



**NORTH LAS VEGAS**  
CHAMBER OF COMMERCE



**Member Health Plans**



## Exclusive Provider Network Plan (EPN)

This plan was developed exclusively for employers that have employees living in Clark County and are members of the North Las Vegas Chamber. Because there is no need to access the extensive network that stretches from Northern Nevada to Southern Nevada, Summerlin Life & Health is able to “cherry pick” the hospitals and physician/specialist/laboratory/allied providers and offer them at greatly reduced rates.

If saving as much as 12% - 20% off what the other insurance carriers are offering, then this plan is for you.

In addition to these great rate savings, you also receive the following benefits:

- 18 month rate plan guarantee per contract – *Summerlin Life & Health is the only health insurance carrier in Nevada offering this rate guarantee per contract!*
- Choice of \$500 or \$1000 deductibles
- Access to the following hospitals
  - North Vista Hospital
  - Sunrise & Sunrise Children’s Hospital
  - Southern Hills Hospital
  - Mountain View Hospital
- Mail order prescription service at huge savings
- 1099 employees are eligible to participate  
*(no more than 50% of enrollees can be 1099 employees)*
- No referrals necessary for most services
- Large provider network
- A **Health Risk Assessment** for all your employees performed at your location **AT NO COST** to the employer\* - **This is a \$400 dollar per employee value**
- A **comprehensive executive** physical for the business owner, or CEO and his/her spouse **AT NO COST** to the employer\* - **This is a \$2,000 dollar value**

# Preferred Provider Plan (PPO)

- **18 month rate plan guarantee per contract** – *Summerlin Life & Health is the only health insurance carrier in Nevada offering this rate guarantee per contract!*
- **5% rate discount**
- Choice of \$250, \$500 or \$1,000 deductible
- Access to the following hospitals
  - North Vista Hospital
  - Sunrise & Sunrise Children's Hospital
  - Southern Hills Hospital
  - Mountain View Hospital
  - Centennial Hills Hospital
  - Desert Springs Hospital
  - Horizon Specialty Hospital – Rehab
  - Kindred Hospitals
  - Spring Valley Hospital
  - Valley Hospital
  - Summerlin Hospital
  - Additional Hospitals in Northern & Rural Nevada
- Mail order prescription service at huge savings
- No referrals necessary for most services
- 1099 employees are eligible to participate  
*(no more than 50% of enrollees can be 1099 employees)*
- Extensive State wide Provider Network
- Extensive National Provider Network availability
- Co-pays apply to out-of-pocket maximum (except Rx co-pays)



# Consumer Driven High Deductible Health Plans (CDHP)

**Fact:** Approximately 5-10% of employees use 100% of their health plan benefits

**Fact:** Approximately 50-75% of employees will not access their health plan benefits

**Fact:** Approximately 15% of employees will ever meet their deductible

## What an employer can expect from a CDHP:

- Potentially a 50% reduction in monthly premium
- 18 month rate guarantee per contract
- All the benefits from the Preferred Provider Plan (PPO) plan (with exception of deductible options)

## How the CDHP works:

- Employer enrolls in a consumer driven plan offered by Summerlin Life & Health
- Employer assumes a small portion of claims risk – also know as “self insured retention, or SIR”
- Summerlin Life & Health provides employer with a state of the art administration and claims system\*
- Summerlin Life & Health pays 100% of all medical claims after employer meets his “self insured retention”
- Summerlin Life & Health reports financial results to employer on a monthly basis\*\*



\* Summerlin Life & Health contracts with Southern Nevada Benefit Administrators for claims administration.

\*\* Summerlin Life & Health receives financial reports from Southern Nevada Benefit Administrators and can send the information directly to the employers or their broker/agent.