



PARTICIPANT GUIDE

Your Culinary benefits and all our great programs!



Revised August 2026 (Replaces Participant Guide dated July 2025)

Contact Information

Culinary Health Fund Customer Service Office

1901 Las Vegas Blvd. South, Suite 107
Las Vegas, NV 89104
702-733-9938
www.culinaryhealthfund.org

Culinary Union Local 226

5241 Spring Mountain Rd.
Las Vegas, NV 89146
702-385-2131

Bartenders Union Local 165

4825 W. Nevso Dr.
Las Vegas, NV 89103
702-384-7774

Dentists-In-Network
(Nevada Dental Benefits)
702-478-2014

Eyecare Benefits
(EyeMed)
866-800-5457

Pension Office
1901 Las Vegas Blvd.
South, Suite 107
Las Vegas, NV 89104
702-369-0000

IATSE Local 720

3000 S. Valley View
Las Vegas, NV 89102
702-873-3450

Culinary Health Centers
702-790-8000
www.culinaryhc.com

Pharmacy Provider
Optum Rx
1-866-611-5960

**Mental Health
& Addiction Services**
Harmony Healthcare
702-251-8000
Human Behavior Institute (HBI)
702-248-8866

Table of Contents

Customer Service	4
Advocacy	5
Eligibility Requirements	6 - 7
Self-Pay	8 - 9
Loss of Time (LOT)	10
Disability Credits	11
Looking for an In-network Provider?	12
No Copay Adult Primary Care	13
Culinary Health Centers	14 - 15
Culinary Pharmacies	16
Clinical Pathology Laboratories (CPL)	17
Radiology & Imaging	18
In-Network Urgent Care	19
Dental Plan	20 - 21
Vision Benefits	22
Life Insurance	23
Mental Health & Addiction Services	24
Breast Care	25
Nevada Health Solutions (NHS)	26
Durable Medical Equipment (DME)	27
Wellness Classes	28 - 29
Healthy Pregnancy Plus	30
Nutrition Program	31

Customer Service



Customer Service is just a call or visit away!

Customer Service is happy to help you with all your questions! You can visit the Customer Service Office in person or give them a call. They can help you:

- Find a doctor
- Check hours and eligibility
- Make a Self-Pay
- and more!



Call **702-733-9938** or



Visit **1901 Las Vegas Boulevard South, Suite 107**
Las Vegas, Nevada 89104

Advocacy



Do you need extra help or support with your eligibility or benefits? Do you want to sign up for a wellness class or program?

Your advocates can help! The advocates are your personal Culinary Health Fund “helpers”. They will give you extra support navigating your benefits and helping you find resources.



Call **702-691-5665** or



Email **advocacy@culinaryhealthfund.org**

Eligibility Requirements

How to get covered (Initial Eligibility)

Getting coverage depends on how many hours you work (see the table below).

For every hour you work, your employer (job) pays into the Culinary Health Fund.

You must work at least **360 hours in the first three months**. That's about 30 hours per week.

360 hours worked in	Wait time	Covered in
Jan - Feb - Mar	Apr	May - Jun
Feb - Mar - Apr	May	Jun - Jul - Aug
Mar - Apr - May	Jun	Jul - Aug
Apr - May - Jun	Jul	Aug - Sep - Oct
May - Jun - Jul	Aug	Sep - Oct
Jun - Jul - Aug	Sep	Oct - Nov - Dec
Jul - Aug - Sep	Oct	Nov - Dec
Aug - Sep - Oct	Nov	Dec - Jan - Feb
Sep - Oct - Nov	Dec	Jan - Feb
Oct - Nov - Dec	Jan	Feb - Mar - Apr
Nov - Dec - Jan	Feb	Mar - Apr
Dec - Jan - Feb	Mar	Apr - May - Jun



How to keep your benefits

To keep your coverage, you must work at least **240 hours every two months**. That's about 30 hours per week (see the table below).

240 hours worked in	Covered in
Jan - Feb	May - Jun
Mar - Apr	Jul - Aug
May - Jun	Sep - Oct
Jul - Aug	Nov - Dec
Sep - Oct	Jan - Feb
Nov - Dec	Mar - Apr

Self-Pay

What is a Self-Pay?

It's an option for you to pay for your coverage when you don't work enough hours.

How will you know if you need to Self-Pay?

You will get a Self-Pay notice in the mail*. You must make your Self-Pay before the due date to keep your coverage.

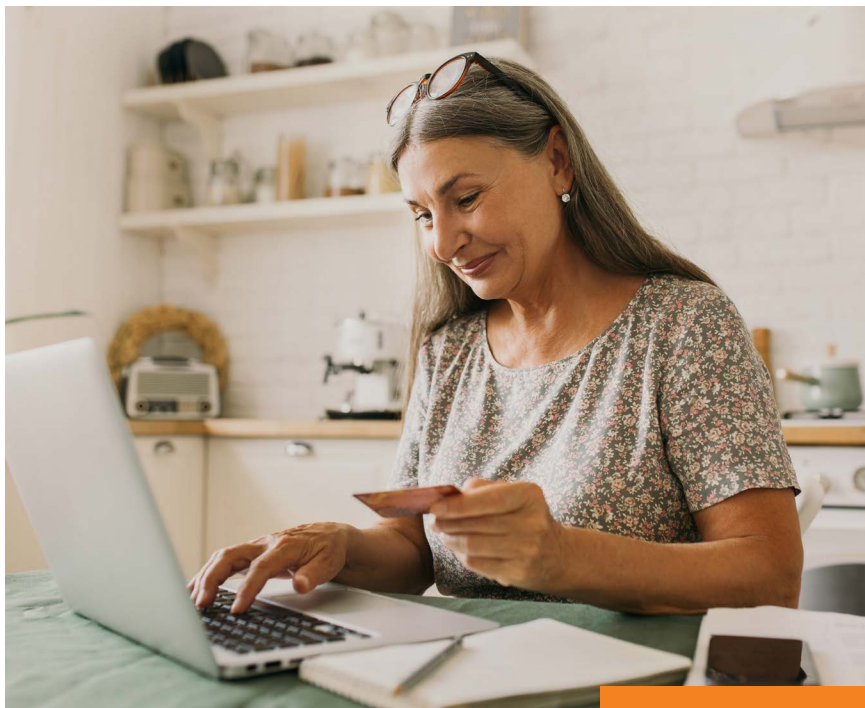
Look at the table below to know when your Self-Pay would be due.

Less than 240 hours worked in	Self-Pay due by	Covered in
Jan - Feb	Apr 30	May - Jun
Mar - Apr	Jun 30	Jul - Aug
May - Jun	Aug 31	Sep - Oct
Jul - Aug	Oct 31	Nov - Dec
Sep - Oct	Dec 31	Jan - Feb
Nov - Dec	Feb 28/29	Mar - Apr

**We need to be able to mail you your Self-Pay notice. Make sure that we have your correct contact information on file. You can change your contact information at any time on the Participant Portal at www.culinaryhealthfund.org/portal/. You can also call the Customer Service Office to change your address.*

Please note: we will never email, text, or call you to collect your Self-Pay.





How can you make your Self-Pay?



Call our Customer Service Office at **702-733-9938** and **follow the options** to pay by phone.



Come by the **Customer Service Office** to pay with cash, credit card, check or money order.



Mail us a check or money order, or drop it in the Customer Service Office drop box at:

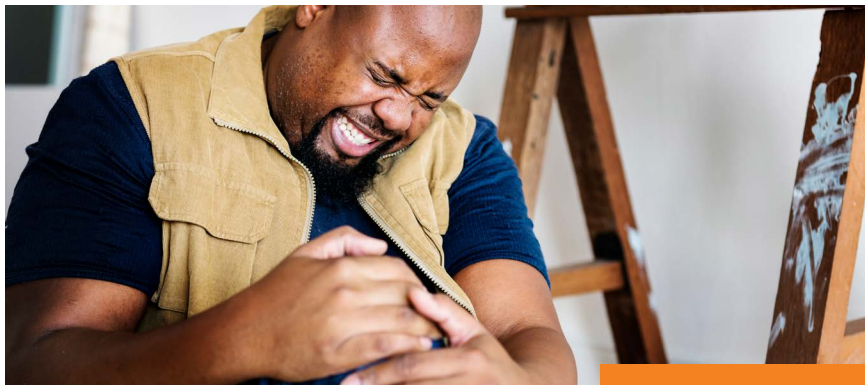
Culinary Health Fund
1901 Las Vegas Blvd. South, Suite 107
Las Vegas, NV 89104



Pay online at **www.culinaryhealthfund.org/portal/**.



Loss of Time (LOT)



Loss of Time (LOT) is a benefit that will give you money that you can receive while you are not working because you got hurt, are injured, or have an illness that is not related to work.

What you will get

- A **\$300** check every week (minus FICA taxes).
- The benefit will last for up to **13 weeks**. This benefit is only available for the eligible employee.

Your LOT benefit starts from

- The **1st day** if you can't work because of an accident or injury (including maternity); or
- The **8th day** if you can't work because you have an illness.

Keep in mind

You will need your LOT paperwork filled out by your doctor and your job showing that you can't work. Your payments will be sent after that, if you qualify.

Disability Credits



Disability Credits help you **keep your coverage while you are not working**.

This is only for participants that have an illness or are hurt, and are seeing a doctor.

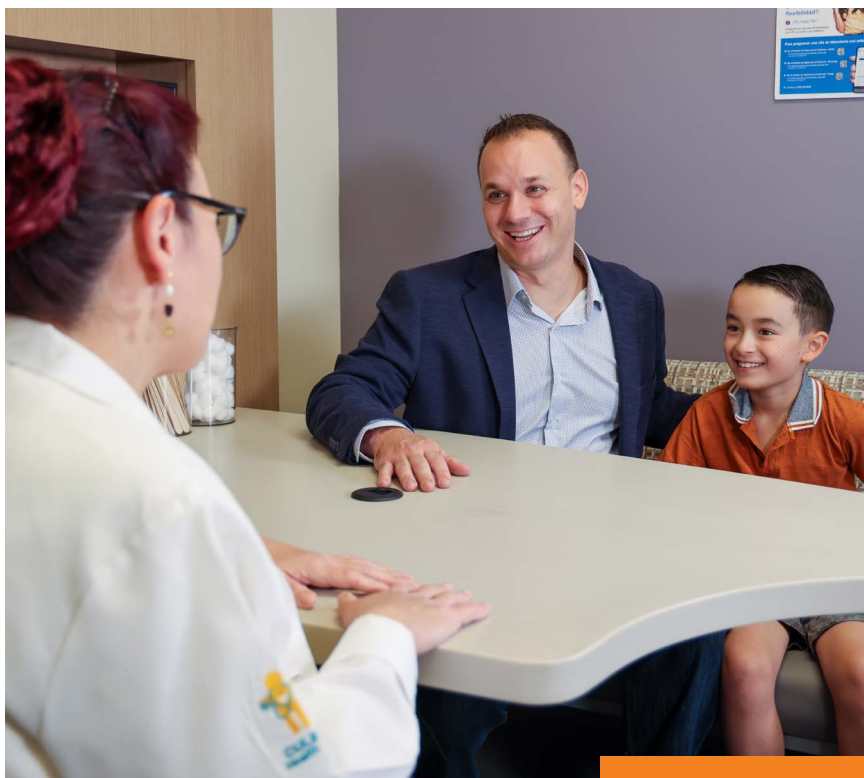
What do you get?

- You and your family can keep your Culinary health coverage for up to **24 months (2 years)**.
- Your job may not pay for the first 60 days. If they don't pay, you will have to Self-Pay.
- After the 24 months are over, you can Self-Pay for up to 12 months or until you are eligible for Medicare (whichever comes first).



Call the Customer Service Office at **702-733-9938** for more information about Disability Credits.

Looking for an In-network Provider?



Finding a provider is easy.



Scan the QR code



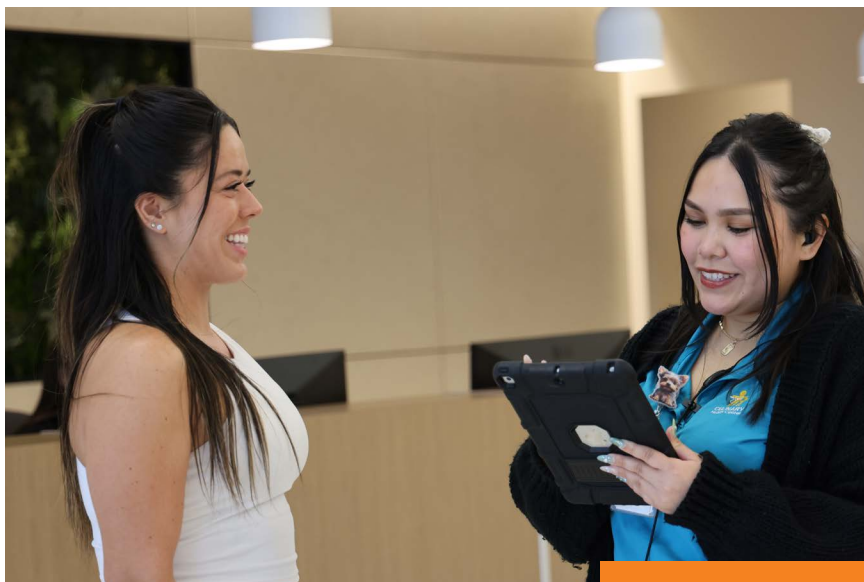
Visit www.culinaryhealthfund.org/ppo or



Call the Customer Service Office
at **702-733-9938**



No Copay Adult Primary Care



We have a No Copay Adult Primary Care Network!

For in-network Adult Primary Care, you, your spouse, and your adult dependents have to go to one of your Culinary Health Centers.

If your spouse or your adult dependent have their own insurance, they should follow the rules of that plan. Please call the Advocacy Line at 702-691-5665 with questions.



Remember, you also have access to hundreds of pediatricians and thousands of specialists in the Culinary Network.

Culinary Health Centers

Everything you and your family need to stay healthy is under one roof! With **little to no copays for most services**, we make it easy for you to get high-quality care!

At the Culinary Health Centers (CHC), you can expect the best care from caring providers and staff who put you first. Our providers and care team enjoy getting to know our Culinary patients and working with you to feel your best!

The Culinary Health Centers are exclusively for Culinary participants and dependents.



Call **702-790-8000** to make your appointment today!
It's fast, easy and convenient.

Services offered at our Health Centers

- Primary Care
(For children and adults)
- Convenience Care
(Walk-in Care)
- Culinary Pharmacy
- Lab
- Mental Health Counseling
- Dental*
- Radiology*
- Physical Therapy*
- Chiropractic Care*
- Acupuncture*
- Eye Care (only at Nellis)

*Physical Therapy, Chiropractic Care and Acupuncture are **NOT** offered at Nellis.*

****Must be a Primary Care Patient to use these services***

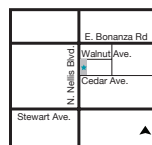


4 locations for you!



Culinary Health Center - Nellis (East)

650 N. Nellis Blvd.
Las Vegas, NV 89110



Culinary Health Center - Durango (Southwest)

6350 S. Durango Dr.
Las Vegas, NV 89113



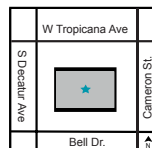
Culinary Health Center - Craig (North)

960 W. Craig Rd.
North Las Vegas, NV 89032



Culinary Health Center - Tropicana (Near The Strip)

4805 W. Tropicana Ave.
Las Vegas, NV 89103



For hours, copays & more information



Visit www.culinaryhc.com



Culinary Pharmacies



You can get your medications at one of our Culinary Pharmacies for no copay. The Culinary Pharmacies are only for Culinary participants and eligible dependents.

Our pharmacies offer more than 250 generic medications, including most diabetic prescription medicines and supplies.

For a list of medications available at the Culinary Pharmacies

- Visit a Culinary Pharmacy, or
- Visit www.culinaryhealthfund.org/pharmacies



Culinary Pharmacy Locations

- **Culinary Health Center - Nellis**
650 N. Nellis Blvd.
Las Vegas, NV 89110
702-963-9400
- **Culinary Health Center - Craig**
960 W. Craig Rd.
N. Las Vegas, NV 89032
725-332-6464
- **Culinary Health Center - Durango**
6350 S. Durango Dr.
Las Vegas, NV 89113
725-223-2100
- **Culinary Health Center - Tropicana**
4805 W. Tropicana Ave.
Las Vegas, NV 89103
702-650-4417



Clinical Pathology Laboratories (CPL)



You can only go to Clinical Pathology Laboratories (CPL) for your labs (blood work and other tests).

To find a CPL location



Visit www.culinaryhealthfund.org/labs



If you have questions, please call our Customer Service Office at **702-733-9938**.

CPL Lab at the Culinary Health Fund

1901 Las Vegas Blvd. South
Suite 140
Las Vegas, NV 89104

702-795-4900



Radiology & Imaging



You have many in-network providers for radiology and imaging services! Services include:

- X-rays
- Imaging (MRI, CAT Scans, ultrasounds, etc.)
- Mammograms

To find the nearest in-network locations for radiology and imaging



Visit www.culinaryhealthfund.org/imaging



In-Network Urgent Care



Urgent Care is for emergencies that are not a danger to your life or risk of loss of limb.

When should you use it?

- When your doctor is not available.
- Outside of normal office hours (nights & weekends).
- When you need medical attention right away.

Examples of problems treated at Urgent Care

- Accidents and falls
- Sprains and strains
- Fever or flu
- Sore throat
- High fever
- Vomiting, diarrhea
- Bleeding cuts that need stitches

To find an in-network Urgent Care near you



Visit www.culinaryhealthfund.org/urgentcares



Call the Customer Service Office at **702-733-9938**

Dental Plan

Benefits at an IN-NETWORK Dentist

Who is covered

Participants and their eligible dependents.

Maximum Yearly Benefit

There is no maximum.

Copays

Your copays will depend on the service that you get. There are no copays for:

- Exams
- Basic cleanings
- X-rays
- Silver fillings
- Other covered services

Braces (orthodontics)

The dental services must be from a dentist in the network.

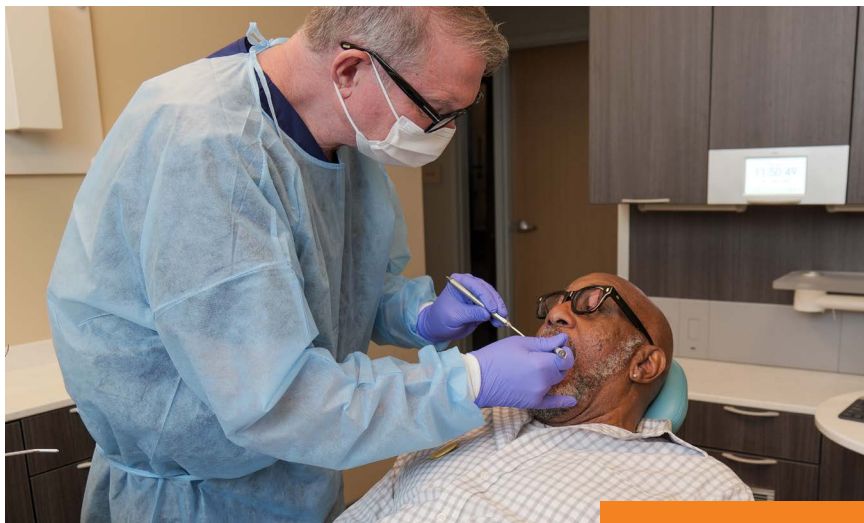
- **For kids (under the age of 19):** Copay is **\$850** per eligible child. Copay is divided in payments.
- **For adults (age 19 and older):** Copay is **\$2,700** per eligible adult, plus a maximum of \$400 at the end of active treatment. Copay is divided in payments.

****Please see the Dental Book for more detailed information about braces and copays.***



To find an in-network dentist or for more information, call **Nevada Dental Benefits** at **702-478-2014** or visit **www.nevadadentalbenefits.com**.





Benefits at an OUT-OF-NETWORK Dentist

Who is covered

Participants and their eligible dependents.

Maximum Yearly Benefit

\$1,500 for you and each of your eligible dependents.

Copays

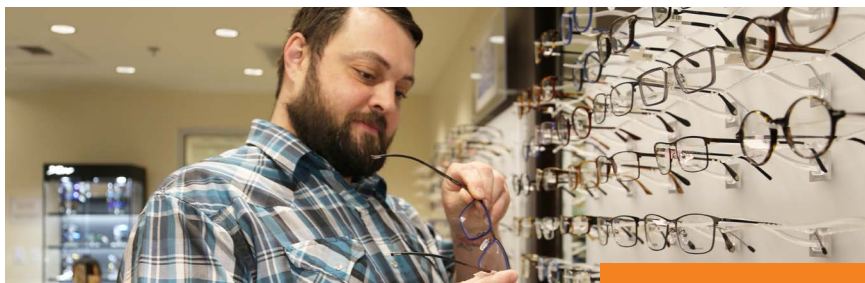
Depends on the service.

Braces

Not covered.

You are responsible for the difference between the Culinary payment and the doctor's charges.

Vision Benefits



How well you see is an important part of your and your family's health. Don't neglect your vision! With low copays and a large network of providers, your Culinary benefits can help you see better, and live better. **EyeMed** is your exclusive vision provider network!

You and your dependents can get glasses or contacts once every 2 calendar years.

How to find an eye doctor



Call EyeMed at **866-800-5457**



Visit **member.eyemedvisioncare.com/culinary**



Download the **EyeMed App**

For more information about your vision benefits, copays and more

- Call EyeMed at **866-800-5457**
- Visit **www.culinaryhealthfund.org/vision**



Life Insurance



Life insurance is another benefit that you get at **no cost to you**. If you pass away for a reason covered by the Culinary Plan, the person you choose as your beneficiary will get paid a monetary benefit.

Who can you name as a beneficiary?

You may choose anyone you wish as your beneficiary. Just fill out a Life Insurance Beneficiary Form at the Customer Service Office. You can change your beneficiary whenever you want.

Who is covered under the policy?

You and your dependents each have a policy as long as you are eligible for Culinary Health Fund benefits.

What if one of my dependents passes away?

If one of your dependents passes away, there is also a benefit. This benefit gets paid only to you (the participant).

For more details about your life insurance benefit



Visit www.culinaryhealthfund.org/life-insurance



Mental Health & Addiction Services

Your plan offers Mental Health Services to help you if you are sad, stressed, or have problems that affect your family, job, health, and more.

You can get help in these areas and more:

- Marriage & family issues
- Emotional stress
- Substance (drugs and alcohol) abuse
- Grief & loss
- Work pressures
- Gambling
- Financial difficulties
- Crisis intervention

How much will it cost?

Service	Copay
Generalists/Counselors	• No copay for your first 5 visits (per problem) • \$15 copay after your first 5 visits (per problem) • Other copays may apply

How to get help?

To get the care you need, please call:

- **Harmony Healthcare at 702-251-8000**
- **Human Behavior Institute (HBI) at 702-248-8866**

There are also services available for people with disabilities (including those that are blind or deaf).

Breast Care

You are eligible to receive a preventive mammogram for no copay if:

- You follow your doctor's guidelines.
- Your last mammogram was done over 11 months ago.

Talk to your doctor about getting your mammogram every year.

What are the steps you need to follow to get a mammogram?

1. Get a referral from your doctor.
2. Find a radiology provider on **www.culinaryhealthfund.org/imaging** and call them to make an appointment.
3. Preventive mammograms are a \$0 copay benefit.



Important information

Sometimes, women are told that they need to go back for more views or a diagnostic mammogram. If this happens to you, do not panic. This may be simply because the technician did not get enough clear images. Or it may be because your doctor just needs to see more. These other views and diagnostic mammograms will have a copay. These other views may be:

- Ultrasound
- MRI of the breast
- Another mammogram

Nevada Health Solutions (NHS)

NHS is the Culinary's Medical Management Team. They have a team of nurses and health coordinators to help you get the medical care you need in the hospital and at home. NHS also handles **prior authorization (approval)** for certain medical services and equipment.

NHS can:

- **Help you get ready for surgery and support you during your recovery.**
 - We understand a surgery can be stressful and you might not know what you need to do. NHS would like to give you some advice so you can be ready for your surgery and have a fast recovery.
- Visit you at the hospital and make sure you are getting the care you need.
- Assist with your transition when you leave the hospital.
- Call you if you have been to the Emergency Room to check on you and assist you with any follow-up care, if needed.
- Coordinate care if you have a chronic disease like:
 - Diabetes
 - Kidney Disease
 - High Blood Pressure
 - Heart Problems
 - COPD & Asthma



The NHS care team is ready to help you. Call **702-216-1653** if you have questions or need help.

Durable Medical Equipment (DME)



You may need Durable Medical Equipment (DME) to help you with a health condition.

What is Durable Medical Equipment?

It is equipment that helps you with a health condition. For example, if you have problems breathing, you may get oxygen equipment. Your doctor orders these devices for you to use at home. It is used every day, or for a long period of time.

How do I know if my DME is covered?

DME products **over \$500 must be approved** before they are purchased. This is called prior authorization. Tell your doctor or provider to fax a prior authorization request to NHS at **702-691-5614**.

For more information and to find a DME provider



Visit www.culinaryhealthfund.org/dme



Call our Customer Service Office at **702-733-9938**

Wellness Classes

We have classes for everyone!

Join one of our Wellness Classes and start your journey to a healthier you.

- We have classes available to fit your schedule.
- You'll get incentives to help you on your health journey.
- There is no cost for the classes.
- You can attend in person at one of our Culinary Health Centers or online via Zoom.

How to sign up



Call the Advocacy Line at **702-691-5665**

Available Classes



Diabetes Class 1

Learn about diabetes, how to measure your blood sugar, and tips to live healthier.



Diabetes Class 2

Find out how to make smart changes to your diet.



Breastfeeding

Learn what to expect when breastfeeding.



High Blood Pressure

Learn how high blood pressure can affect your life.



Kidney Smart

Learn about your kidneys and how they work, Kidney Disease, and treatment options.



Healthy Cooking

Learn how to make healthy and delicious recipes.



Coping with Depression

Learn about depression and anxiety, treatment options, and ways to cope.



Medicare Basics

As you near retirement age, get familiar with Medicare, your options, and common questions.

For more information and class schedules



Visit www.culinaryhealthfund.org/classes



Healthy Pregnancy Plus

Are you expecting?

Join our Healthy Pregnancy Plus Program for no copay!

What you'll get:

- Educational Materials & Breastfeeding Classes
- A Breast Pump (if you choose to breastfeed)
- Access to a Lactation Consultant (they can help with breastfeeding problems)
- **\$400** if you: go to your doctor **BEFORE** 12 weeks of pregnancy, go to **ALL** your appointments during your pregnancy, visit the Culinary Health Centers for a tour and to choose your baby's pediatrician, bring in your baby's birth certificate, and take your newborn to the Culinary Health Center for their **FIRST 4** pediatrician visits.

To sign up



Call the Advocacy Line at **702-691-5665** when you find out you are pregnant.

High Risk Pregnancy Center

We have contracted with the **High Risk Pregnancy Center** so that you can get the care you need if things get a little complicated. They have specialists dedicated to your and your baby's health!



If you have a high risk pregnancy and need an appointment, please call **702-382-3200** or visit **hrpregnancy.com**.



Nutrition Program



Looking to get healthy by eating better?

The Culinary Healthier U Program offers a certified dietitian/nutritionist to help you choose better foods to:

- Keep a healthier weight
- Control chronic illnesses

To get started

Call one of the dietitians/nutritionists in our network to make an appointment. They will do a screening to see if you qualify. There are no copays for these visits.



For more information and to find a dietitian/nutritionist, visit www.culinaryhealthfund.org/healthieru.



If you have questions, please call the Advocacy Line at **702-691-5665**.

For the latest information, please visit **culinaryhealthfund.org**
or call the Customer Service Office at **702-733-9938**.



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Las Vegas, NV 89104
702-733-9938
www.culinaryhealthfund.org



@CulinaryHealthFund