



Health Insurance for Your Small Business

*Available to Service, Manufacturing
& Transportation Industries*

Call us at **888-840-9080** or ask your
broker for a quote from Prominence!
www.ProminenceHealthPlan.com/ahp

chamber of
commerce
R E N O + S P A R K S

Prominence[®]
Health Plan

REV MAY23

Join Today!

Employers with 2 (unrelated) to 50 full-time employees can offer insurance coverage for their employees and their families with a high-quality, affordable Association Health Plan medical plan from Prominence.

Standardized Industrial Codes (SIC)

To be eligible for an Association Health Plan, qualifying businesses must fall into one of the SIC categories listed below:

| SIC RANGE | DESCRIPTION | COMMITTEE |
|-----------|--|----------------|
| 0100-0999 | Agriculture, Forestry & Fishing | Manufacturing |
| 1000-1499 | Mining | Manufacturing |
| 2000-3999 | Manufacturing | Manufacturing |
| 4000-4999 | Transportation, Communications, Electric, Gas & Sanitary service | Transportation |
| 5000-5199 | Wholesale Trade | Service |
| 5200-5999 | Retail Trade | Service |
| 6000-6799 | Finance, Insurance & Real Estate | Service |
| 7000-8999 | Services | Service |
| 9100-9729 | Public Administration | Service |
| 9900-9999 | Non-classifiable | Service |

Not all SIC codes are permissible for RSCC AHP coverage. If you are looking for industry alternatives, please contact PHP or your broker for additional health plan options.



Complimentary COBRA Administration

We heard and assessed the needs of the business community and are pleased to offer **COBRA Administration** at **NO COST** to group clients. Prominence has partnered with Cobra Control Services (CCS) to provide COBRA notification and, once a group has contracted the service, we will cover the costs for eligible groups.

Health Plan Highlights

- Statewide HMO with **no specialist referrals required**
- PPO & POS health plans include access to a **national network** for those members who live, work or travel out-of-state
- **24/7 care** via telephone or video from licensed physicians, psychiatrists and counselors for a **\$0 cost share**
- Members in southern Nevada can **earn up to \$120 per year** for engaging with the wellPORTAL primary care network



Participating Areas Include:

Douglas County, Lyon County, Storey County, Washoe County, Carson City, Clark County & Nye County

2023/2024 Benefit Overview

All medical plan options were carefully designed for RSCC members. Businesses can offer up to THREE different health plans, so employees have a choice when it comes to what works best for them. Benefits listed below are in-network.

| In-network Benefits | HMO 3000 | HMO 4000 | NEW PLAN! HMO 6000 | HMO HD 3000 ¹ | NEW PLAN! POS 1000* HMO/PPO | POS 2500* HMO/PPO | PPO 2000* | PPO HD 3000* ¹ |
|---|--------------------------|--------------------------|--------------------------|--------------------------|-----------------------------------|------------------------|----------------|---------------------------|
| Calendar Year Deductible (CYD) | | | | | | | | |
| Single | \$3,000 | \$4,000 | \$6,000 | \$3,000 | \$1,000/\$1,500 | \$2,500/\$3,000 | \$2,000 | \$3,000 |
| Family | \$6,000 | \$8,000 | \$12,000 | \$6,000 | \$2,000/\$3,000 | \$5,000/\$6,000 | \$6,000 | \$6,000 |
| Coinsurance | | | | | | | | |
| | 20% | 30% | 40% | 0% | 20% | 30% | 30% | 20% |
| Out-of-Pocket Maximum | | | | | | | | |
| Single | \$7,500 | \$8,150 | \$8,150 | \$3,000 | \$4,000/\$6,500 | \$7,500/\$8,150 | \$7,500 | \$6,900 |
| Family | \$15,000 | \$16,300 | \$16,300 | \$6,000 | \$8,000/\$13,000 | \$15,000/\$16,300 | \$15,000 | \$13,800 |
| Provider Office Visits | | | | | | | | |
| Telemedicine - Teladoc | \$0 copay | \$0 copay | \$0 copay | \$0 copay | \$0 copay | \$0 copay | \$0 copay | \$0 copay |
| Primary Care Provider (PCP) | \$30 copay | \$35 copay | \$35 copay | CYD/0% | \$15/\$30 copay | \$30/\$35 copay | \$30 copay | CYD/20% |
| wellPORTAL Primary Care | \$0 copay | \$0 copay | \$0 copay | CYD/\$0 copay | \$0 copay | \$0 copay | \$0 copay | CYD/\$0 copay |
| Specialist | \$60 copay | \$70 copay | \$70 copay | CYD/0% | \$30/\$60 copay | \$60/\$70 copay | \$60 copay | CYD/20% |
| Emergent/Urgent Care | | | | | | | | |
| Ambulance – Ground & Air | CYD/20% | CYD/30% | \$1,000 copay per trip | CYD/0% | \$250 copay per trip | CYD 30% | CYD/30% | CYD/20% |
| Emergency Room | \$1,000 copay | \$1,000 copay | \$2,000 copay | CYD/0% | \$500 copay | \$1,000 copay | \$1,000 copay | CYD/20% |
| Urgent Care | \$50 copay | \$50 copay | \$70 copay | CYD/0% | \$50/\$100 copay | \$50/\$100 copay | \$50 copay | CYD/20% |
| Hospital/Facility/Surgical | | | | | | | | |
| Outpatient Surgical | \$750 copay | \$1,000 copay | \$1,000 copay | CYD/0% | \$250 copay/ CYD 20% | \$1,000 copay/ CYD 30% | \$750 copay | CYD/20% |
| Inpatient Hospital | CYD/20% | CYD/30% | CYD/40% | CYD/0% | CYD \$1,000/ CYD 20% | CYD 30% | CYD/30% | CYD/20% |
| Pharmacy | | | | | | | | |
| FDA- Approved Preventive | No Charge | No Charge | No Charge | No Charge | No Charge | No Charge | No Charge | No Charge |
| Generic/Brand/Non-Brand | \$25/\$50/\$75 | \$25/\$50/\$75 | \$25/\$50/\$75 | CYD/0% | \$25/\$50/\$75 | \$25/\$50/\$75 | \$25/\$50/\$75 | CYD/20% |
| Specialty | 20% | 20% | 20% | CYD/0% | 20% | 20% | 20% | CYD/20% |
| Radiology | | | | | | | | |
| Routine X-Ray & Diagnostic | \$50 copay | \$50 copay | \$35 copay | CYD/0% | \$15/\$30 copay | \$50 copay | \$50 copay | CYD/20% |
| CT Scan & MRI | \$1,000 copay | \$1,000 copay | \$1,000 copay | CYD/0% | \$250 copay/ CYD 20% | \$1,000 copay/ CYD 30% | \$1,000 copay | CYD/20% |
| Complex Diagnostic | \$1,000 copay | \$1,000 copay | \$2,000 copay | CYD/0% | \$250 copay/ CYD 20% | \$1,000 copay/ CYD 30% | \$1,000 copay | CYD/20% |
| Maternity | | | | | | | | |
| Prenatal Care & Delivery | \$200 copay per delivery | \$200 copay per delivery | \$200 copay per delivery | CYD/0% | \$200 copay/ CYD 20% per delivery | \$200 copay/ CYD 30% | CYD/30% | CYD/20% |
| Delivery Room & Well-baby Hospital | CYD/20% | CYD/30% | CYD/40% | CYD/0% | CYD \$1,000 copay/ CYD 20% | CYD 30% | CYD/30% | CYD/20% |
| Mental Health/Alcohol & Drug Abuse Services | | | | | | | | |
| Inpatient | CYD/20% | CYD/30% | CYD/40% | CYD/0% | CYD \$1,000/ CYD 20% | CYD 30% | CYD/30% | CYD/20% |
| Outpatient | \$750 copay | \$1,000 copay | \$1,000 copay | CYD/0% | \$250 copay/ CYD 20% | \$1,000 copay/ CYD 30% | \$750 copay | CYD/20% |
| Office Visit | \$30 copay | \$35 copay | \$35 copay | CYD/0% | \$15/\$30 copay | \$30/\$35 copay | \$30 copay | CYD/20% |
| Lab and Pathology | | | | | | | | |
| | No Charge | No Charge | No Charge | CYD/0% | No Charge | No Charge | No Charge | CYD/20% |
| Pediatric Dental & Vision - Diagnostic and Preventive (up to age 19) | | | | | | | | |
| | No Charge | No Charge | No Charge | No Charge | No Charge | No Charge | No Charge | No Charge |

¹ High Deductible Health Plans are subject to deductible first and benefits will be rendered at the contractual rate based upon type of service. Refer to the Summary of Benefits document for benefit details, limitations and exclusions. This document is for plan comparison purposes only.

*Indicates plans with national network access outside Nevada

Not a Reno + Sparks Chamber Member?

If your company is a member of another Chamber within the applicable Nevada service areas, they are still eligible for an RSCC Association Health Plan through the Affiliate Program and can take advantage of these great small group insurance options.

Interested in RSCC Membership? To join, call 775-636-9550 or visit www.thechambernv.org

"The Reno + Sparks Chamber of Commerce Association Health Plan has helped our organization offer comprehensive, competitive benefits to help retain our most valuable employees. Being a small non-profit organization, our benefit offerings are vital to attracting new employees and helping us maintain a healthy, happy work culture."

Andrea L. Gregg, CEO
High Sierra AHEC

We've Got You Covered

Making sure members have access to quality, convenient healthcare is just as important to them as it is to us. That's why we are so proud of our Prominence provider network. We offer ample coverage to care from a variety of providers across the state and beyond.



CARSON TAHOE
HEALTH



The Valley Health System®



Teladoc

24/7 telemedicine care with U.S. board-certified doctors, pediatricians and therapists for a \$0 copay.



Northern Nevada Sierra Medical Center

Full-service medical center with Labor & Delivery.



National PPO Network

Through a collaboration with Cigna, members who live, work or travel outside the state and are enrolled have national network access.



wellPORTAL Primary Care Network

Includes access to southern Nevada's top doctors, VIP customer service and patient rewards for provider engagement.

The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Cigna is an independent company and not an affiliate of Prominence Health Plan.