



HEALTH PLAN OF NEVADA  
A UnitedHealthcare Company

**(Video Length – 2:42)**

## **Video Transcript**

### **2021 Choosing POS Plan – HPN Video**

*On-screen text: [CHOOSING A POS PLAN]*

This is Alyssa. Alyssa keeps herself healthy and enjoys painting and cooking delicious meals for her family.

Alyssa gets her health insurance through her employer. But because Alyssa has COPD and asthma, she has to take extra care of herself to stay healthy. And she sometimes sees providers that are out of state.

*On-screen text: [POS TIER I, POS TIER II, POS TIER III]*

Alyssa selected Health Plan of Nevada's POS plan from the plan options her employer offers. The POS plan gives Alyssa the best features of an HMO and PPO including more freedom and greater flexibility on how she wants to use her health plan. POS plan benefits are based on three benefit tiers.

*On-screen text: [POS TIER I: NETWORK PRIMARY CARE PROVIDER (PCP), PREVENTIVE SCREENINGS, ANNUAL CHECKUPS, GENERAL HEALTH CONCERNS, SPECIALTY CARE, REFERRALS, PRIOR AUTHORIZATIONS. POS TIER II, POS TIER III]*

With Tier I, Alyssa can see an in-network primary care provider (PCP) for routine care, preventive screenings, annual checkups, and general health concerns. And if necessary, her PCP helps coordinate specialty care, referrals and prior authorizations. In return, Alyssa's PCP keeps a record of her health history to help her make informed decisions about her care. This option provides Alyssa the most coverage for the least out-of-pocket cost.

*On-screen text: [SEE AN IN-NETWORK DOCTOR OR SPECIALIST DIRECTLY, LARGER PROVIDER NETWORK, UNITEDHEALTHCARE CHOICE PLUS NATIONAL NETWORK]*

With Tier II, Alyssa can bypass her PCP to see an in-network doctor or specialist directly, but she will share more of the cost. This may include copayments or coinsurance for office visits and other covered services and a deductible. Tier II also has a larger provider network and gives Alyssa access to the UnitedHealthcare Choice Plus national network outside of the Nevada service area.

*On-screen text: [ANY LICENSED HEALTH CARE PROVIDER OR HOSPITAL]*

With Tier III, Alyssa can visit any licensed health care provider or hospital. However, she is responsible for paying all costs for care at the time of service, filing claim forms for reimbursement, meeting a deductible and sharing higher coinsurance.

Because Alyssa sees a specialist for her COPD and asthma, she likes having HPN's POS plan to see the specialist of her choice without a referral. Alyssa is fine paying more per paycheck and more out-of-pocket costs for that extra freedom.

HPN's POS plan gives Alyssa a team of health care professionals to keep her healthy and on track with her COPD and asthma. Alyssa has peace of mind knowing she has a plan that allows her to live life to the fullest with her family.



**HEALTH PLAN OF NEVADA**

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*On-screen text: [We do not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.]*

*We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your health plan ID card or plan documents.*

*Español (Spanish)*

*Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono gratuito para miembros que se encuentra en su tarjeta de identificación del plan o los documentos de su plan.*

*Tagalog (Tagalog)*

*May karapatan kang makakuha ng tulong at impormasyon sa sinasalita mong wika nang libre. Upang humiling ng interpreter, tawagan ang toll-free na numero ng telepono para sa miyembro na nakalista sa iyong ID card sa planong pangkalusugan o sa mga dokumento ng plano.]*

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