

Essential Plan

Giving residents of Washoe County, Storey County and Carson City access to our widest provider network, with a \$0 monthly premium.

Essential Plan members can select a community provider as their Primary Care Provider while still enjoying access to Renown Health providers and facilities.

FOR THIS PLAN, beneficiaries must reside in **Washoe County, Storey County** or **Carson City**.

2025 PLAN BENEFITS

HMO Benefits	Essential Plan - 012
MONTHLY PLAN PREMIUM	\$0
Maximum Out-of-Pocket	\$2,700 per year
PHYSICIAN OFFICE VISITS	
Primary Care Provider (PCP) Visit	Preferred: \$0 per visit / Non-Preferred: \$10 per visit
Specialist Visit	\$30 per visit
Preventive (ACA Covered) Screenings	\$0 per visit
LAB, IMAGING AND DIAGNOSTICS	
Routine Lab Services	\$0 per visit
X-Ray Services	\$35 per test
Imaging (CT / PET / MRI)	\$65 / \$100 per test / \$100 per test
FACILITY / SURGICAL	
Inpatient Hospital Services	Preferred: \$250 / 4 days per period Non-Preferred: \$440 / 5 days per period
Outpatient Hospital Services	Preferred: \$250 per visit / Non-Preferred: \$440 per visit
Skilled Nursing	\$20 days 1-20, \$200 days 21-34
EMERGENCY AND URGENT CARE	
Urgent Care Center Services	\$20 In-Network / \$65 Out-of-Network
Emergency Room Services	\$140 per visit
Ambulance Services (ground / air)	\$275 per trip
Rx	
Rx - Annual Deductible*	N/A
Rx - Preferred Generic (1)*	\$5 per prescription
Rx - Non-Preferred Generic (2)*	\$12 per prescription
Rx - Preferred Brand (3)*	\$47 per prescription
Rx - Non-Preferred Brand (4)*	50% Coinsurance
Rx - Specialty (5)*	33% Coinsurance
Rx - Select Drugs (6)*	\$0 per prescription
Rx-90-day Retail / Rx-90-day Mail	2.5 times 30-day / 2 times 30-day
OTHER	
TELADOC / Doctoroo	\$0 per visit / \$20 per visit
Durable Medical Equipment	20% per item / supply
Chiropractic Services	\$20 per visit
Vision (Routine Coverage / EyeMed)	\$0 per exam, \$250 allowance
Hearing Exam / Hearing Aid Coverage	\$0 per exam (yearly) / 2 hearing aids per year; \$495 - \$1,970
Fitness Benefit	Included - see list of gyms at SeniorCarePlus.com
Dental Coverage (LIBERTY Dental Plan)	Preventative Included
Over-the-Counter Benefit (NationsOTC®)	\$50 per quarter
Acupuncture (Low back pain only)	\$30 visit / Max 20 visits

*All copays are for a 30-day supply unless otherwise noted. | Rx 90-day Retail you pay 2.5 times for a 30 day supply. | Rx 90-day Mail order you pay 2 times a 30 day supply.

View the notice of privacy practices at SeniorCarePlus.com. You can also visit the website to view the plan's Evidence of Coverage to see a complete list of benefits, exclusions, and operating procedures or call **775-982-3112** to request a copy.