

Prominence
Health

chamber of
commerce
RENO + SPARKS

CONNECTED COMMUNITY. COLLABORATIVE CARE.

Your 2026-2027 RENO+SPARKS Chamber
Association Health Plan Benefit Guide

Your Group Plan. Made Smarter.

Built for local businesses & powered
by an exceptional care network
that puts your team first.



SMALL BUSINESS STRENGTH.



Health Plans Made Smarter.

Choosing health insurance is an investment in the people who build your business. To protect small businesses from volatile rates and fragmented networks, the **Reno+Sparks Chamber of Commerce** partnered with **Prominence Health**.

By bundling the collective strength of local Chamber members, our Association Health Plan (AHP) unlocks competitive large-group buying power combined with a smarter, empathetic healthcare model: Collaborative Care.

What is Collaborative Care?

Healthcare works best when your insurance provider, local doctors, and care advocates operate as a unified team. Prominence actively removes administrative barriers, wrapping a dedicated support system around your employees to coordinate specialist visits, follow-up treatments, and prescriptions behind the scenes.

Predictable Financial Strength:

Access stable large-group rate structures.

Unified Local Network:

Connect directly to the area's most trusted primary doctors and regional hospitals.

Person-First Advocates:

Dedicated local care advocates who manage clinical details.

important!

Participation & Eligibility Check

To unlock these exclusive large-group rates, businesses must be active Chamber members, locate their operations in an eligible county, and fall within an approved SIC range. *(Plans remain identical across all industry groups).*

Eligible Nevada Counties:

Washoe, Douglas, Lyon, Storey, Carson City, Clark, and Nye.

Approved Industry Sectors (SICs):

SIC Range	Industry Description	Committee
0100-1499	Agriculture, Forestry, Fishing, & Mining	Manufacturing
2000-3999	Manufacturing	Manufacturing
4000-4999	Transportation, Communications & Utilities	Transportation
5000-5999	Wholesale & Retail Trade	Service
6000-6799	Finance, Insurance & Real Estate	Service
7000-8999	Services <i>(including Health Services)</i>	Service
9100-9729	Public Administration	Service
9900-9999	Non-Classifiable	Service

quick tip:

Don't see your exact industry listed or aren't certain of your SIC classification? Reach out to your health insurance broker or Prominence Health—we can quickly verify your code or find your path forward.

Businesses can offer to up THREE different health plans; in-network benefits are listed below.

PLANS RENEW SEPTEMBER 1, 2027

In-network Benefits		RSCC CONCIERGE*	RSCC SIGNATURE*	RSCC CHOICE*	RSCC ESSENTIAL*	RSCC RESERVE HSA**
Calendar Year Deductible (CYD)						
Individual		\$0	\$2,500	\$5,000	\$7,500	\$3,500
Family		\$0	\$5,000	\$10,000	\$15,000	\$7,000
Coinsurance						
		0%	0%	0%	0%	0%
Out-of-Pocket Maximum						
Individual		\$5,000	\$5,000	\$8,000	\$10,600	\$8,000
Family		\$10,000	\$10,000	\$16,000	\$21,200	\$16,000
Provider Office Visits						
PCP Preferred/Select		\$0	\$0	\$0	\$0	\$0
PCP Standard/Non-Preferred		\$25	\$25	\$50	\$50	CYD/\$50
Specialist Level 1	★	\$50	\$50	\$90	\$90	CYD/\$90
Specialist Level 2	★	\$75	CYD/\$75	CYD/\$90	CYD/\$90	CYD/\$90
24/7 Medical+Mental Health-Teledoc		\$0	\$0	\$0	\$0	\$0
Emergent Care						
Ambulance – Ground & Air		\$500	\$500	\$500	\$500	CYD/\$500
Emergency Room		\$500	\$500	\$500	\$500	CYD/\$500
Urgent Care		\$50	\$50	\$90	\$90	CYD/\$90
Surgical/Hospital/Facility						
Outpatient Surgical ASC (Surgeon Facility)	★	\$500 \$500	CYD/\$500 CYD/\$500	CYD/\$750 CYD/\$750	CYD/\$1,000 CYD/\$1,000	CYD/\$1,000 CYD/\$1,000
Outpatient Surgical Hospital Facility	★	\$1,000	CYD/\$1,000	CYD/\$1,500	CYD/\$2,000	CYD/\$2,000
Inpatient Hospital Facility		\$1,000	CYD/\$1,000	CYD/\$1,500	CYD/\$2,000	CYD/\$2,000
Pharmacy						
FDA- Approved Preventive		No Charge	No Charge	No Charge	No Charge	No Charge
Generic/Brand/Non-Brand		\$5 \$30 \$80	\$5 \$30 \$80	\$5 \$30 \$80	\$5 \$30 \$80	CYD/\$5 CYD/\$30 CYD/\$80
Specialty	★	\$500	CYD/\$500	CYD/\$1,000	CYD/\$1,000	CYD/\$1,000
Radiology + Lab/Pathology (Freestanding OP Hospital)						
Lab/Pathology	★	\$0 \$50	\$0 CYD/\$50	\$0 CYD/\$100	\$0 CYD/\$100	CYD/\$100 CYD/\$100
Routine X-Ray & Diagnostic	★	\$100 \$100	\$100 \$100	\$200 \$200	\$200 \$200	CYD/\$200 CYD/\$200
Advanced Imaging & Complex Diagnostic	★	\$100 \$1,000	CYD/\$100 CYD/\$1,000	CYD/\$200 CYD/\$1,500	CYD/\$200 CYD/\$2,000	CYD/\$200 CYD/\$2,000
Maternity						
Prenatal Care & Delivery - Physician		No Charge	No Charge	No Charge	No Charge	No Charge
Delivery Room & Well-baby Hospital		\$1,000	CYD/\$1,000	CYD/\$1,500	CYD/\$2,000	CYD/\$2,000
Mental Health/Alcohol & Drug Abuse Services (Physician Facility)						
Office Visit	★	\$25	\$25	\$50	\$50	CYD/\$50
Outpatient	★	\$25 \$250	\$25 CYD/\$250	\$50 CYD/\$500	\$50 CYD/\$500	CYD/\$50 CYD/\$500
Outpatient Residential/ Partial Hospitalization Treatment	★	\$0 \$1,000	\$0 CYD/\$1,000	\$0 CYD/\$1,500	\$0 CYD/\$2,000	\$0 CYD/\$2,000
Inpatient	★	\$0 \$1,000	\$0 CYD/\$1,000	\$0 CYD/\$1,500	\$0 CYD/\$2,000	\$0 CYD/\$2,000
Pediatric Dental & Vision - Diagnostic and Preventive (up to age 19)						
		No Charge	No Charge	No Charge	No Charge	No Charge

★ Subject to the deductible on plans where a deductible applies. **Collaborative Care** may waive or reduce cost-sharing for these services, except on HSA-qualified HDHP. Refer to the Summary of Benefits document for benefit details, limitations and exclusions. This document is for plan comparison purposes only. Collaborative Care is a voluntary program. Members must contact Prominence Advocate Team and engage the Collaborative Care Nurse. Select services may qualify for cost-share reductions after enrolling in Collaborative Care.

¹ High Deductible Health Plans are subject to deductible first and benefits will be rendered at the contractual rate based upon type of service.

* Indicates plans with national network access outside Nevada.

Ready to **RENEW** or **SWITCH?**

Let's Make it Simple.

Whether you are seamlessly renewing your group or joining the Chamber AHP for the first time, we are here to guide you through the September renewal season.

For Our Valued Health Insurance Brokers

We make your renewal cycle easier with rapid turnarounds, clear documentation, and our dedicated Broker Support Path.

Request Quotes Early:

Submit renewal elections or new group proposals to php-GroupQuotes@uhsinc.com.

Broker Toolkits:

Utilize updated digital crosswalks and benefit matrices for simple client comparisons.

For Reno+Sparks Chamber Members

Securing peace of mind for your team takes just a few steps. You don't have to navigate it alone.

Current Employer Groups:

Reach out to your Employee Benefits Broker or directly to Prominence Health to confirm your 2026-2027 plan selection.

New to the AHP?

Ensure your Chamber membership is active. If you need a broker, we can connect you with a certified professional to build a plan for your budget.

Contact Us!



Call Prominence Health:
888-840-9080



Email Quote Requests:
php-GroupQuotes@uhsinc.com



Explore Online:
www.ProminenceHealthPlan.com/ahp

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