



## **Schedule of Benefits**

Hometown Gold PPO

*HIOS Plan ID: 85266NV0020109*

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> - Per Calendar Year - Medical and Drug Combined - Some services do not apply to the deductible, as indicated below.	\$0/Individual \$0/Family	\$8,000/Individual \$16,000/Family
<b>Out-of-Pocket Maximum:</b> - Per Calendar Year - Medical and Drug Combined	\$6,900/Individual \$13,800/Family	\$16,000/Individual \$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 From Visit 4 and after - \$20 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 From Visit 4 and after - \$20 Copayment Per Visit	Subject to deductible, then 50% Coinsurance
Specialist Visit	\$40/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 From Visit 4 and after - \$20 Copayment Per Visit	Subject to deductible, then 50% Coinsurance
Physician to Physician eConsult	From Visit 1 to 3 - No Charge From Visit 4 and after - \$20 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 <i>120 visit(s) per year</i>	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Outpatient Rehabilitation Services <i>120 visit(s) per year</i>	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Rehabilitative Occupational and Rehabilitative Physical Therapy <i>120 visit(s) per year</i>	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Rehabilitative Speech Therapy <i>120 visit(s) per year</i>	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Infusion Therapy <i>Does not include the cost of special pharmaceuticals used in infusion therapy.</i>	\$80/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Chemotherapy	\$80/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Radiation	\$80/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
<b>Diagnostic &amp; Imaging</b>		
Imaging (CT/PET Scans, MRIs)	\$250/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Laboratory Outpatient and Professional Services	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
X-rays and Diagnostic Imaging	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
<b>Outpatient Care</b>		
Mental/Behavioral Health Outpatient Services	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	\$250/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Outpatient Surgery Physician/Surgical Services	\$250/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance

Benefit	In Network	Out of Network
Substance Abuse Disorder Outpatient Services	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
<b>Inpatient Care</b>		
Childbirth/Delivery Facility Services	\$3,000/Stay, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Childbirth/Delivery Professional Services	\$250/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Inpatient Hospital Services (e.g., Hospital Stay)	\$3,000/Stay, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Inpatient Physician and Surgical Services	\$250/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Mental/Behavioral Health Inpatient Services	\$3,000/Stay, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Skilled Nursing Facility <i>100 days per year</i>	\$3,000/Stay, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Substance Abuse Disorder Inpatient Services	\$3,000/Stay, Deductible does not apply	Subject to deductible, then 50% Coinsurance
<b>Hospice Care</b>		
Hospice Services <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	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Long-Term/Custodial Nursing Home Care	Not Covered	Not Covered
Private-Duty Nursing	\$40/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	
<b>Emergency Care/Ambulance</b>		
Emergency Room Services	\$1,500/Visit, Deductible does not apply	
Emergency Transportation/Ambulance <i>(Ground, Air, Water)</i>	20% Coinsurance, Deductible does not apply	
<b>Durable Medical Equipment</b>		
Durable Medical Equipment <i>1 item(s) per 3 years</i>	20% Coinsurance, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Prosthetic Devices <i>1 item(s) per 3 years</i>	20% Coinsurance, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Hearing Aids <i>1 item(s) per 3 years</i>	20% Coinsurance, Deductible does not apply	Subject to deductible, then 50% Coinsurance
<b>Dental Care</b>		

Benefit	In Network	Out of Network
Accidental Dental	\$80/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 <i>1 item(s) per year</i>	No Cost	Subject to deductible, then 50% Coinsurance
Routine Eye Exam for Children <i>1 exam(s) per year</i>	No Cost	Subject to deductible, then 50% Coinsurance
Routine Eye Exam (Adult)	Not Covered	Not Covered
<b>Additional Services</b>		
Abortion <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	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Bariatric Surgery <i>1 Procedure(s) per lifetime</i>	\$3,000/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 From Visit 4 and after - \$20 Copayment Per Visit	Subject to deductible, then 50% Coinsurance
Dialysis	\$80/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Reconstructive Surgery	\$1,500/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Transplant	\$3,000/Stay, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Treatment for Temporomandibular Joint Disorders	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Weight Loss Programs	Not Covered	Not Covered
Remote Monitoring <i>Copay paid once per 30-day period.</i>	From Visit 1 to 3 - No Charge From Visit 4 and after - \$20 Copayment Per Visit	Subject to deductible, then 50% Coinsurance
Special Food Products <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	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Nutritional Counseling <i>1 visit(s) per episode</i>	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance

Benefit	In Network	Out of Network
Chiropractic Care <i>20 visit(s) per year</i>	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
Infertility Treatment <i>6 Procedure(s) per lifetime</i>	\$40/Visit, Deductible does not apply	Subject to deductible, then 50% Coinsurance
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	
Dermatology by Teladoc	\$20/Visit, Deductible does not apply	
Mental/Behavioral Health by Teladoc	\$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 (Integrated with Medical Deductible)	\$0/Individual \$0/Family	Not Applicable
Maximum Out of Pocket (Integrated with Medical Maximum Out of Pocket)	\$6,900/Individual \$13,800/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)	\$10 Copayment	Not Covered
Preferred Brand Drugs (Tier 2)	\$50 Copayment	Not Covered
Non-Preferred Drugs (Tier 3)	\$200 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)	\$20 Copayment	Not Covered
Preferred Brand Drugs (Tier 2)	\$100 Copayment	Not Covered
Non-Preferred Drugs (Tier 3)	\$400 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)	\$10 Copayment	Not Covered
Preferred Brand Drugs (Tier 2)	\$50 Copayment	Not Covered
Non-Preferred Drugs (Tier 3)	\$200 Copayment	Not Covered
Specialty Drugs (Tier 4)	50% Coinsurance	Not Covered