IMPERIAL
INSURANCE
COMPANIES

Imperial ACA

IMPERIAL
HEALTH PLAN
OF THE SOUTHWEST

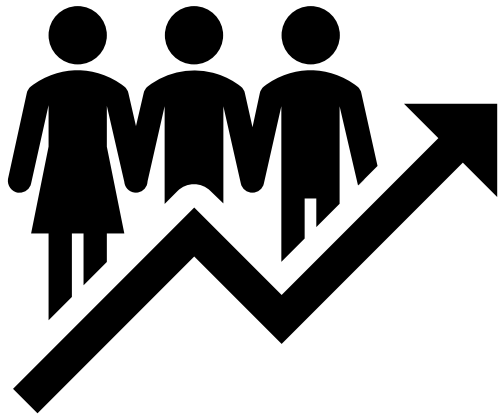
Welcome, Agents & Agency partners!

Thank you for choosing to learn more about Imperial Health Plan products. We value our partnership and are committed to equipping you with the tools, resources and support needed to deliver exceptional healthcare to your clients and expand your business opportunities.

Giuletta Rudon

Our Story

In 2023 Imperial entered the ACA Marketplace in Texas and Arizona and was in 2 counties. In 2024 Imperial expanded into Nevada and Utah while also expanding our service area in Texas and Arizona. In 2025 and 2026 Imperial has been building on its strong presence in Arizona, Nevada, Texas and Utah. Imperial is expanding into additional counties to further grow its regional footprint. In 2027, Imperial will build on its growth by expanding ICHRA across its existing markets and introducing Small Group coverage in Maricopa County, Arizona, and Tarrant County, Texas.



En 2023 Imperial ingreso en Marketplace en Texas y Arizona y 2 condados. En 2024 Imperial se expandio a Nevada y Utah al miso tiempo ampliamos nuestra area de servicio en Texas y Arizona. En 2025/2026 aprovechando su fuerte presencia en Arizona, Nevada, Texas y Utah, Imperial está expandiéndose a condados adicionales para crecer aún más. En 2027, Imperial seguirá impulsando su crecimiento mediante la expansión de ICHRA en los mercados donde ya opera y el lanzamiento de cobertura para Grupos Pequeños en el condado de Maricopa, Arizona, y el condado de Tarrant, Texas.

NEVADA

COUNTIES

Clark

Nye

Washoe



Online Enrollment Made Easy

(Portal de inscripción en línea)

Enroll Members through our trusted platforms:

Inscriba a los miembros a traves de estas plataformas:

- ✓ **Nevada Health Link (State of Nevada)**
- ✓ **Softheon**
- ✓ **Healthsherpa**
- ✓ **Lucie**

Online enrollment portal for ICHRA, ON/OFF Exchange

SOFTHEON

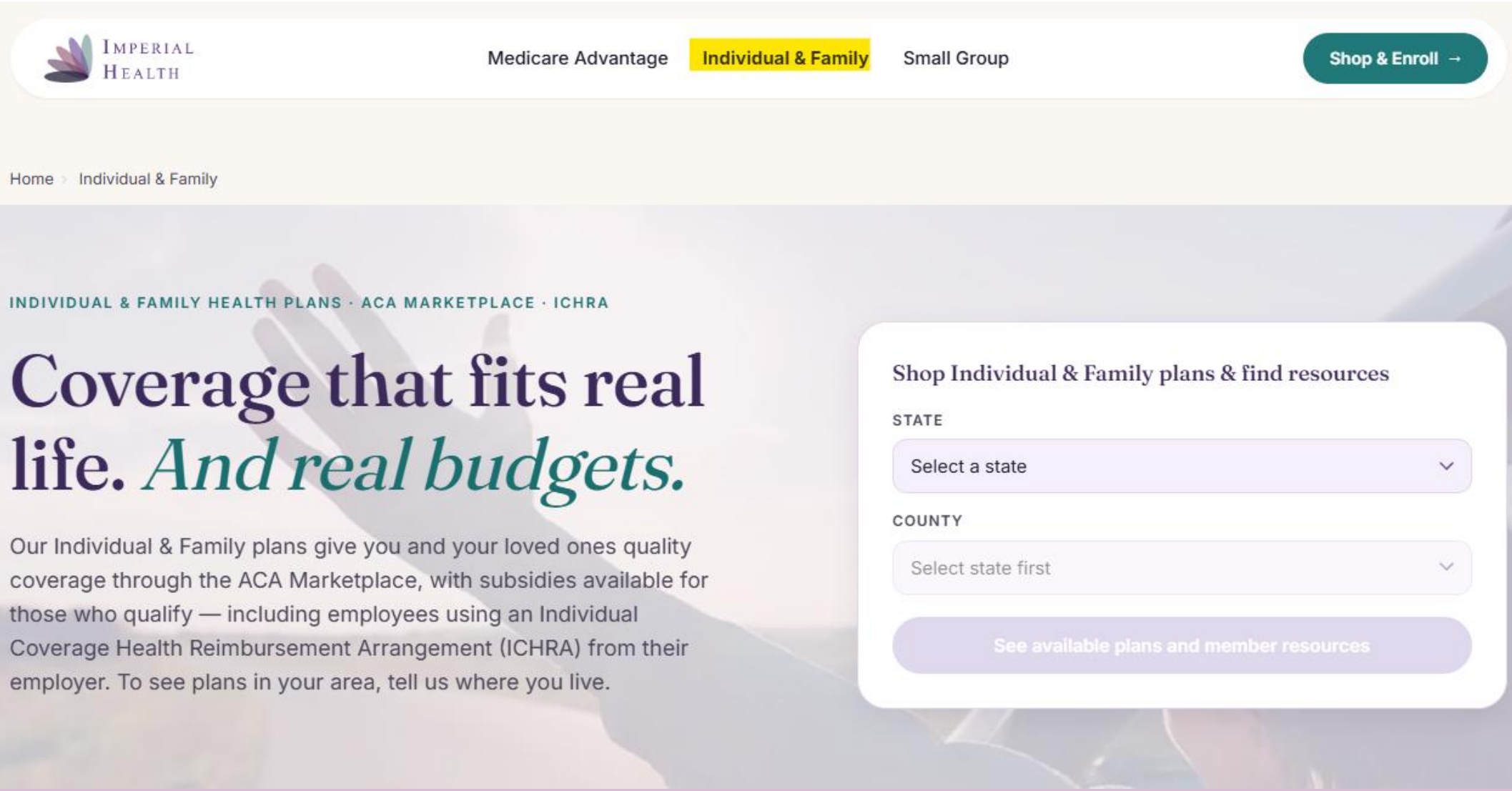
HealthSherpa

nevada health link

lucie Health marketplace

Where can you find our Plans?

www.imperialhealthplan.com



Imperial

LINES OF BUSINESS

Three ways we serve our communities.

M

Medicare Advantage

Comprehensive Medicare plans designed for Californians, with benefits that go beyond Original Medicare.

CALIFORNIA

Explore Medicare plans →

I

Individual & Family

ACA Marketplace coverage for individuals and families across the Southwest, with subsidies for those who qualify.

AZ · NV · TX · UT

Shop & compare plans →

LAUNCHING FALL 2026

S

Small Group

Employer-sponsored health coverage for small businesses, launching this fall in select counties.

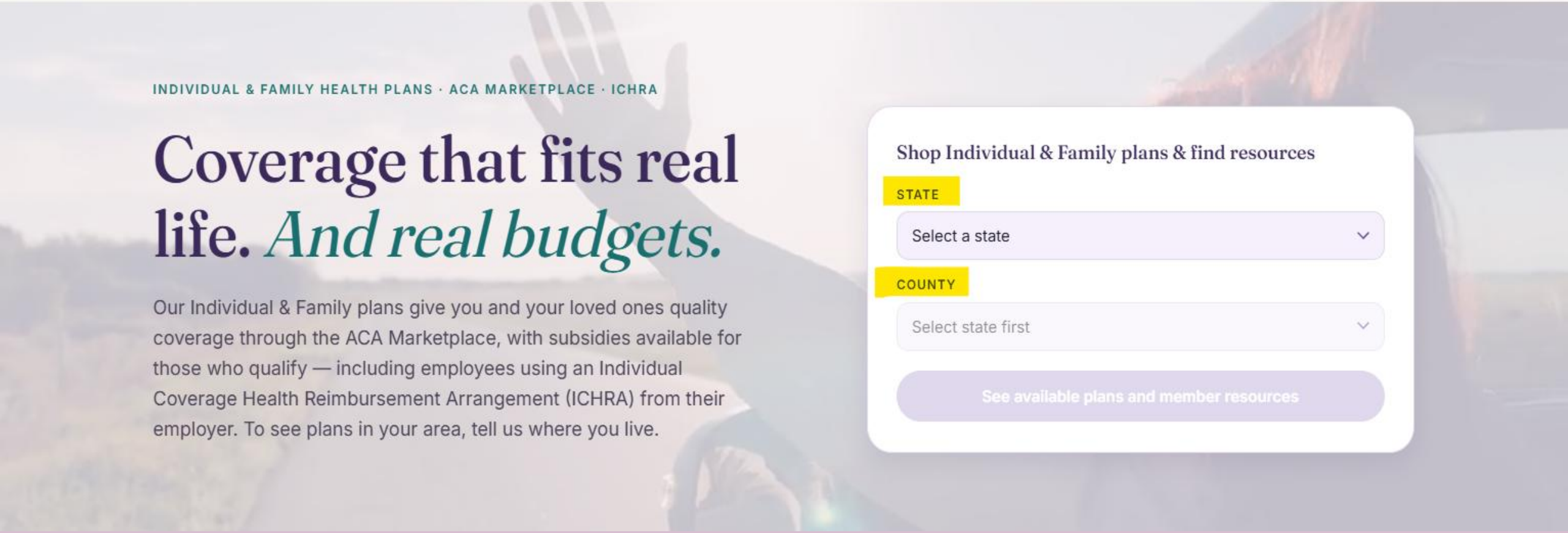
MARICOPA, AZ · TARRANT, TX

Learn more →

Plans

Imperial Plans:

- **Bronze**
- **Silver**
- **Gold**
- **Catastrophic (New in UT, NV, TX)**



INDIVIDUAL & FAMILY HEALTH PLANS · ACA MARKETPLACE · ICHRA

Coverage that fits real life. *And real budgets.*

Our Individual & Family plans give you and your loved ones quality coverage through the ACA Marketplace, with subsidies available for those who qualify — including employees using an Individual Coverage Health Reimbursement Arrangement (ICHRA) from their employer. To see plans in your area, tell us where you live.

Shop Individual & Family plans & find resources

STATE

Select a state

COUNTY

Select state first

See available plans and member resources

Available plans in Maricopa County, Arizona

Imperial Insurance Companies, Inc. offers five plan families across Bronze, Silver, and Gold tiers for residents of Maricopa County. Each plan family is available On Exchange (through Healthcare.gov or a certified enrollment partner, where subsidies can be applied) and Off Exchange (direct enrollment, no subsidy). Silver plans also include Cost-Sharing Reduction (CSR) variants for qualifying households.

Select the Schedule of Benefits link for the specific plan variant to see cost-sharing, deductibles, and covered services. Select the Summary of Benefits and Coverage link to see the complete Evidence of Coverage (policy document) for your plan family.

2026 Premium Rate Review

In accordance with federal regulations, we are required to provide information about our 2026 premium rate changes.

View 2026 Rate Review Information →

On Exchange vs. Off Exchange

On Exchange plans are sold through Healthcare.gov or a certified enrollment partner. Premium tax credits (subsidies) and Cost-Sharing Reductions can only be applied to On Exchange plans. If you expect to qualify for financial assistance, choose an On Exchange plan.

Off Exchange plans are purchased directly from Imperial Insurance Companies, Inc. without going through Healthcare.gov. Benefits and networks are comparable, but subsidies cannot be applied. Off Exchange plans may suit members who do not qualify for subsidies and prefer a direct relationship.

BRONZE

Lower monthly premium

Higher deductible and out-of-pocket costs. Best fit if you want coverage for unexpected events and generally need limited routine care.

SILVER

Balanced premium & cost-sharing

The only tier eligible for Cost-Sharing Reductions (CSR) if your income qualifies. CSR can significantly lower deductibles and copays.

GOLD

Higher monthly premium

Lower deductible and out-of-pocket costs. Best fit if you use your plan regularly and want predictable costs at the point of care.

~~ICHRA~~ CHOICE

The Centers for Medicare & Medicaid Services (CMS) and the U.S. Small Business Administration (SBA) are now using CHOICE Arrangement in place of ICHRA.

If your employer offers an (ICHRA) **CHOICE** instead of traditional group coverage, you can use those funds to help pay for an Imperial Individual & Family plan on the Marketplace. Compare plans the same way as any other Marketplace shopper, then apply your allowance toward your monthly premium.

Employees may enroll in familiar ACA plan options, including:

- **Bronze**
- **Silver**
- **Gold**
- **Catastrophic**

Self-Direct Referral Program

Programa de Referencia Autodirecta

Members may self-refer to an in-network specialists for a basic consultation:

- Subject to specialists' acceptance
- Does not apply to procedures

Los Miembros pueden acceder directamente a especialistas dentro de la red para una consulta basica:

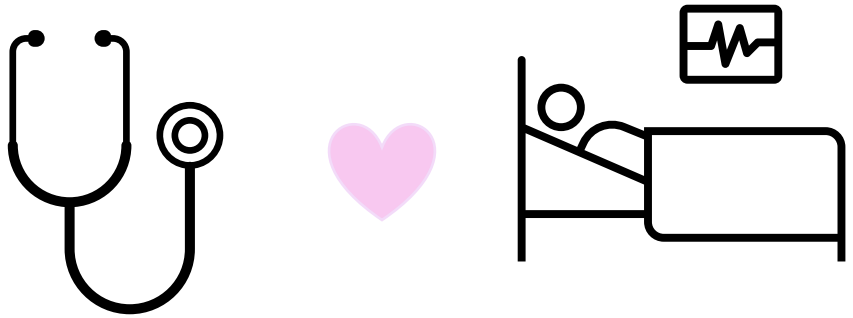
- Sujeto a la aceptacion del especialista
- No aplica para procedimientos

No referral required for:

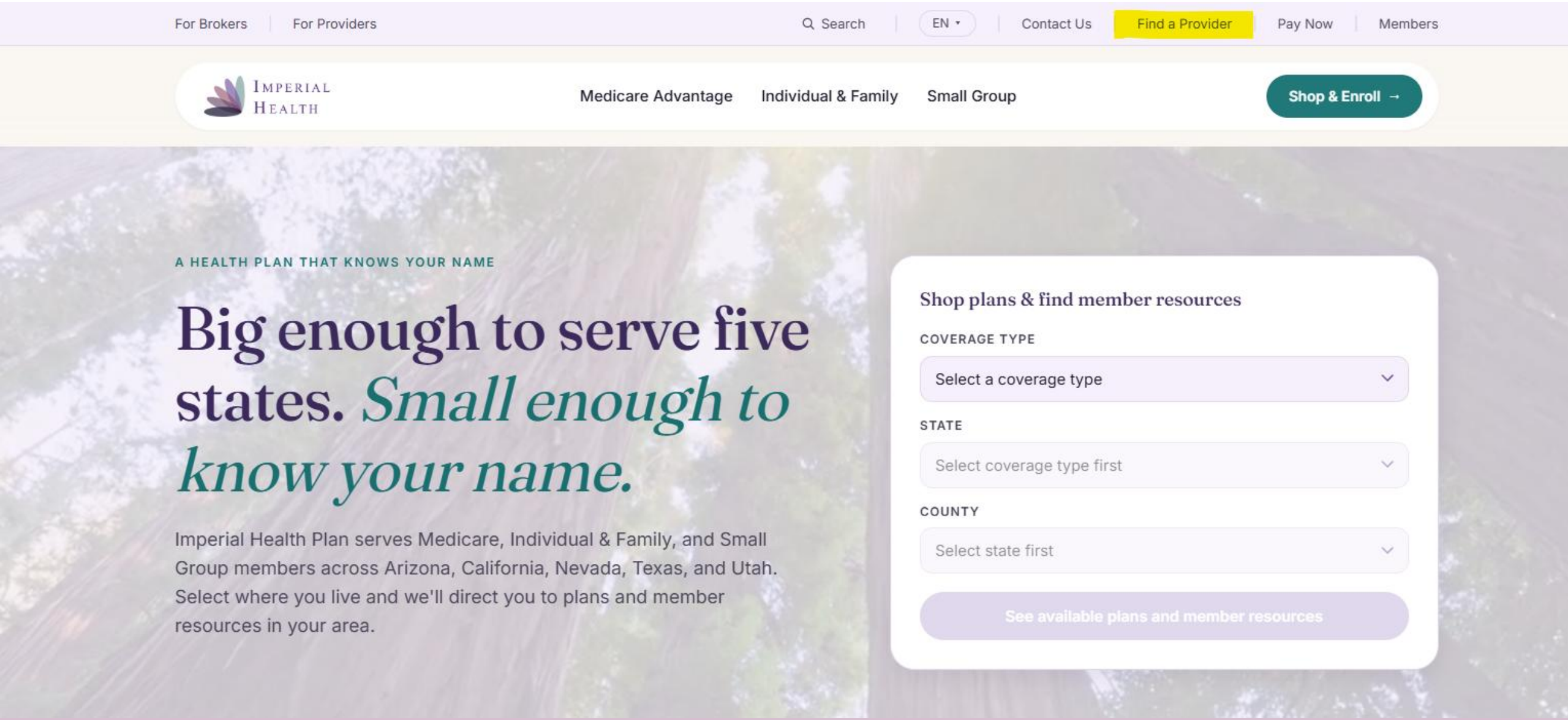
- Emergency Care
- OB/GYN Services
- Mental Health PCP Services

No se require Referencia para:

- Atencion de emergencia
- Servicios de OB/GYN
- Servicios de Salud Mental



Where to find the Provider



CHOOSE YOUR COVERAGE

Medicare Advantage | Individual & Family | Small Group COMING SOON

WHAT ARE YOU SEARCHING FOR

Primary Care | Specialists | Urgent Care | Hospitals | Skilled Nursing | Labs and Radiology | Behavioral Health | Retail Pharmacy ↗

Begin Your Search

State | Enter your ZIP code | Any primary care type | Search

Searches within a 10-mile radius of your ZIP code by default. If we don't find any results, we'll automatically widen your search up to 30 miles.

+ Advanced filters

Keyword Search

Search by provider's first and last name, IPA or NPI | Search

The provider directory is constantly being updated. Information found in the look up search feature is subject to change. For a recent list of providers, please call our Member Services department at: 1-800-595-0619. If you obtain routine medical care from out-of-network providers, your plan may not cover the costs.

Imperial Preferred Centers

Preferred Imaging Centers:

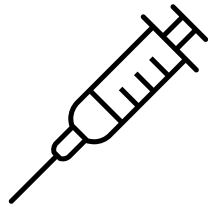
- Houston MRI & Diagnostic Imaging
- SimonMed Imaging
- Rayus Radiology
- Akumin Imaging
- Solis Mammography
- All our contracted hospitals have Imaging Centers



Preferred Urgent Cares:

- Nextcare
- Concentra
- Abrazo
- El Rio
- Banner
- Granger Medical Clinic
- Carbon Health
- JPS

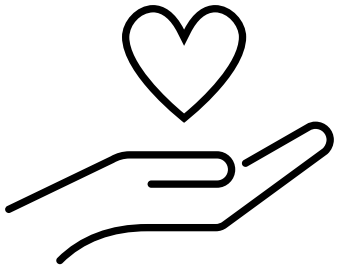
Preferred Labs:



- Quest Diagnostics
- LabCorp
- Sonoran Quest

Nevada Hospitals

- North Vista Hospital
- Saint Mary's Regional Medical Center



Nevada Clinics

- Revere Health PC
- PDS Medical Group
- Parhump Family Medical
- Sagebrush Healthcare

ID CARDS

Arizona

IMPERIAL INSURANCE COMPANIES

QHP
HMO 2027

Member Name
<Firstname Middlename
Lastname>

ID <MEMBER_NO>

Contract/PBP < >
State AZ
Plan <IMPERIAL PREFERRED GOLD ZERO>
Plan Effective <DD/MM/YYYY>

PCP <PCP Name>
PCP #: <(000) 000-0000>

RxGRP: RX26CA
RxBIN: 004336
RxPCN: ADV
Preventive drugs (Tier 1) <$%>
Generic drugs (Tier 2) <$%>
Preferred Brand drugs (Tier 3) <$%>
Non-Preferred Brand drugs (Tier 4) <$%>
Specialty drugs (Tier 5) <$%>

AZDIFI

Nevada

IMPERIAL INSURANCE COMPANIES

QHP
HMO 2027

Member Name
<Firstname Middlename
Lastname>

ID <MEMBER_NO>

Contract/PBP < >
State NV
Plan <IMPERIAL PREFERRED GOLD ZERO>
Plan Effective <MM/DD/YYYY>

PCP <PCP Name>
PCP #: <(000) 000-0000>

RxGRP: RX26CB
RxBIN: 004336
RxPCN: ADV
Preventive drugs (Tier 1) <$%>
Generic drugs (Tier 2) <$%>
Preferred Brand drugs (Tier 3) <$%>
Non-Preferred Brand drugs (Tier 4) <$%>
Specialty drugs (Tier 5) <$%>

Texas

IMPERIAL INSURANCE COMPANIES

QHP
HMO 2027

Member Name
<Firstname Middlename
Lastname>

ID <MEMBER_NO>

Contract/PBP < >
State TX
Plan <IMPERIAL PREFERRED GOLD ZERO>
Plan Effective <DD/MM/YYYY>

PCP <PCP Name>
PCP #: <(000) 000-0000>

RxGRP: RX26BZ
RxBIN: 004336
RxPCN: ADV
Preventive drugs (Tier 1) <$%>
Generic drugs (Tier 2) <$%>
Preferred Brand drugs (Tier 3) <$%>
Non-Preferred Brand drugs (Tier 4) <$%>
Specialty drugs (Tier 5) <$%>

TDI

Utah

IMPERIAL HEALTH PLAN OF THE SOUTHWEST

QHP
HMO 2027

Member Name
<Firstname Middlename
Lastname>

ID <MEMBER_NO>

Contract/PBP < >
State UT
Plan <IMPERIAL PREFERRED GOLD ZERO>
Plan Effective <MM/DD/YYYY>

PCP <PCP Name>
PCP #: <(000) 000-0000>

RxGRP: RX26CC
RxBIN: 004336
RxPCN: ADV
Preventive drugs (Tier 1) <$%>
Generic drugs (Tier 2) <$%>
Preferred Brand drugs (Tier 3) <$%>
Non-Preferred Brand drugs (Tier 4) <$%>
Specialty drugs (Tier 5) <$%>

Member Support Phone Numbers

☎ 24/7 Hospital Admission Notification: (877)799-0695

👤 Member Services:

TX: (866)899-8885

AZ: (866)778-8988

UT: (866)777-1405

NV: (866)906-8966

💊 Pharmacy Support:

1-888-997-0225

Supplemental Benefits:

1-888-998-0669

Please note: Phone numbers may vary by state

Pediatric Dental



Two Dental Check-ups & Cleanings
$0 per Calendar year!

(Dos chequeos y limpieza dental- $0 por año calendario)

DELTA DENTAL



Pediatric Vision

One Children's eye exam and Glasses $0 per Calendar year! (Un examen y Un par de anteojos por año)

VSP VISION™

Pharmacy Benefit Manager



CVS caremark®

https://www.caremarkrxplaninfo.com/imperialhealth.html

TeleHealth



Call:1-800-835-2362
Visit: www.Teladoc.com

TELADOC™

Call:1-800-835-2362
Visit: www.Teladoc.com

2. 24-hour Automated Payment Line

Step 1 - Call the Automated Payment Line : (**855)-850-2268**
Step 2 – Select a Language

- Press 1 for English
- Press 2 for Spanish

Step 3- Select an Account Verification Option
Option 1 – System Identification Number
Press **1**.
The member will be asked to enter:
System Identification Number
Date of Birth
The System Identification Number can be found on the member's premium invoice under: System ID
Important: The System ID is not the Exchange Subscriber ID.
Option 2 – Member Information
Press 2.

- The member will be asked to enter:
- ZIP Code
- Date of Birth

Step 4- Verify Information entered is Correct
Step 5- Review Premium and Amount Owed
Step 6- Make a Payment
After the automated system provides the member's premium amount and amount owed, the member can proceed with making their payment.
The member should follow the remaining automated prompts to:

- Enter the required payment information
- Review the payment information for accuracy
- Confirm and submit the payment

CMS New Requirements

CMS is introducing new requirements for plan year 2027 that involve agent authorization and consumer ID verification. These requirements will apply to all Enhanced Direct Enrollment (EDE) platforms

CMS is taking additional steps to bolster program integrity in the Health Insurance Marketplace and crush fraud by issuing new requirements that aim to reduce unauthorized enrollments.

For further information on CMS Guidelines scan this QR CODE:

ACA Broker Team



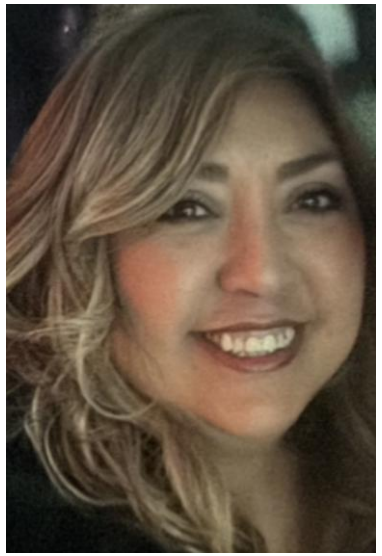
Giuletta Rudon

Director of Marketplace Growth

Imperial Health Plan

Email: grudon@imperialhealthholdings.com

Phone# 949-351-5887



Martha Cardenas

Manager, Marketplace Growth

Imperial Health Plan

Email: mcardenas@imperialhealthplan.com

Phone# 626-838-5100 Ext 407

IMPERIAL HEALTH PLAN OF THE SOUTHWEST

General Information

IMPERIAL INSURANCE COMPANIES

Sales Agent Support
1-866-442-0001
7 days a week from November 1, 2026-February 15,2027
5:00 a.m. to 5:00 p.m. PST
Except:
December 15, 2026, 5:00 a.m.-11:59 p.m. PST
January 15, 2027, 5:00 a.m.-11:59 p.m. PST
Agent Inquiries
brokersaca@imperialhealthplan.com
Imperial Health Plan website:
https://www.imperialhealthplan.com/

OPEN ENROLLMENT AHEAD



Begins November 1, 2026
Ends January 15, 2027

Happy Enrolling!