



## **Schedule of Benefits**

AHP Hometown Gold X PPO

*HIOS Plan ID: 85266NV0040001*

Benefit period: From 01/01/2023 through 12/31/2023 Calendar Year.

## About your Schedule of Benefits

This Schedule of Benefits describes your Preferred Provider Organization (PPO) health insurance policy provided by Hometown Health Providers Insurance Company, Inc. that is licensed by the State of Nevada to provide or arrange for the provision of health care services on behalf of its members.

### Network

This Policy is an open access Preferred Provider Organization (PPO) plan that provides access to a large, state-wide network of Preferred Providers who have contracts with Hometown Health. Services from Preferred Providers will generally be paid at the In-Network Benefit level. Members may also seek services from Non-Preferred Providers (Out-of-Network), generally at a reduced benefit level (higher cost to the Member).

### Prescription Drug Coverage

Members must utilize the HometownRx Pharmacy Network. This Policy does not cover drugs which are purchased from pharmacies that are not part of the HometownRx Pharmacy Network. Members must work with their doctors to select drugs that are included in members plan specific HometownRx Drug Formulary. This Policy does not cover drugs which are not included in the HometownRx Drug Formulary.

### Geographic Service Area

Please refer to your plan's Evidence of Coverage (EOC) for specific details about member eligibility, geographic service areas, and residency requirements.

### Minimum Essential Coverage

This Benefit Plan is considered Minimum Essential Coverage as defined by 26 U.S.C. § 5000A(f) and its implementing regulations.

### Prior Approval / Prior Authorization

Approval from a health plan that may be required before you get a service or fill a prescription in order for the service or prescription to be covered by your plan. HMO members require a Referral and Prior Authorization from their Primary Care Physician (PCP). See Evidence of Coverage (EOC) for additional details.

### Additional Requirements

This Schedule of Benefits describes benefits, exclusions, limitations, and applicable administrative policies, rights, responsibilities, and procedures. This document is a summary in nature. It does not contain all of the Prior Authorization requirements and specific restrictions, exclusions and limitations associated with this Benefit Plan. Refer to the EOC for a more comprehensive list of Prior Authorization requirements and specific cost sharing information, restrictions, exclusions and limitations.

# Your Deductible and Out-of-Pocket Maximum

This Benefit Overview describes your coverage and Cost Sharing Amounts, including Deductible and Out-of-Pocket Maximum.

| General Cost Share & Features   | In Network                            | Out of Network                         |
|---|---------------------------------------|--|
| <b>Deductible:</b><br>- Per Calendar Year<br>- Medical and Drug Combined<br>- Some services do not apply to the deductible, as indicated below. | \$0/Individual<br>\$0/Family          | \$8,000/Individual<br>\$16,000/Family  |
| <b>Out-of-Pocket Maximum:</b><br>- Per Calendar Year<br>- Medical and Drug Combined   | \$5,700/Individual<br>\$11,400/Family | \$16,000/Individual<br>\$32,000/Family |

## Deductible

If you are the Subscriber, and the only Member covered under Your Plan, the Individual Deductible amount applies. If You have other Family Members on Your Plan the Family Deductible amount applies. The Plan has an embedded Individual Deductible within the Family Deductible. If one Family Member meets the Individual Deductible his or her benefits will begin. Once the total Family coverage Deductible is met benefits are available for all Family Members. No one Member can contribute more than their Individual Deductible amount to the Family Deductible. Copayment or Coinsurance amounts a member pays for services shown as covered without a Deductible will not count toward meeting the Individual or Family Deductible.

## Out of Pocket Maximum

If you are the Subscriber, and the only Member covered under Your Plan, the Individual maximum applies. If You have other Family Members on Your Plan the Family maximum applies. Under Family coverage the Individual maximum applies separately to each covered Family Member. Once the total Family coverage maximum is met the Family maximum amount is satisfied. No one Member can contribute more than their Individual maximum amount to the Family limit.

The Out-of-Pocket Maximum includes Deductibles, Copayments and Coinsurance. The Out-of-Pocket Maximum does not include Premiums, expenses associated with non-covered services or denied claims, Ancillary Charges and amounts that Non-Participating Providers bill and are payable that are greater than the Allowed Amount.

# Benefit Details

The following table provides information about your benefits.

| Benefit   | In Network   | Out of Network                              |
|---|--|---|
| <b>Primary &amp; Specialist Office Visits</b>   |  |   |
| Primary Care Visit to Treat an Injury or Illness with a Renown Medical Group (RMG) Provider | From Visit 1 to 3 - No Charge<br>From Visit 4 and after - \$10 Copayment Per Visit | Subject to deductible, then 50% Coinsurance |
| Primary Care Visit to Treat an Injury or Illness  | From Visit 1 to 3 - No Charge<br>From Visit 4 and after - \$10 Copayment Per Visit | Subject to deductible, then 50% Coinsurance |
| Specialist Visit  | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |

| Benefit   | In Network   | Out of Network                              |
|---|--|---|
| Other Practitioner Office Visit (Nurse, Physician Assistant)  | From Visit 1 to 3 - No Charge<br>From Visit 4 and after - \$10 Copayment Per Visit | Subject to deductible, then 50% Coinsurance |
| Physician to Physician eConsult   | From Visit 1 to 3 - No Charge<br>From Visit 4 and after - \$10 Copayment Per Visit | Subject to deductible, then 50% Coinsurance |
| <b>Preventive Care</b>  |  |   |
| Prenatal and Postnatal Care   | No Cost  | Subject to deductible, then 50% Coinsurance |
| Preventive Care/Screening/Immunization  | No Cost  | Subject to deductible, then 50% Coinsurance |
| Well Baby Visits and Care   | No Cost  | Subject to deductible, then 50% Coinsurance |
| <b>Therapy</b>  |  |   |
| Habilitation Services<br><i>120 visit(s) per year</i>   | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Outpatient Rehabilitation Services<br><i>120 visit(s) per year</i>  | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Rehabilitative Occupational and Rehabilitative Physical Therapy<br><i>120 visit(s) per year</i>           | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Rehabilitative Speech Therapy<br><i>120 visit(s) per year</i>   | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Infusion Therapy<br><i>Does not include the cost of special pharmaceuticals used in infusion therapy.</i> | \$60/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Chemotherapy  | \$60/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Radiation   | \$60/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| <b>Diagnostic &amp; Imaging</b>   |  |   |
| Imaging (CT/PET Scans, MRIs)  | \$200/Visit, Deductible does not apply   | Subject to deductible, then 50% Coinsurance |
| Laboratory Outpatient and Professional Services   | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| X-rays and Diagnostic Imaging   | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| <b>Outpatient Care</b>  |  |   |
| Mental/Behavioral Health Outpatient Services  | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Outpatient Facility Fee (e.g., Ambulatory Surgery Center)   | \$200/Visit, Deductible does not apply   | Subject to deductible, then 50% Coinsurance |
| Outpatient Surgery Physician/Surgical Services  | \$200/Visit, Deductible does not apply   | Subject to deductible, then 50% Coinsurance |

| <b>Benefit</b>  | <b>In Network</b>                          | <b>Out of Network</b>                       |
|---|--|---|
| Substance Abuse Disorder Outpatient Services                      | \$30/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| <b>Inpatient Care</b>   |  |   |
| Childbirth/Delivery Facility Services                             | \$2,000/Stay, Deductible does not apply    | Subject to deductible, then 50% Coinsurance |
| Childbirth/Delivery Professional Services                         | \$200/Visit, Deductible does not apply     | Subject to deductible, then 50% Coinsurance |
| Inpatient Hospital Services (e.g., Hospital Stay)                 | \$2,000/Stay, Deductible does not apply    | Subject to deductible, then 50% Coinsurance |
| Inpatient Physician and Surgical Services                         | \$200/Visit, Deductible does not apply     | Subject to deductible, then 50% Coinsurance |
| Mental/Behavioral Health Inpatient Services                       | \$2,000/Stay, Deductible does not apply    | Subject to deductible, then 50% Coinsurance |
| Skilled Nursing Facility<br><i>60 days per year</i>               | \$2,000/Stay, Deductible does not apply    | Subject to deductible, then 50% Coinsurance |
| Substance Abuse Disorder Inpatient Services                       | \$2,000/Stay, Deductible does not apply    | Subject to deductible, then 50% Coinsurance |
| <b>Hospice Care</b>   |  |   |
| Hospice Services<br><i>5 days per episode</i>                     | \$0/Visit, Deductible does not apply       | Subject to deductible, then 50% Coinsurance |
| <b>Home Health Care</b>   |  |   |
| Home Health Care Services   | \$30/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| Long-Term/Custodial Nursing Home Care                             | Not Covered                                | Not Covered                                 |
| Private-Duty Nursing  | \$30/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| <b>Urgent Care</b>  |  |   |
| Urgent Care Centers or Facilities                                 | \$50/Visit, Deductible does not apply      | \$50/Visit, Deductible does not apply       |
| <b>Emergency Care/Ambulance</b>                                   |  |   |
| Emergency Room Services   | \$1,000/Visit, Deductible does not apply   | \$1,000/Visit, Deductible does not apply    |
| Emergency Transportation/Ambulance<br><i>(Ground, Air, Water)</i> | 20% Coinsurance, Deductible does not apply | 50% Coinsurance, Deductible does not apply  |
| <b>Durable Medical Equipment</b>                                  |  |   |
| Durable Medical Equipment<br><i>1 item(s) per 3 years</i>         | 20% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Prosthetic Devices<br><i>1 item(s) per 3 years</i>                | 20% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Hearing Aids<br><i>1 item(s) per 3 years</i>                      | Not Covered                                | Not Covered                                 |
| <b>Dental Care</b>  |  |   |

| Benefit   | In Network   | Out of Network                              |
|---|--|---|
| Accidental Dental   | \$60/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Basic Dental Care – Child   | Not Covered  | Not Covered                                 |
| Basic Dental Care – Adult   | Not Covered  | Not Covered                                 |
| <b>Vision Care</b>  |  |   |
| Eye Glasses for Children<br><i>1 item(s) per year</i>   | Not Covered  | Not Covered                                 |
| Routine Eye Exam for Children<br><i>1 exam(s) per year</i>  | Not Covered  | Not Covered                                 |
| Routine Eye Exam (Adult)  | Not Covered  | Not Covered                                 |
| <b>Additional Services</b>  |  |   |
| Abortion<br><i>Except in the case of rape, incest, or for a pregnancy which, as certified by a doctor, places the woman in grave danger</i> | Not Covered  | Not Covered                                 |
| Acupuncture   | Not Covered  | Not Covered                                 |
| Allergy Testing   | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Bariatric Surgery<br><i>1 Procedure(s) per lifetime</i>   | \$2,000/Stay, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Cosmetic Surgery  | Not Covered  | Not Covered                                 |
| Diabetes Education  | From Visit 1 to 3 - No Charge<br>From Visit 4 and after - \$10 Copayment Per Visit | Subject to deductible, then 50% Coinsurance |
| Dialysis  | \$60/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Reconstructive Surgery  | \$1,000/Visit, Deductible does not apply   | Subject to deductible, then 50% Coinsurance |
| Transplant  | \$2,000/Stay, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Treatment for Temporomandibular Joint Disorders   | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Weight Loss Programs  | Not Covered  | Not Covered                                 |
| Remote Monitoring<br><i>Copay paid once per 30-day period.</i>  | From Visit 1 to 3 - No Charge<br>From Visit 4 and after - \$10 Copayment Per Visit | Subject to deductible, then 50% Coinsurance |
| Special Food Products<br><i>4 item(s) per year</i>  | 20% Coinsurance, Deductible does not apply   | Subject to deductible, then 50% Coinsurance |
| Applied Behavioral Therapy for the treatment of Autism  | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Nutritional Counseling<br><i>1 visit(s) per episode</i>   | \$30/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |

| Benefit  | In Network                                 | Out of Network                              |
|--|--|---|
| Chiropractic Care<br><i>20 visit(s) per year</i>   | \$30/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| Infertility Treatment<br><i>6 Procedure(s) per lifetime</i>  | Not Covered                                | Not Covered                                 |
| Routine Foot Care  | Not Covered                                | Not Covered                                 |
| Any other covered medical service not listed in this Schedule of Benefits  | 20% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| <b>Telemedicine - For more information, please visit <a href="http://www.hometownhealth.com/telehealth">www.hometownhealth.com/telehealth</a>.</b> |  |   |
| General Med Urgent Care by Teladoc   | \$0/Visit, Deductible does not apply       | \$0/Visit, Deductible does not apply        |
| Dermatology by Teladoc   | \$20/Visit, Deductible does not apply      | \$20/Visit, Deductible does not apply       |
| Mental/Behavioral Health by Teladoc  | \$20/Visit, Deductible does not apply      | \$20/Visit, Deductible does not apply       |

# Prescription Drugs

## Rx Deductible and Out of Pocket Maximum (OOPM)

| Rx Cost Share & Features  | In Network                            | Out of Network |
|---|---------------------------------------|----------------|
| Deductible<br>(Integrated with Medical Deductible)                          | \$0/Individual<br>\$0/Family          | Not Applicable |
| Maximum Out of Pocket<br>(Integrated with Medical Maximum<br>Out of Pocket) | \$5,700/Individual<br>\$11,400/Family | Not Applicable |

| Retail Pharmacy - 30 day supply (1*copay), 60 day supply (2*copay), 90 day supply (3*copay) |                 |                |
|---|-----------------|----------------|
| Tier  | In Network      | Out of Network |
| Generic Drugs (Tier 1)  | \$5 Copayment   | Not Covered    |
| Preferred Brand Drugs (Tier 2)  | \$40 Copayment  | Not Covered    |
| Non-Preferred Drugs (Tier 3)  | \$150 Copayment | Not Covered    |
| Specialty Drugs (Tier 4)  | 50% Coinsurance | Not Covered    |

| Mail Order – 90 day supply (2*copay) |                 |                |
|--------------------------------------|-----------------|----------------|
| Tier                                 | In Network      | Out of Network |
| Generic Drugs (Tier 1)               | \$10 Copayment  | Not Covered    |
| Preferred Brand Drugs (Tier 2)       | \$80 Copayment  | Not Covered    |
| Non-Preferred Drugs (Tier 3)         | \$300 Copayment | Not Covered    |
| Specialty Drugs (Tier 4)             | 50% Coinsurance | Not Covered    |

| Renown Pharmacy - 30 day supply (1*copay), 60 day supply (2*copay), 90 day supply (3*copay) |                 |                |
|---|-----------------|----------------|
| Tier  | In Network      | Out of Network |
| Generic Drugs (Tier 1)  | \$5 Copayment   | Not Covered    |
| Preferred Brand Drugs (Tier 2)  | \$40 Copayment  | Not Covered    |
| Non-Preferred Drugs (Tier 3)  | \$150 Copayment | Not Covered    |
| Specialty Drugs (Tier 4)  | 50% Coinsurance | Not Covered    |