

INTRODUCTION:

2026 Updates

CCEA ARC Meeting

October 28, 2025



Health Investment Network

The Health Investment Program is an innovative model created for members to access health care at low or no cost. The network consists of curated providers committed to offering THT members priority access to appointments.



Primary Care - \$0 Copay

My Family Doc
AstranaCare
UMC Primary Care (New!)
Reliant Health Physicians (New!)



Behavioral Health - \$0 Copay

Las Vegas Valley Mental Health
Healthy Minds
Clear Water Counseling



Physical Therapy - \$0 Copay

Optimal Therapy
Smith Therapy Partners



Pediatrics - \$0 Copay

Desert Valley Pediatrics
Inspirada Pediatrics (New!)



ABA

Aspire Behavioral Services (New!)
Las Vegas Valley Mental Health



Specialists - \$0 - \$30 Copay

The Oncology Institute of Hope & Innovation
Las Vegas Endocrinology (New!)
Desert Endocrinology (New!)
A1 Endocrinology (New!)
Palm Medical Group (New!)
Thomas Dermatology (New!)
Heart Center of Nevada (New!)



Women's Health / OBGYN - \$0 Copay

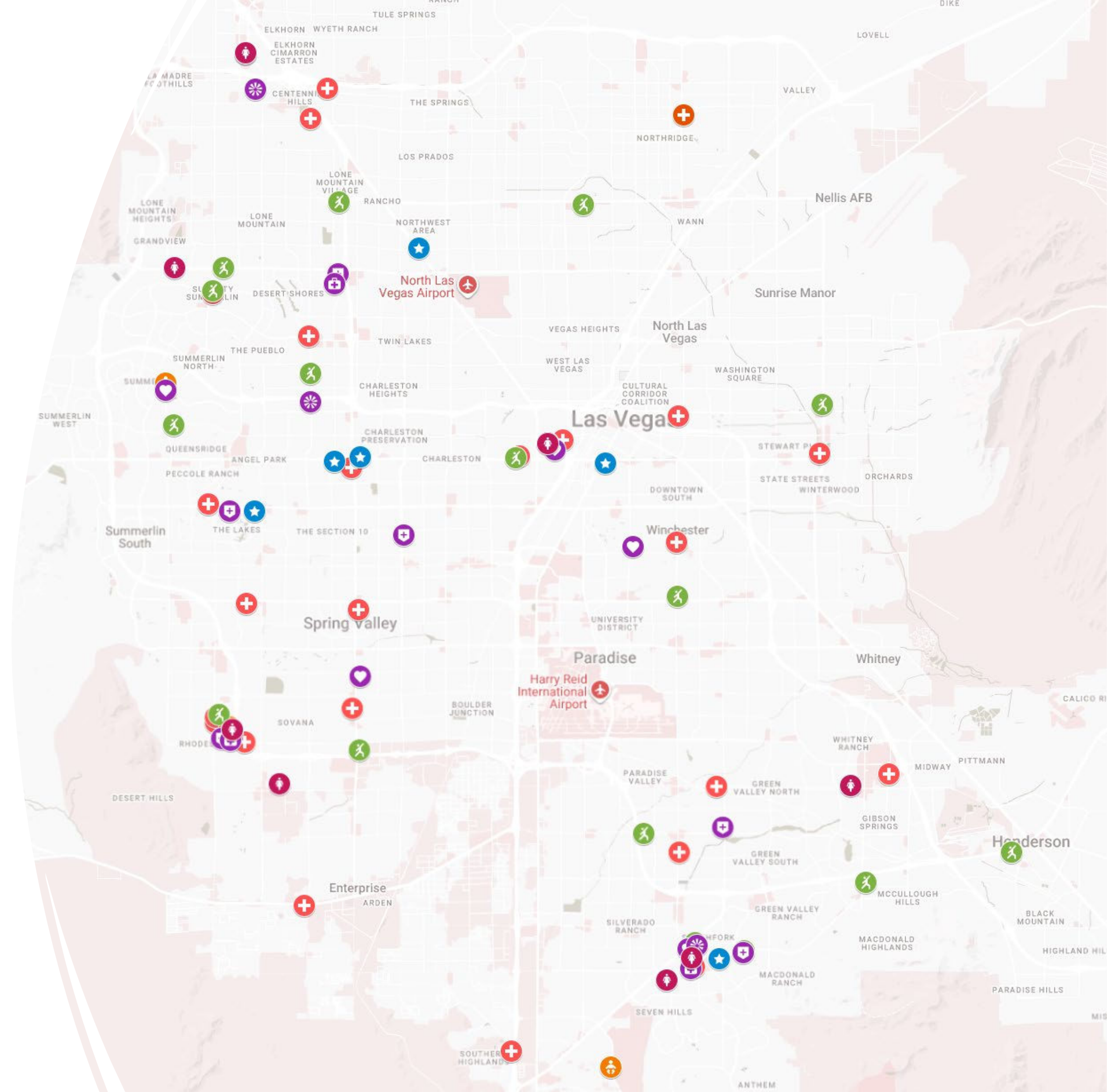
HERA Women's Health



In-Home / Mobile Urgent Care - \$0 Copay

Doctoroo
Incredicare Pediatrics

Providers located all around the Las Vegas Valley

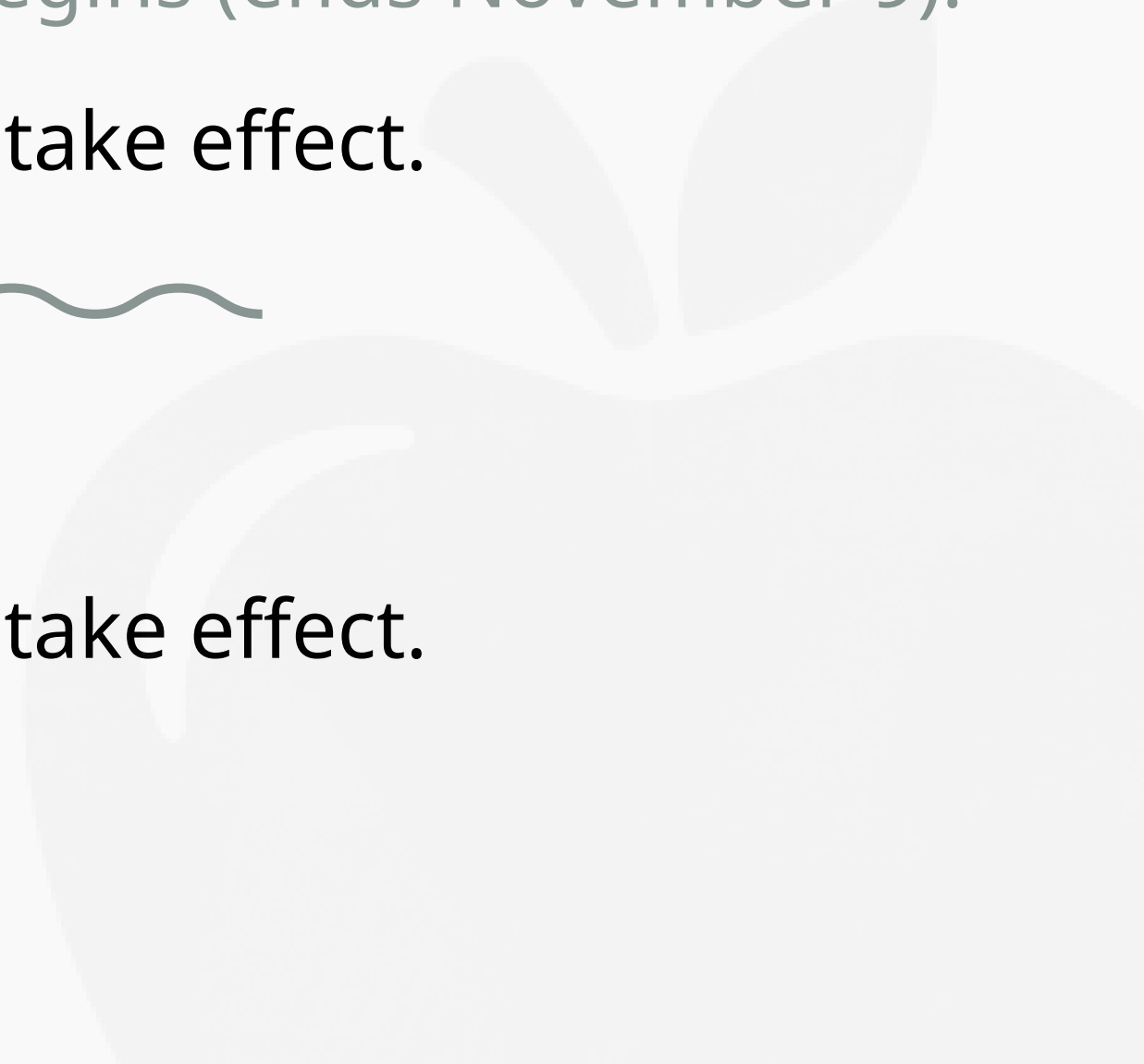


THT Open Enrollment Dates

- **August 17** 2025 Open Enrollment ended.
- **October 1** 2025 Open Enrollment selections took effect.
- **October 20** 2026 Open Enrollment Window Begins (ends November 9).
- **January 1** 2026 Open Enrollment selections take effect.



- **October 2026** 2027 Open Enrollment
- **January 1, 2027** 2027 Open Enrollment selections take effect.



Deductibles / Benefits Reset Dates

	Oct 1, 2025	Jan 1, 2026	Jan 1, 2027
Signature Deductible (\$500 per person / \$1,500 per family)	DID NOT RESET	WILL RESET	WILL RESET
Signature Out of Pocket Max (\$7,500 per person / \$15,000 per family)	DID NOT RESET	WILL RESET	WILL RESET
Advantage Deductible (\$1,650 per person / \$3,300 per family)	RESET	WILL NOT RESET	WILL RESET
Advantage Out of Pocket Max (\$7,500 per person / \$15,000 per family)	RESET	WILL NOT RESET	WILL RESET
Dental PPO Annual Benefit Max	RESET	WILL RESET	WILL RESET
DHMO & DPPO Annual Service Limits (cleanings, x-rays, exams, etc).	RESET	WILL RESET	WILL RESET
Vision Standard and Plus Annual Limits / Allowances	DID NOT RESET	WILL RESET	WILL RESET

Premium Changes

1. **No increases** to full-time licensed employees (or licensed/licensed couples)
2. Restructured family tiers will **lower certain families' premiums** by \$1,000-3,000 per year.
3. For further savings, families may consider switching to the **newly enhanced Advantage Plan**.

Current Tiers *(ending 12/31)*

TIERS BASED ON NUMBER OF DEPENDENTS

- Subscriber Only
- Subscriber +1
- Subscriber + 2-4
- Subscriber + 5 or more

2026 Tiers

TIERS BASED ON DEPENDENT TYPES

- Subscriber Only
- Subscriber + Child
- Subscriber + Spouse
- Subscriber + Children
- Subscriber + Family (Spouse and Child/ren)

Premium Changes

Easily calculate your premium with our online tool at ththealth.org/oe.

Employee Type:

Full-Time	Shared Contract
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Medical Plan:

Signature	Advantage	Supplement
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Dental Plan:

HMO	PPO
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Vision Plan:

Standard	Plus
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How Many Children?

0	1	2+
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Adding a Spouse or
Domestic Partner?

Yes	No
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Premium:

\$15.00 (deducted 24 times annually)



New & Improved Advantage Plan

For many employees, the **Advantage Plan** is now a viable plan, at a lower rate.

New “No-Deductible” Benefits:

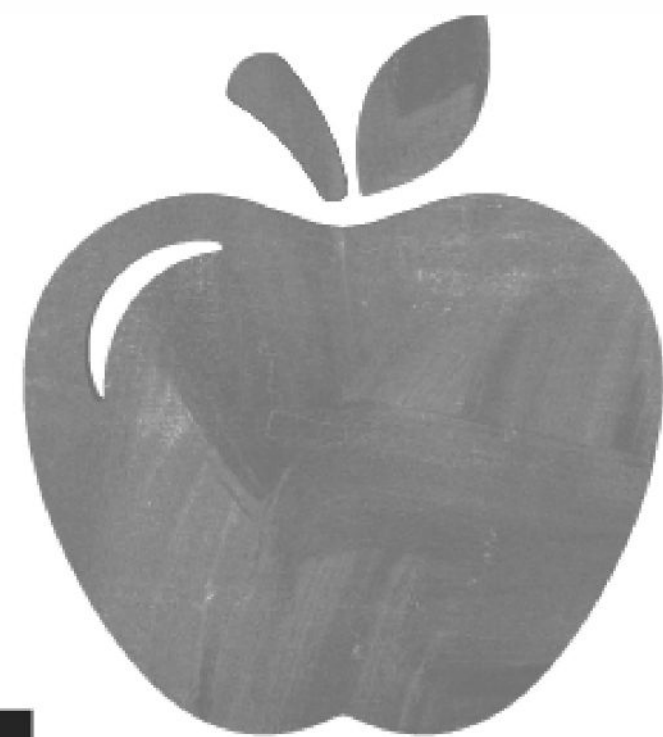
- In-Home Urgent Care (\$0 copay)
- Traditional Urgent Care (\$30 copay)
- MDLive Telehealth (\$0 copay)
- Quest Diagnostics (\$0 copay)
- SDMI Radiology (\$0 copay)
- Health Investment Providers (\$0-30 copay)
- All Prescriptions (standard copays apply)

Current Advantage Plan

The deductible applies to all non-preventive services. This increased out-of-pocket costs for services such as urgent care, specialist visits, behavioral health, and prescription medications.

QUESTIONS OR CONCERNS?

- Visit **ththealth.org** for answers, contact information, and to chat with us via the online member portal.
- Call **(702) 794-0272** (Some teams are 24/7, THT is option 2 and is open Monday-Friday, 7am-6pm).



Teachers

HEALTH TRUST

For Teachers. By Teachers.