2027 Individual Updates

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Anthem

ACA limits max out of pocket

Non HSA Plans	Actual 2026	Actual 2027
ACA Embedded Max OOP Limits	Individual (Self only): $10,600 Family: $21,200	Individual (Self-only): $12,000 Family: $24,000

HSA Plans	Actual 2026	Actual 2027
ACA Embedded Max OOP Limits	Individual (Self-only) $8,500 Family: $17,000	Individual (Self-only): $8,700 Family: $17,400

IRS guidelines for HSA qualified plans

	Embedded				Non-Embedded			
	Min. Ded. Individual	Min. Ded. Family	Max OOP Individual	Max OOP Family	Min. Ded. Individual	Min. Ded. Family	Max OOP Individual	Max OOP Family
2025	$3,300	$6,600	$8,300	$16,600	$1,650	$3,300	$4,600*	$9,200
2026	$3,400	$6,800	$8,500	$17,000	$1,700	$3,400	$5,300*	$10,600
2027	**$3,500**	**$7,000**	**$8,700**	**$17,400**	**$1,750**	**$3,500**	**$6,000***	**$12,000**

*Amount can be higher ($8,700 for 2027) but cannot exceed family OOP limit. Using 2x as that is what is used in practice.

Individual:
Portfolio overview



Battle Born State Plans



- Low-Cost Battle Born State Plans available on Nevada HealthLink.
- BBSPs are Affordable Care Act (ACA) certified health plans designed to meet premium reduction targets.
- Anthem will offer Bronze, Silver, and Gold plans statewide.
- **Anthem's lowest priced plan in each metal level in every rating area.**

2027 Nevada Individual Battle Born State Plan Portfolio

PRODUCT OFFERINGS

2 PLANS — Bronze HMO
On & Off Exchange /Variants

1 PLAN — Silver HMO
On & Off Exchange /Variants

2 PLANS — Gold HMO
On/Off Exchange /Variant

NETWORK

Anthem Battle Born

ADDITIONAL FEATURES (ALL NETWORKS)

- Rx Base Network on Bronze & Gold Plans/ Rx Tiered Choice on Silver Plan
- Select Formulary
- Optional Home Delivery
- Individual Foundational + Engagement 75

2027 Nevada Individual ACA Plan (non BBSP) Portfolio

PRODUCT OFFERINGS

15 PLANS

HMO

On & Off Exchange /Variants

NETWORKS

Pathway X – HMO
Convenient Care HMO (Vegas Only)

ADDITIONAL FEATURES (ALL NETWORKS)

- Rx Choice Tiered Network
- Select Formulary
- Optional Home Delivery
- Individual Foundational + Engagement 75

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Rx Choice pharmacy network

Save money and time by choosing the pharmacy option that fits your needs



Your Anthem health plan gives you choices about how and where to fill prescriptions. Rx Choice includes preferred pharmacies with lower cost sharing, a broader network option, and home delivery when eligible.

LEVEL 1

Preferred pharmacies

Lower copay or share of prescription cost
20,000+ pharmacies nationwide

Examples: Walmart • Kroger • Giant Eagle • Albertsons/Safeway • Hannaford/Ahold • CVS

LEVEL 2

More out of pocket

47,000 pharmacies in the network

Examples: Walgreens • Rite Aid • Costco • Meijer

HOME DELIVERY

CarelonRx Pharmacy

If eligible, request a new home delivery prescription on anthem.com or the Sydney Health app. CarelonRx Pharmacy is also a preferred pharmacy option.

1

Find an Rx Choice pharmacy

Log on to anthem.com or the Sydney Health mobile app → Manage Prescriptions → Find a Pharmacy → enter your ZIP code and preferred search distance.

Questions?

Call the Pharmacy Member Services number on your plan ID card.

* CarelonRx data, 2022. Services provided by CarelonRx, Inc. Sydney Health is offered through an arrangement with Carelon Digital Platforms.

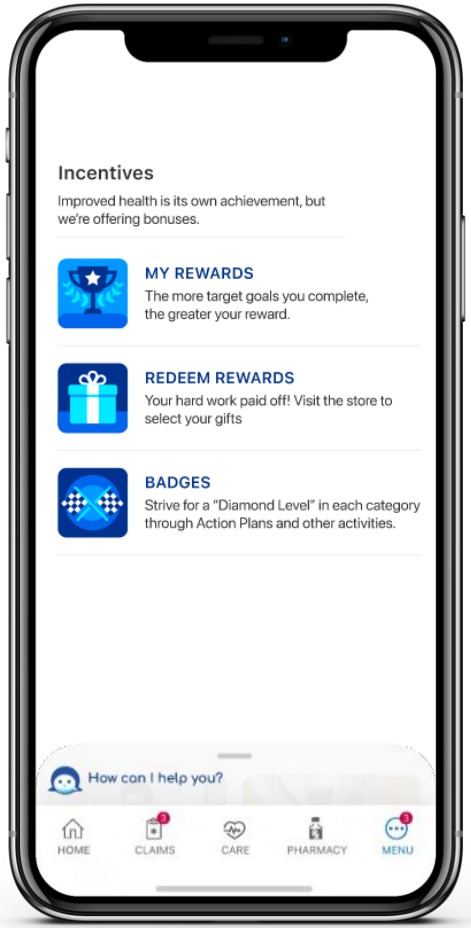
2025 Rx Choice Network member flier | 60949NHMENABS 02/25

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Engagement Package 75

Preventive care	
Annual preventive wellness exam or well-woman exam	$50

Wellness	
Complete Health Assessment	$25



Using the Sydney Health app, employees can earn

- View ways to earn rewards.
- View a snapshot of rewards earned.
- Track completed activities.
- Select their rewards.

- Within 120 days

Stay covered with a health plan designed with you in mind

Anthem Blue Cross and Blue Shield offers budget-friendly Individual and Family plans to help you stay healthier.

9 out of 10

people qualify for financial help to lower their costs, with plans starting as low as $0 in select areas[1,2]

$0

prescription drug coverage available for some commonly prescribed drugs[3]

$0

preventive care visits[4]

$0

virtual care options[5]

Explore plan options and available savings during Open Enrollment. **anthem.com**

Policies have exclusions, limitations, and terms under which they may be continued in force or discontinued. Do not send money in response to this advertisement. For costs and complete details of the coverage, contact Anthem or your local broker. [1] Centers for Medicare & Medicaid Services, Health Insurance Marketplaces 2024 Open Enrollment Report (2024). [2] Based on federal and/or state exchange requirements and subject to change; not everyone will qualify. Family income eligibility varies based on number of family members. [3] Some commonly used prescription drugs are available at no cost; contact Anthem for more information. [4] Nationally recommended preventive care services received in-network have no copay and no deductible requirement. [5] Virtual care visits are at no cost for most plans; high-deductible health plans associated with an HSA and catastrophic plans must first meet their deductible. Sydney Health is offered through an arrangement with Carelon Digital Platforms. See source flier for complete carrier and licensing disclosures. 1059937MUCENABS Rev. 06/24

Anthem – Product Available in Rating Area 1 only

Convenient Care HMO

Convenient, affordable access to virtual care and in-person providers — 24 x 7 x 365 in a seamless digital experience.

Tier 1 PCP provider groups

- INTERMOUNTAIN HEALTHCARE
- VERA HEALTH
- CAREMORE
- VALLEY OAKS MEDICAL GROUP

All CCHMO pediatricians are in Tier 1.



Know your tier

Provider lookup shows whether a provider is in Tier 1 or Tier 2, similar to Choice PPO small group plans.

Source: CONVENIENT CARE HMO document provided.

Discontinued 2026 plans with recommendations



Nevada Individual EPO Product Transition — 2027

Broker overview | Plan Year 2027

WHAT'S CHANGING

Anthem will discontinue its Nevada Individual EPO offerings for the 2027 plan year. Current EPO members will be crosswalked to another available Anthem plan to help maintain continuity of coverage.

WHY

The Nevada Division of Insurance determined the EPO products require additional regulatory authority beyond Anthem's current Nevada Certificate of Authority. The EPOs cannot continue for PY2027.

MEMBER IMPACT

Affected members will receive required communications about their 2027 coverage and options. The transition is designed to avoid a gap in Anthem coverage while members evaluate their choices during Open Enrollment.

Encourage affected clients to review the crosswalked plan during Open Enrollment — including network and providers, benefits, premiums, and out-of-pocket costs — and evaluate other available options as appropriate.

Individual – Discontinued EPO Plans (Rating Area 1)

Discontinued Plan	Recommended Solution for 2027
Anthem Silver EPO 4400 ($0 Virtual PCP + $0 Select Drugs + Incentives)	Anthem Silver 3500 ($0 Virtual PCP + $0 Select Drugs + Incentives)
Anthem Silver EPO 5000 ($0 Virtual PCP + $0 Select Drugs + Incentives)	Anthem Silver 5500 ($0 Virtual PCP + $0 Select Drugs + Incentives)
Anthem Silver EPO 2500 ($0 Virtual PCP + $0 Select Drugs + Incentives)	Anthem Silver 3500 ($0 Virtual PCP + $0 Select Drugs + Incentives)
Anthem Bronze X EPO 6300 ($0 Preferred Virtual PCP $0 Select Drugs + Incentives)	Anthem Bronze X 6000 HSA ($0 Virtual PCP + $0 Select Drugs + Incentives)
Anthem Silver X EPO 5500 ($0 Preferred Virtual PCP $0 Select Drugs + Incentives)	Anthem Silver X 5500 ($0 Virtual PCP + $0 Select Drugs + Incentives)

Nevada network by rating area

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Clark and Nye counties highlighted



Plans by rating area

Rating Area 1

Pathway X Guided Access HMO

Convenient Care HMO

Rating Areas 2, 3 & 4

Pathway X Guided Access HMO

Battle Born State Plans
Available in all rating areas

Reminders & Updates

Pediatric vision benefits are embedded with our medical plans.

Stand-alone dental and vision plans are available.

OEP runs November 1, 2026 - January 15, 2027.

Window shopping for on exchange plans available starting 10/1.

Product grids, $0 RX list, and other information available.



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