



CONTACT INFORMATION

Customer Service, Bilingual Support & Broker Services	1-800-872-3862
Commissions	1-800-622-3435
Claims	1-800-872-3862

NEVADA COVERAGE

Nevada HMO Counties	N/A
Nevada PPO Counties	Contact your Word & Brown representative
Nevada Indemnity Counties	N/A

NOTE: Plans may not be available in all ZIP Codes within a county. Check with your Word & Brown representative to confirm if coverage is available for your group location.

OUT-OF-STATE COVERAGE

Is coverage offered for out-of-state employees?	Yes
What is the minimum percentage of employees required in NV?	N/A
What states are allowed (or not allowed) for out-of-state coverage?	N/A
What plans (or plan types, such as PPO, indemnity, etc.) are offered for out-of-state employees?	N/A
Are rates for out-of-state employees based on the NV employer ZIP Code or based on out-of-state ZIP Code?	Based on employer situs
Any other rules, restrictions, or guidelines not mentioned	Contact your Word & Brown representative

PROVIDER NETWORKS

HMO Network	Contact your Word & Brown representative
PPO Network	Contact your Word & Brown representative
Indemnity Network	Contact your Word & Brown representative



FUNDING ADVANTAGE

RATING INFORMATION

Group Size	2-50
Rate Guarantee	Contact your Word & Brown representative
Rates Vary by Industry?	Contact your Word & Brown representative

PLAN ELIGIBILITY REQUIREMENTS

Minimum Employer Contribution

	Group Size
	Contact your Word & Brown representative
Employees	No minimum
For Dependents	No minimum
% of Total Cost	No minimum

PARTICIPATION

CONTRIBUTORY

	Group Size
	Contact your Word & Brown representative
Employees	No minimum
Dependents	No minimum

NON-CONTRIBUTORY

Employees	No minimum
Dependents	No minimum

OUT-OF-NETWORK CLAIM ADJUDICATION

Contact your Word & Brown representative

COVERAGE REQUIREMENTS

Are commission-only employees allowed?	No
Are 1099 employees allowed?	No
Any ineligible industries?	No
Virgin groups eligible?	Yes
Wage & tax statements required?	No

CARVE OUTS*

Exclusions allowed by carrier:

Hourly/Salary?	Not allowed
Management/Non-management?	Not allowed
Union/Non-union?	Not allowed
Minimum group size	Not allowed

* Indicates a well-defined class of employees which may be selected from (i.e. carved out of) the entire group for coverage.

WAITING PERIOD WAIVER/TAKEOVER

Contact your Word & Brown representative

SPECIAL CONSIDERATIONS

Contact your Word & Brown representative