days out**
- **Existing Hometown Health ACA Groups Eligible at Renewal**
  - Broker must ask Hometown to provide an AHP quote
  - Cannot move Off-Anniversary
- **Renewal quotes provided with mapped plans only**
  - If alternates are needed, please request from your account specialist
- **All groups will be underwritten at renewal based on demographics and experience**
  - Groups with poor on-going experience are rated accordingly
- **Census must be verified for accuracy**
- **Renews throughout year**
  - No focal renewal
  - Groups keep their current effective date



# Quoting – New Groups

---

- **New business underwritten with predictive modeling to assess risk**
  - Identify both good and poor risk
  - 25+ member new business opportunities: potential for rate reduction
  - Groups identified as poor risk are rated accordingly
  - Quotes are based on risk and demographics
- **Final rates are subject to underwriting approval and may be adjusted in the event there is a +/- 25% change in quoted vs. actual enrollment.**

# Quoting – New Groups

---

- **Submit a Quote to: [Quote@HometownHealth.com](mailto:Quote@HometownHealth.com)**
  - CC your assigned Account Specialist & Account Executive
- **Comprehensive quote will be provided including all plan options**
- **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
  - Best Practice: Identify enrolled members and waivers clearly
  - Census accuracy is essential
- **Non-busy season: Quote TAT – 24 hours**



# Quoting – New Groups – Preferred Census Format

---

Subscriber ID	Date of Birth	First Name	Last Name	Gender	Zip Code	Relationship	Coverage Tier
1	4/25/1979	Jane	Doe	F	17601	subscriber	family
1	8/12/1977	Gale	Doe	F		spouse	family
1	7/31/2008	Little	Doe	M		dependent	family
1	5/1/1987	Tiny	Doe	F		dependent	family
2	11/12/1988	Lady	Smith	F	17601	subscriber	employee_spouse
2	4/12/1982	Dude	Smith	M		spouse	employee_spouse
3	1/7/1990	Man	Martin	M	17601	subscriber	employee
4	3/22/1995	Guy	Jones	M	17601	subscriber	employee
5	6/21/1995	Girl	Pitt	F	17601	subscriber	waiver

# Quoting – New Groups – Quote Format

---

HMO Plan Rates

Enrollment	Tier Rates	25 AHP HMO CCC Platinum	25 AHP HMO CCC Gold Plus	25 AHP HMO CCC Gold	25 AHP HMO CCC Value Gold
24	Employee	\$412.00	\$393.00	\$371.00	\$332.00
1	EE & Spouse	\$824.00	\$786.00	\$742.00	\$664.00
1	EE & Child(ren)	\$742.00	\$707.00	\$668.00	\$598.00
0	Family	\$1,277.00	\$1,218.00	\$1,150.00	\$1,029.00
26	Total Monthly Premium	\$11,454.00	\$10,925.00	\$10,314.00	\$9,230.00

Enrollment	Tier Rates	25 AHP HMO CCC Silver Plus	25 AHP HMO CCC Silver HSA	25 AHP HMO CCC Value Silver	25 AHP HMO CCC Bronze Plus
24	Employee	\$340.00	\$270.00	\$278.00	\$296.00
1	EE & Spouse	\$680.00	\$540.00	\$556.00	\$592.00
1	EE & Child(ren)	\$612.00	\$486.00	\$500.00	\$533.00
0	Family	\$1,054.00	\$837.00	\$862.00	\$918.00
26	Total Monthly Premium	\$9,452.00	\$7,506.00	\$7,728.00	\$8,229.00

Enrollment	Tier Rates	25 AHP HMO CCC Bronze HSA	25 AHP HMO CCC Value Bronze
24	Employee	\$245.00	\$234.00
1	EE & Spouse	\$490.00	\$468.00
1	EE & Child(ren)	\$441.00	\$421.00
0	Family	\$760.00	\$725.00
26	Total Monthly Premium	\$6,811.00	\$6,505.00




# Application Process





# Application Process

← → ↻ 🔒 brokers.hometownhealth.com

brokers.hometownhealth.com

Login to  Salesforce

 Hometown Health   
BROKER PORTAL

QUOTES PLANS BECOME A BROKER DOCUMENTS RESOURCES

CONTACT US 🔍

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

h & Senior Care Plus

SALESFORCE

# Application Process

[Login to Salesforce](#)

[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.

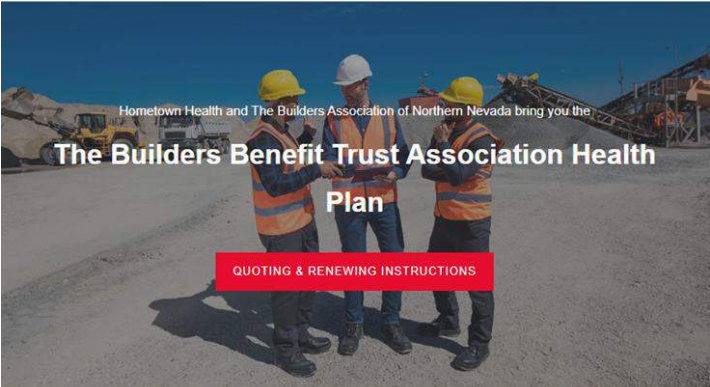
**Step-by-Step Enrollment Instructions for Age-Banded Plans**  
Guaranteed issue with discounts up to 20%

[See the Plans](#)

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

[Login to Salesforce](#)

[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

- [2025 Carson Chamber Benefits at a Glance](#)
- [2024 Carson Chamber Benefits at a Glance](#)

## Step 2. Determine Your Eligibility

Every employer must meet the standards in the [Association Health Plan Participation Requirements](#).  
manufacturing NAICS code.

[Verify that Your Business Qualifies.](#)

## Step 3. Apply for Health Coverage

To help you with the health coverage application process, please use the [Group Application Checklist](#).





## 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



# Combined Adoption Agreement

		Adoption Agreement & Eligibility Attestation for Association Health Plan Employer Group Enrollment			
<b>Groups that are renewing</b>				Adoption Agreement & Eligibility Attestation for Association Health Plan Employer Group Enrollment	
This ADOPTION AGREEMENT & ELIGIBILITY ATTESTATION ("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:		This Agreement must be signed by an authorized representative at application and each renewal.			
1. FULL LEGAL NAME OF EMPLOYER GROUP	2. REQUESTED EFF DATE				
3. LOCATION ADDRESS					
Street	City	State	Zip Code		
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 first page must be signed and provided at application and each renewal

# 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**

# Benefits of Association Membership





# Other Non-AHP Benefits of The Builders

---

## Leading Advocate

for residential building, development, and small business in Northern Nevada

## Proactive Influence

in government affairs, community relations, and local housing issues

## Largest Regional Association

affiliated with the National Association of Home Builders (NAHB)

## Access to National Resources

While supporting local business interests

## Open to All

Builders, subcontractors, and associates welcome

## Member-Driven

Engagement & participation are encouraged

## Stronger Together

Members often collaborate and refer one another for projects

# Other Non-AHP Benefits of The Chamber

---

## Active Networking

Socials, luncheons, and Coffee  
& Conversations events

## Health Plan Access

Up to 20% savings on  
Hometown Health plans

## Online Presence

Free website and email links  
for members

## Advocacy

Strong collaboration with  
city and state officials

## Community Impact

Committees addressing social  
and civic issues

## Educational Seminars

Business-focused training  
and development

## Business Support

Partnerships with SBDC  
and NNDA

## Civic Engagement

Participation on local safety  
and planning boards

## U.S Chamber Perks

Free U.S. Chamber  
membership and  
Business Report

## Ongoing Support

Continuous improvements  
based on member needs



# Broker Compensation



# Broker Compensation

---

- Same as SG ACA plans
- \$28 / \$31 / \$34, depending on broker's overall production
- **Broker Bonus – goes directly to selling broker**
  - Beginning with 1/1/26 effective dates
  - Tiered by membership
    - 15 – 30 new members \$500 gift card
    - 31 – 50 new members \$1,500 gift card
  - Does not apply to groups moved from one HTH product to another
  - Bonus not additive. Applies to single sales only
  - Paid quarterly



*Hometown  
Health* 

# Your Partners



# AHP Experts

---

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



*Hometown  
Health* 

# AHP Experts

---

- **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 referrals to brokers that are members of the association
  - We provide training and answer questions; call us any time



*Hometown  
Health* 



# Your Hometown Partners

---



**Mayela Ochoa**

Account Executive  
Small Group & AHP

mayela.ochoa@hometownhealth.com  
775-342-8061



**Rod Cortez**

Account Specialist  
Small Group & AHP

rod.cortez@hometownhealth.com  
775-982-3194



**Hannah Hanrahan**

Account Specialist  
Small Group & AHP

hannah.hanrahan@hometownhealth.com  
775-982-3642

# Questions



Thank You!

