

Get coverage you can count on with HPN

On Exchange
Individual and Family Plans



Health Plan
of Nevada 
A UnitedHealthcare Company



Many services and benefits at low or NO COST.

\$0

Annual physicals

Preventive care

24/7 advice nurse

24/7 NowClinic® virtual visits

Online health education classes

Health plan mobile app

Healthy recipes for busy families

Vital medication program

Disease management

Digital fitness classes

Why HPN?

Large provider network

Get the coverage you need with the **largest network of providers in Nevada.**



Mental health benefits

Mental health is important to everyone. We offer **virtual and in-person visits with every plan.**



Low-cost primary care visits

Care for routine exams and minor injuries and illnesses with **\$0 to \$50 copays** on most plans.



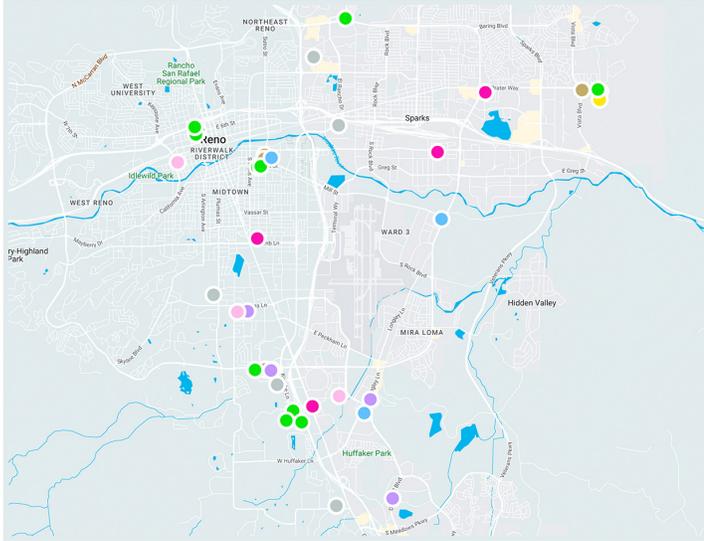
Medical care that comes to you

Get same-day medical care at home for common illnesses and injuries for a **\$50 copay** on most plans.

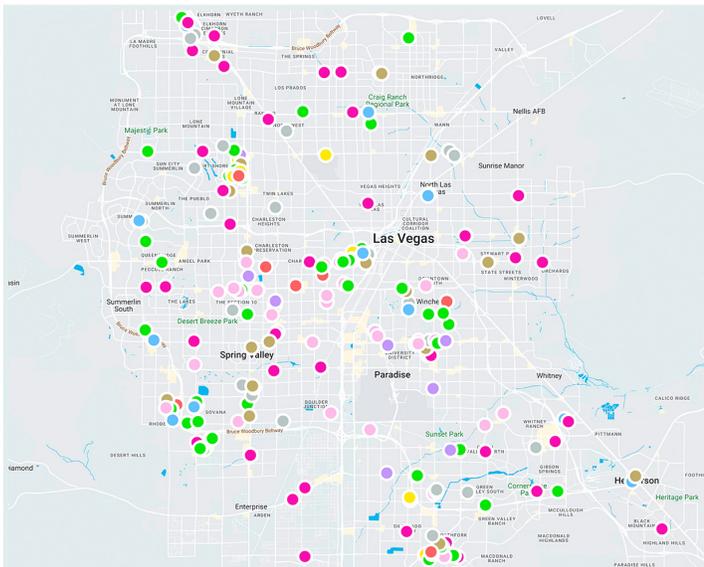


Large provider network. For you and your family.

We have you covered with **9,500+ providers** and **240+ locations** in Nevada*. Find a location near you and scan the QR codes to view our online provider directories.



Reno-Tahoe Area



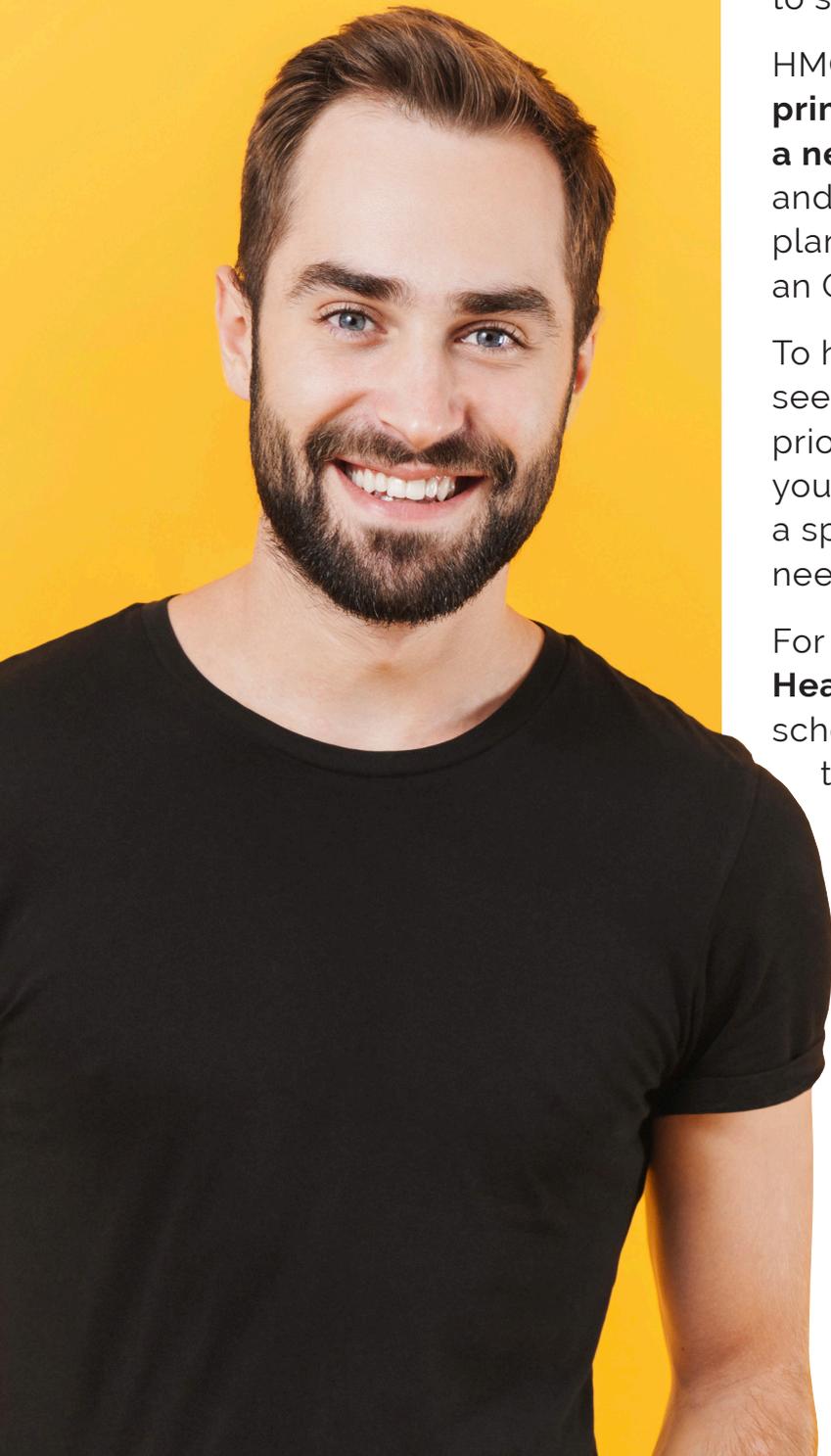
Las Vegas Valley Area



	Ambulatory Surgery Center		Home Health		Personal Care Assistant
	Hospital		Hospital - Rehabilitation		Laboratory
	Radiology Facility		Skilled Nursing Facility		Hospice Care
			Urgent Care		

*Information subject to change. Network map includes Health Plan of Nevada and Sierra Health and Life contracted providers. Provider network may vary by plan type (HMO or EPO). Refer to your health plan's online provider directory to verify the provider is in your plan's network.

What is a Health Maintenance Organization (HMO) plan?



Easier on the wallet, HMO plans are designed to save you money on out-of-pocket costs.

HMO members are required to **choose a primary care provider (PCP) and stay within a network** of providers, urgent care facilities and hospitals to receive coverage under the plan. Females 14 years and older may select an OB/GYN in addition to a PCP.

To have a specialist visit covered, you must see your PCP for an initial exam and obtain a prior authorization. Your PCP is the leader of your care team and will give you a referral to a specialist for a more thorough diagnosis, if needed.

For a complete list of providers, visit **HealthPlanofNevada.com**. If you need help scheduling an appointment or finding the right provider to fit your specific needs, our Member Services team can help.

Feel better faster

24/7 NowClinic[®]
virtual visits



Secure video chat with a provider from your computer or mobile device.

No appointment needed to get care for non life-threatening and non-urgent medical conditions.

NowClinic[®]

Enroll and get care!

Download the **NowClinic app** or go to **NowClinic.com** and sign up.

NowClinic is not intended to address emergency or life-threatening medical conditions. Please call 911 or go to the emergency room under those circumstances. NowClinic services may be covered by some health plans; copays and deductibles may apply. Members under the age of 18 must have a guardian contact NowClinic customer support for assistance in enrolling for their account. Customer support can be reached at **1-877-550-1515**.

\$0 copays apply with most unscheduled NowClinic virtual visits. Scheduled NowClinic visits may require a copay. Virtual visits may be subject to calendar year deductibles and/or coinsurance according to the member's benefit plan. Copays may also apply for virtual visits with providers not on the NowClinic platform.

Individual and family plans that fit almost every lifestyle.

We offer **Gold**, **Silver** and **Bronze** HMO plans. The choice is up to you.

Plan level	Gold	Silver	Bronze
Monthly premium	Moderate \$\$\$	Low \$\$	Lowest \$
Cost per visit/ prescription	\$\$	\$\$	\$\$\$
Plan pays	80%	70%	60%
You pay	20%	30%	40%
May be best if you...	Want to manage monthly premium costs and reduce out-of-pocket health expenses	Want to balance monthly premium costs with out-of-pocket health expenses	Rarely use medical services
Primary care visits (Before deductible)	✓	✓	✓
Mental health visits (Before deductible)	✓	✓	✓
Virtual visits with NowClinic	✓	✓	✓
Specialty care visits (Before deductible)	✓	✓	
Urgent care visits (Before deductible)	✓	✓	
Physician extender visits (Before deductible)	✓	✓	
Pharmacy tier 1 and tier 2 drugs (Before deductible)	✓	✓	

This table is a snapshot of our most popular covered benefits.

*A deductible is a specific amount you must pay before your insurance coverage kicks in.



Member is responsible for copay before the deductible* is met on most plans

Sometimes it's not easy to understand everything there is to know about health insurance coverage.

Insurance can give you peace of mind and security. It helps pay for routine care, as well as bigger bills, such as the need for hospitalization or treatment for a chronic illness.

Most insurance plans have a monthly cost. This monthly cost, or **premium**, can be very small, or higher depending on the insurance plan you pick. **If you have dependents age 20 or under, only the oldest three will have a premium.**

If you **choose an Exchange plan, you may be able to get some help** with your monthly cost. This is called an Advanced Premium Tax Credit (APTC) **subsidy**.

In addition to the monthly premium, people with insurance usually have to pay a **copay** or **coinsurance** when they go to the doctor or have a test. This cost can also range from being very small, like \$5, to being higher. However, through an Exchange plan, you may also qualify for a different subsidy, called Cost Share Reduction or CSR.

Silver plans on the Exchange qualify for both tax credits and cost-sharing subsidies. They also offer the best value if you qualify for a subsidy and want to balance your monthly premium with your out-of-pocket costs.

You and your family may qualify for help paying for your health insurance if you are:

Family Size	Yearly Income
1	\$15,650 - \$62,600
2	\$21,150 - \$84,600
3	\$26,650 - \$106,600
4	\$32,150 - \$128,600
2026 estimated amounts	Eligibility is determined by Nevada Health Link. Must not be eligible for Medicaid or other health insurance.

If you have questions about health insurance or need help choosing the plan that is right for you, call us at **1-800-873-0004**, TTY **711**, Monday through Friday, 8 a.m. to 5 p.m.



Feeling better changes everything

Our Health Education and Disease Management programs are available at no additional cost to eligible members.



**WEIGHT
MANAGEMENT**



**DIABETES
PROGRAM**



**PREDIABETES
PROGRAM**



**ASTHMA
SUPPORT**



**KIDNEY
HEALTH**



**TOBACCO
CESSATION
PROGRAM**

40+ years of local, friendly customer service.

Health Plan of Nevada has 35+ individual and family plans that may save you money on your premium and out-of-pocket costs.

All of our plans are on a calendar year schedule. Calendar year deductibles and benefit limits reset every January 1 and end December 31.

Health Plan of Nevada Individual plans are available throughout most counties in Nevada.



What's happening in 2026!

- ▶ **Copay Focus plan:** Available solely through the Exchange, this plan has no medical deductible and offers predictable copays, usually \$15 or \$30.
- ▶ **Personalized health summary:** Log in to the online member center to track completed and recommended preventive services, most of which are covered at no cost. This information is educational and does not replace medical advice. Your preventive care schedule may vary based on your health and risk factors, so ask your provider which screenings are best for you.
- ▶ **More \$0 diabetes benefits:** Plans include \$0 insulin and diabetes management services for type 1 and type 2 diabetes. These benefits help make it easier to stay on top of your care and keep costs under control.
- ▶ **Additional \$0 vital medications at no cost:** Select drugs for heart conditions, asthma, mental health, diabetes, allergies, and opioid overdoses are covered at \$0, even before meeting your deductible.
- ▶ **NEW low-cost plans available:** New this year available exclusively through NevadaHealthLink.com, HPN will be offering Battle Born State Plans (BBSPs). These low-cost plans are designed to provide savings for all Nevadans, regardless of income, while maintaining the same high-quality coverage you expect. BBSPs are qualified health plans, meaning they cover all 10 of the essential health benefits (hospitalization, doctor's visits, labs, emergency and pharmaceutical services and more).

Taking care of **NEVADANS** is what we do.

HPN has been on the Nevada Exchange since the beginning. We are experienced, dedicated and here for you.

If you want an On Exchange plan, **before you start your enrollment**, make sure to have the following information ready:

- ▶ Social Security numbers of everyone seeking health coverage (or document numbers for any legal immigrants)
- ▶ Employer and income information for everyone in your family (for example, from paystubs, W-2 forms, or wage and tax statements)
- ▶ Policy numbers for any current health insurance
- ▶ Information about your job-related health insurance available to your family

This information will be used to find out what coverage you qualify for and if you can get help paying for it.

Enroll now!



Our team is available by phone to assist with your questions about health insurance. Call **1-800-873-0004**, TTY **711**, Monday through Friday, 8 a.m. to 5 p.m.

Know where to go for care

When members need care, they should call their primary care provider (PCP) first. If their PCP isn't available, it's important to know they have other options.

Care options	For needs and symptoms such as:	Copay ¹
 <p>24/7 advice nurse Care advice from a registered nurse Call 1-800-288-2264, TTY 711</p>	<ul style="list-style-type: none"> Choosing where to get medical care Minor illnesses or injuries 	No Cost
 <p>24/7 virtual visits Video chat with a doctor on NowClinic® \$0 copays apply with most unscheduled NowClinic virtual visits</p>	<ul style="list-style-type: none"> Allergies Bladder infection Bronchitis Pinkeye Sinus infections Viral illnesses 	No Cost²
 <p>24/7 urgent care³ Care for non life-threatening but urgent needs</p>	<ul style="list-style-type: none"> Ear infections Colds and other respiratory problems including coughs and congestion Sprains and strains Most abdominal pain Vomiting and diarrhea Most cuts, burns, fevers and back pain 	\$\$\$
 <p>Care that comes to you⁴ If appropriate, get same-day medical care at home</p>	<ul style="list-style-type: none"> Migraine headaches Cuts that need stitches and skin infections Urinary tract infections Flu and pneumonia Asthma attacks, COPD and respiratory infections Dehydration, IV placements and IV fluids 	\$\$\$
 <p>24/7 emergency care⁵ Treatment of the sudden onset of life-threatening needs</p>	<ul style="list-style-type: none"> Serious burns Major trauma Poisoning Serious breathing difficulties Heavy bleeding Severe chest pain Sudden paralysis 	\$\$\$\$



Health plan is not contracted with certain freestanding ERs. Ask before you enter.

If you have a life-threatening situation, call 911 or go to the nearest hospital emergency room. If it's not an emergency, comparing care options could help you save time, money and frustration.

¹Actual payments may vary depending upon benefit coverage. The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you.

²\$0 copays apply with most unscheduled NowClinic virtual visits. Scheduled NowClinic visits may require a copay. Virtual visits may be subject to calendar year deductibles and/or coinsurance according to the member's benefit plan. Copays may also apply for virtual visits with providers not on the NowClinic platform.

³Hours of operation may vary by location.

⁴Restrictions apply. Not available in all areas. To see if at-home care is right for you, contact our 24/7 advice nurse toll-free at **1-800-288-2264**, TTY **711**.

⁵IMPORTANT: 1) Your health plan is not contracted with certain freestanding and hospital emergency rooms. Call your health plan for more information. 2) Some neighborhood hospitals may not have specialists on staff, so you could be transported to a hospital emergency room for complex conditions that require a specialist.

NowClinic® virtual visits are not intended to address emergency or life-threatening medical conditions. Please call 911 or go to the emergency room under those circumstances. NowClinic services may be covered by some health plans; copays and deductibles may apply. Members under the age of 18 must have a guardian contact NowClinic customer support for assistance in enrolling for their account. Customer support can be reached at **1-877-550-1515**.

Enroll with HPN and get everything



you need
in your
wallet.

Card shown is an example.
Plan and copays may differ.

Notes

ATTENTION: If you speak **English**, language help and communications in other formats, like large print, are available and free to you. Call the toll-free number on your health plan ID card.

ATENCIÓN: Si habla **español (Spanish)**, tiene acceso gratuito a asistencia lingüística y a materiales en otros formatos, como impresión en tamaño grande. Llame al número gratuito que figura en su tarjeta de identificación del plan de salud.

ATENSYON: Kung nagsasalita ka ng **Tagalog**, ang tulong sa wika at komunikasyon sa iba pang mga format, tulad ng malalaking print, ay available at libre para sa iyo. Tawagan ang toll-free na numero na nasa iyong ID card sa planong pangkalusugan

تنبيه: إذا كنت تتحدث اللغة العربية (Arabic)، فإن المساعدة اللغوية والتواصل بتسبقات أخرى، مثل الطباعة بحروف كبيرة، متاحة لك مجاناً. يُرجى الاتصال بالرقم المجاني المدون على بطاقة هوية خطتك الصحية.

মনোযোগ দিন: আপনি যদি **বাংলায় (Bengali)**, কথা বলেন, তাহলে ভাষা সহায়তা এবং বড় প্রিন্টের মতো অন্যান্য ফর্ম্যাটে যোগাযোগ আপনার জন্য বিনামূল্যে উপলভ্য। আপনার হেলথ প্ল্যানের আইডি কার্ডে দেওয়া টোল-ফ্রি নম্বরে কল করুন

ARONGORONG: Ngare' ukassal falawasch, eyoor alillis me' **arongorong (Carolinian)**, llon akaaw met, gnare' min tuttumogh na iisch, emween ubwe ya'ya' sin ubwe abwos. Ffaingii dibwaddi numuro ye eno won yoomw health plan ID card.

ATENSIÓN: Yanggen fumimino' **Chamorro** hao, guaha dibátde para hagu na ayudun lengguahi yan kumunikasion ni difirentes na fotmat, yan danglulo na tinigi'. Agang i dibátde na numero gi aidentifikasion planun hinemlo kard mu

注意: 如果您說中文(**Chinese**)，您可以免費獲得語言協助和其他格式（例如大字版）的通訊。撥打您的健康計劃ID卡上的免付費電話號碼。

توجه: اگر به فارسی (Farsi)، صحبت میکنید، خدمات کمکی زبان و مطالب در قالبهای دیگر، مانند پرینت درشت، بصورت رایگان برای شما فراهم است. با شماره تلفن رایگان درجشده روی کارت شناسایی بیمه سلامت خود تماس بگیرید

ATTENTION: si vous parlez **français (French)**, une assistance linguistique et des communications dans d'autres formats, tels que du texte en gros caractères, sont gratuitement mis à votre disposition. Appelez le numéro de téléphone gratuit figurant sur votre carte de régime d'assurance santé

HINWEIS: Wenn Sie **Deutsch (German)**, sprechen, stehen Ihnen Sprachdienste und Mitteilungen in anderen Formaten, wie z. B. in Großdruck, kostenlos zur Verfügung. Rufen Sie die kostenfreie Nummer auf Ihrer Versichertenkarte an.

ધ્યાન આપો: જો તમે **ગુજરાતી (Gujarati)**, બોલી છો, તો ભાષા સહાય અને સદેશાવ્યવહાર અન્ય ફોર્મટમાં, જેમ કે મોટી પ્રિન્ટમાં, તમારા માટે નિ:શુલ્ક અને ઉપલબ્ધ છે. તમારા હેલ્થ પ્લાન ID કાર્ડ પરના ટોલ-ફ્રી નંબર પર કોલ કરો

ATANSYON: Si w pale **Kreyòl Ayisyen (Haitian Creole)**, genyen èd pou lang ou a disponib gratis pou ou ansanm ak kominikasyon nan lòt fòm, pa egzanp gwo lèt. Rele nan nimewo gratis ki sou kat ID plan sante w la

ध्यान दें: यदि आप **हिन्दी (Hindi)**, बोलते हैं, तो भाषा संबंधी मदद और अन्य प्रारूपों, जैसे बड़े प्रिंट, में संचार, आपके लिए उपलब्ध और निःशुल्क हैं। अपने स्वास्थ्य योजना ID कार्ड पर दिए गए टोल-फ्री नंबर पर कॉल करें

ATTENZIONE: se parla **italiano (Italian)**, può usufruire gratuitamente di assistenza linguistica e comunicazioni in altri formati, come la stampa a caratteri grandi. Chiami il numero verde riportato sulla scheda identificativa del piano sanitario.

注意: 日本語(**Japanese**),を話される場合は、言語サポートや大きな活字などの他の形式でのコミュニケーションを無料でご利用いただけます。保険プランIDカードに記載されているフリーダイヤル番号までお電話ください。

참고: **한국어를 (Korean)** 구사하신다면 언어 지원 및 의사소통을 큰 인쇄물과 같은 형식으로도 무료로 이용하실 수 있습니다. 의료보험 ID 카드에 있는 무료 전화번호로 전화하십시오.

BAA'ÁKONÍNÍZIN: Diné (Navajo), bizaad bee yáníłti'go, saad bee áka'aná'awo' dóó bee ahít dahane'í nááná łahgo át'éego bee hada'dilyaaígíí, díí nitsaa bee ak'eda'ashchíní táá jiiik'eh ná dahóló. Nits'íís át'éhí bee ha'dít'éhí ninaaltsoos nit'izííD baq̄h t'áá jiikeh námboo bee hane'í bee hodiilnih.

WICHDICH: Wann du **Deutsch (Pennsylvania Dutch)**, schwetzscht, kenne mer dich Schprooch-Hilf griege, wann du's brauchsch, un Information in differnti Wege, so wie gross Schreiwes (large print). All sell zellt dich nix koschde. Call der Toll-Free-Number uff dei Health-Plan-ID Card.

UWAGA: jeśli mówisz po **polsku (Polish)**, oferujemy bezpłatną pomoc językową i materiały w innych formatach, w tym napisane dużym drukiem. Zadzwoń pod bezpłatny numer podany na Twojej karcie ubezpieczenia zdrowotnego.

ATENÇÃO: se você fala **português (Portuguese)**, a ajuda com o idioma e as comunicações em outros formatos, como letras grandes, por exemplo, estão disponíveis e são gratuitas. Você pode ligar para o número gratuito no seu cartão de identificação do plano de saúde.

ВНИМАНИЕ: Если Вы говорите по-**русски (Russian)**, Вы можете бесплатно воспользоваться помощью переводчика и информационными материалами в альтернативных форматах, например, крупным шрифтом. Позвоните по бесплатному номеру, указанному на Вашей идентификационной карте плана медицинского страхования.

MO LE SILAFIA: Pe afai e te tautala i le faa-**Samoa (Samoan)**, o le fesoasoani tau gagana ma feso'ota'iga i isi auala, e pei o lomiga e lapopo'a mata'itusi, o loo avanoa mo oe aunoa ma se totofi. Valaau le numera e lē totofia o loo i lau ID card o le peleni o le soifua mālōlōina.

توجہ فرمائیں: اگر آپ اردو (**Urdu**) بولتے ہیں تو بڑے پرنٹ جیسی دوسری شکلوں میں لسانی امداد اور مواصلت آپ کے لیے مفت میں دستیاب ہوتی ہیں۔ اپنے ہیلتھ پلان کے آئی ڈی کارڈ پر موجود ٹول فری نمبر پر کال کریں

LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được hỗ trợ ngôn ngữ miễn phí và các định dạng thông tin miễn phí khác như bản in khổ lớn. Hãy gọi số điện thoại miễn cước trên thẻ ID chương trình bảo hiểm y tế của quý vị.

Individual sales team
Toll-free **1-800-873-0004**
TTY users please call **711**.
HealthPlanofNevada.com



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of Nevada** 
A UnitedHealthcare Company

Enroll Now!

