



## **CARSON TAHOE** — HEALTH —

### **Frequently Asked Questions Effective October 2025**

**Q: What is a TPA (Third Party Administrator)?**

**A:** A company we hire to help manage our health insurance plan behind the scenes. They handle medical claims, provider access, compliance, customer service, etc.

**Q: Will U of U still be in network?**

**A:** Yes, U of U will still be in network.

**Q: Is U of U tier 1?**

**A:** No, U of U is tier 2

**Q: Will I still be able to go to University of Utah for my care?**

**A:** Hometown Health does have a contract with the University of Utah, so employees can still receive care there. This also includes eligibility for travel reimbursement.

**Q: If I live outside of NV what network will I use?**

**A:** Cigna

**Q: Are we getting a new Dental Network?**

**A:** We are not changing our dental and it will still be Diversified Dental Network.

**Q: Is our “benefit credit” changing?**

**A:** No, it will stay the same. Full time receives \$473.46, and part time receives \$356.02 biweekly

**Q: Will we still have Attentive this year?**

**A:** Yes, you will still be able to enroll in Attentive and this is now included in INFOR when enrolling in benefits.

**Q: Do we receive the 50% discount at Renown Facilities?**

**A:** No, only Carson Tahoe Facilities

**Q: Can a spouse who has Medicare be added to my plan?**

**A:** Yes, a spouse who has Medicare can still be added to an employee's insurance.

**Q: Why have our premiums increased, is this because of the new TPA?**

**A:** No, increases in premiums are not due to a TPA change. They occur annually as healthcare costs and utilization continue to increase.

**Q: Do I get a credit or the “benefit credit” for not enrolling in insurance?**

**A:** No, the benefit credit is only applied toward medical, dental, and vision premiums. If you don't elect coverage, you won't receive the credit.

**Q: How do I make changes if I made a mistake?**

**A:** Please email [HRinfo@carsontahoe.org](mailto:HRinfo@carsontahoe.org) if there are any concerns with what you've enrolled in.