



RENO + SPARKS CHAMBER ASSOCIATION HEALTH PLANS:

Health Benefits that Make Your Small Business Better

chamberof
commerce
R E N O + S P A R K S

Contact the Chamber:

CALL 775-636-9550

VISIT www.thechambernv.org

Prominence
Health

CALL 888-840-9080

VISIT www.ProminenceHealthPlan.com/ahp

ASK Your Broker for a Quote

Join Today!

Members of the Chamber 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 through a Reno + Sparks Chamber of Commerce partnership with Prominence Health.

Standardized Industrial Codes (SIC)

To be eligible for participation in the Reno + Sparks Chamber of Commerce 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 (including Health Services) | Service |
| 9100-9729 | Public Administration | Service |
| 9900-9999 | Non-classifiable | Service |

Not all SIC codes are permissible for Reno + Sparks Chamber Association Health Plan coverage. If you are looking for industry alternatives, please contact Prominence or your broker for additional health plan options.

With the Power of a Large Group Comes Large Group Advantages

- ✓ **OFFER** comprehensive health coverage for enrolled members & dependents
- ✓ **SAVE** in premium costs compared to other options
- ✓ **ACCESS** a large and comprehensive statewide provider network
- ✓ **RETAIN** workforce talent with valuable health insurance and employee benefits
- ✓ **ENROLL** at any time!

More Good Stuff...

- A range of **eight** different health plans – your business can offer up to three for employee choice
- All HMO plans are statewide with **no specialist referrals required**
- Employees or dependents who meet specific health criteria and who are enrolled in the Association Health Plan may be eligible to participate in **ground-breaking medical care promoting brain health** through a partnership with EPIC Brain Centers
- Prominence provides required COBRA employee and dependent **Qualifying Event Notifications at no cost**



Participating Areas Include:

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

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

PLANS RENEW SEPTEMBER 1, 2026

| In-network Benefits | RSCC HMO SELECT 12 | RSCC HMO SELECT 17 | RSCC HMO SELECT 22 | RSCC HMO HDHP SELECT 10 ¹ | RSCC POS FREEDOM 6* (HMO/PPO) | RSCC POS FREEDOM 9* (HMO/PPO) | RSCC PPO FREEDOM 9* | RSCC PPO HDHP FREEDOM 22 ^{1*} |
|---|--------------------------|--------------------------|--------------------------|--|-------------------------------------|--------------------------------------|---------------------------|--|
| Calendar Year Deductible (CYD) | | | | | | | | |
| Individual | \$3,000 | \$4,000 | \$6,000 | \$3,300 | \$1,000/\$1,500 | \$2,500/\$3,000 | \$2,500 | \$6,000 |
| Family | \$6,000 | \$8,000 | \$12,000 | \$6,600 | \$2,000/\$3,000 | \$5,000/\$6,000 | \$5,000 | \$12,000 |
| Coinsurance | | | | | | | | |
| | 20% | 30% | 40% | 0% | 20% | 30% | 30% | 40% |
| Out-of-Pocket Maximum | | | | | | | | |
| Individual | \$7,500 | \$8,150 | \$8,150 | \$3,300 | \$4,000/\$6,500 | \$7,500/\$8,150 | \$5,000 | \$8,300 |
| Family | \$15,000 | \$16,300 | \$16,300 | \$6,600 | \$8,000/\$13,000 | \$15,000/\$16,300 | \$10,000 | \$16,600 |
| Provider Office Visits | | | | | | | | |
| Primary Care Provider (PCP) | \$30 | \$35 | \$35 | CYD/0% | \$0 | \$0 | \$30 | CYD/40% |
| Specialist | \$60 | \$70 | \$70 | CYD/0% | \$15/\$30 | \$30/\$35 | \$60 | CYD/40% |
| 24/7 Gen Medical - Teladoc | \$0 | \$0 | \$0 | CYD/\$0 | \$0 | \$0 | \$0 | CYD/\$0 |
| wellPORTAL | \$0 | \$0 | \$0 | CYD/\$0 | \$30/\$60 | \$60/\$70 | \$0 | CYD/\$0 |
| Emergent/Urgent Care | | | | | | | | |
| Ambulance – Ground & Air | CYD/20% | CYD/30% | \$1,000 | CYD/0% | \$250 | CYD/30% | CYD/30% | CYD/40% |
| Emergency Room | \$1,000 | \$1,000 | \$2,000 | CYD/0% | \$500 | \$1,000 | \$1,000 | CYD/40% |
| Urgent Care | \$50 | \$50 | \$70 | CYD/0% | \$50/\$100 | \$50/\$100 | \$50 | CYD/40% |
| Surgical/Hospital | | | | | | | | |
| Outpatient Surgical ASC | \$750 | \$1,000 | \$1,000 | CYD/0% | \$100/CYD 20% | \$250/CYD 30% | \$750 | CYD/0% |
| Outpatient Surgical Hospital | CYD/20% | CYD/30% | CYD/40% | CYD/0% | \$250/CYD 20% | \$1,000/CYD 30% | CYD/30% | CYD/40% |
| Inpatient Hospital | CYD/20% | CYD/30% | CYD/40% | CYD/0% | CYD \$1,000 /CYD 20% | CYD 30%/CYD 30% | CYD/30% | CYD/40% |
| 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/40% |
| Specialty | 20% | 20% | 20% | CYD/0% | 20% | 20% | 20% | CYD/40% |
| Radiology (Freestanding OP Hospital) | | | | | | | | |
| Routine X-Ray & Diagnostic | \$50 CYD/20% | \$50 CYD/30% | \$35 CYD/40% | CYD/0% CYD/0% | \$15/\$30 CYD 20%/CYD 20% | \$50/\$50 CYD 30%/CYD 30% | \$50 CYD/30% | CYD/0% CYD/40% |
| CT Scan & MRI | \$1,000 CYD/20% | \$1,000 CYD/30% | \$1,000 CYD/40% | CYD/0% CYD/0% | \$250/CYD 20% CYD 20%/CYD 20% | \$1,000/CYD 30% CYD 30%/CYD 30% | \$1,000 CYD/30% | CYD/0% CYD/40% |
| Complex Diagnostic | \$1,000 CYD/20% | \$1,000 CYD/30% | \$2,000 CYD/40% | CYD/0% CYD/0% | \$250/ CYD 20% CYD 20%/CYD 20% | \$1,000/CYD 30% CYD 30%/CYD 30% | \$1,000 CYD/30% | CYD/0% CYD/40% |
| Maternity | | | | | | | | |
| Prenatal Care & Delivery (per delivery) | \$200 | \$200 | \$200 | CYD/0% | \$200/CYD 20% | \$200/CYD 30% | \$200 | CYD/40% |
| Delivery Room & Well-baby Hospital | CYD/20% | CYD/30% | CYD/40% | CYD/0% | CYD \$1,000/CYD 20% | CYD/30% | CYD/ 30% | CYD/40% |
| Mental Health/Alcohol & Drug Abuse Services | | | | | | | | |
| Office Visit | \$30 | \$35 | \$35 | CYD/0% | \$15/\$30 | \$30/\$35 | \$30 | CYD/40% |
| Mental Health - Teladoc | \$0 | \$0 | \$0 | CYD/\$0 | \$0 | \$0 | \$0 | CYD/\$0 |
| Outpatient Intensive | \$750 | \$1,000 | \$1,000 | CYD/0% | \$250/CYD 20% | \$1,000/CYD 30% | \$750 | CYD/40% |
| Inpatient | CYD/20% | CYD/30% | CYD/40% | CYD/0% | CYD \$1,000/CYD20% | CYD/30% | CYD/30% | CYD/40% |
| Lab and Pathology (Freestanding OP Hospital) | | | | | | | | |
| | No Charge CYD/20% | No Charge CYD/30% | No Charge CYD/40% | CYD/0% CYD/0% | No Charge CYD 20% | No Charge CYD 20% | No Charge CYD/30% | CYD/0% CYD/40% |
| 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 |

Refer to the Summary of Benefits document for benefit details, limitations and exclusions. This document is for plan comparison purposes only.

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**

Not a Reno + Sparks Chamber Member?

Any Nevada business or nonprofit organization can become a member of the **Reno + Sparks Chamber of Commerce** and if it is in one of the areas served by Prominence, it is eligible to participate in the **Association Health Plan** insurance options. Membership is a requirement in order to take advantage of the many insurance options.

Interested in Reno + Sparks Chamber Membership?

To join, **CALL 775-636-9550** or
VISIT www.thechambernv.org

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.



With seven clinic locations in the Reno, Sparks and Carson City area, access to primary care is accessible AND convenient.



24/7 care for a \$0 copay¹ for general medical issues, plus access to mental health services for anxiety, depression and stress.



Through a collaboration with Cigna Healthcare^{®2}, members who live, work or travel outside the state and are enrolled in a POS or PPO health plan have national network access.



Brings urgent care to the comfort of a member's home for the same cost as a PCP copay - available 7 a.m. to midnight, 365 days/year.



All health plans include access to 11,600+ gyms, on-demand videos and 1:1 well-being coaching for an affordable monthly membership fee.



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

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

² The Cigna Healthcare PPO Network refers to the healthcare providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO Network for Shared Administration.