

Plan Year 2025
MEDICARE BROKER LUNCHEON



Background on Senior Care Plus and Hometown Health

- Senior Care Plus is the oldest Medicare Advantage Plan in Nevada, serving the community since 1995.
- Senior Care Plus is the Medicare Advantage Plan from Hometown Health – the region's only notfor-profit health plan.
- Hometown Health and Senor Care Plus are the gateway to the most advanced health system in northern Nevada – Renown Health.
- Senior Care Plus is the only Medicare Advantage Plan accepted by Renown Health.



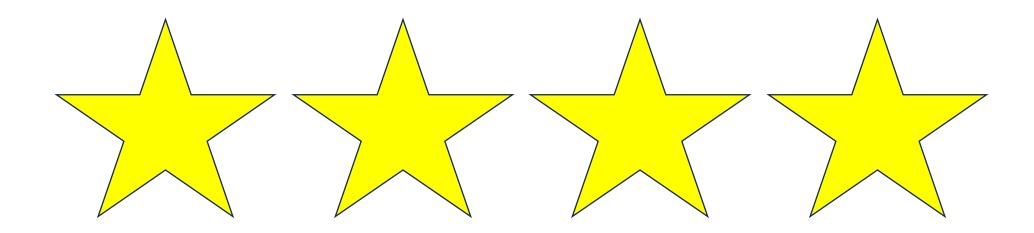


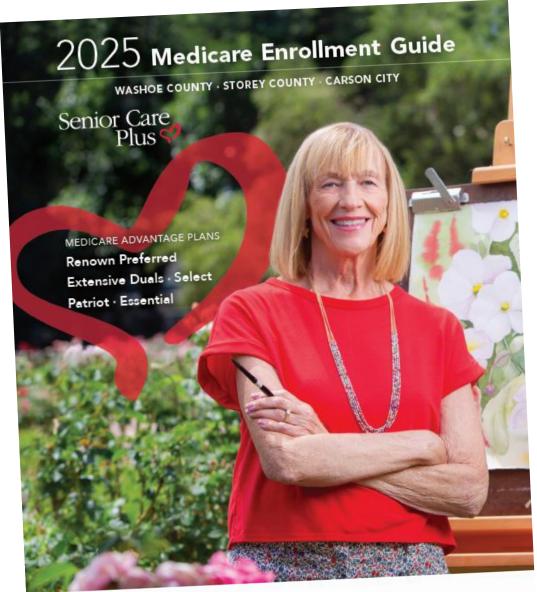


Senior Care Plus is the **ONLY MEDICARE ADVANTAGE PLAN ACCEPTED BY RENOWN HEALTH.**



Stars Year 2025 (Measurement Year 2023)





OFFERING THE ONLY MEDICARE ADVANTAGE PLANS ACCEPTED BY RENOWN HEALTH.



COMPARE OUR 2025 PLANS

Senior Care Plus Plan Be	nefits	Renown Preferred Plan	Extensive Duals Plan	Select Plan	Patriot Plan	Essential Plan
MONTHLY PLAN PREMIUM	2025	\$0	\$0	\$180	\$0	\$()
MAXIMUM OUT-OF-POCKET	â	\$2,700	\$0	\$1,450	\$2,750	\$2,700
Includes Prescription Drug Coverage	P	~	~	V		V
Monthly Part B Rebate	9				\$65	
Requires Renown Primary Care Provider	8	V	~			
Access Non-Renown Primary Care Provide				V	~	V
Access All Renown Health Has to Offer	112	~	~	V	~	V
In-Network Urgent Care Coverage	180	\$20	\$0	\$20	\$30	\$20
Specialist Visit	8,	\$25 per visit	\$0 per visit	\$5 per visit	\$45 per visit	\$30 per visit
Preferred Inpatient Hospital Services	Å	\$250 - 4 days	\$0 per stay	\$175 - 2 days	\$350 - 4 days	\$250 - 4 days
Preferred Outpatient Hospital Services	ů.	\$250 per visit	\$0 per visit	\$175 per visit	\$325 per visit	\$250 per visit
TELADOC Telehealth Copay	O TRIADOC.	\$0	\$0	s()	\$0	s0
Doctoroo In-Home Care Copay*	doctoroo	\$20	\$0	\$20	\$30	\$20
OTC Benefit - Per Quarter	пашатотс	\$50 Quarter	\$205 Quarter	\$140 Quarter	\$25 Quarter	\$50 Quarter
Fitness Benefit	<u> </u>	~	~	V	~	V
Comprehensive Dental Yearly Allowance		\$500	\$2,500	\$1,500	\$1,500	Preventive Only
Hearing Aid Benefit/Two Aids Per Year	2	\$495 - \$1,970	\$495 - \$1,970	\$400	\$400	\$495 - \$1,970
\$400 Hearing Aid Copay Allowance				V	V	
Vision – Eyeglass Allowance	60	\$250	\$400	\$250	\$170	\$250
National Urgent Care Coverage		V	V	V	~	V
Worldwide Emergency Care	- 100 A	~	~	V	~	V

THE SENIOR CARE PLUS PLANS LISTED ABOVE SERVE MEDICARE BENEFICIARIES IN WASHOE COUNTY, STOREY COUNTY AND CARSON CITY.

EXTENSIVE DUALS PLAN MEMBERSHIP REQUIRES ENROLLMENT IN MEDICAID AND IS NOT AVAILABLE IN STOREY COUNTY.

*Doctoroo Service area includes Reno, Sparks and Carson City.

PRESCRIPTION DRUG BENEFIT CHANGES



Elimination of the "Donut Hole" Coverage Gap

Under the current system, beneficiaries enter this gap after their total drug costs reach a certain threshold, during which they must pay a higher share of their drug costs out-of-pocket until they reach the catastrophic coverage phase. Starting in 2025, this phase will be removed, making cost-sharing more consistent and predictable throughout the year. This change will simplify the payment structure for beneficiaries and help reduce out-of-pocket expenses.

PRESCRIPTION DRUG BENEFIT CHANGES



\$2,000 Maximum Out-of-Pocket Cap

In an effort to alleviate the financial burden on beneficiaries who require expensive medications. CMS has instituted a \$2,000 annual cap on out-of-pocket spending for prescription drugs under Medicare Part D. Previously, there was no cap, which often led to exorbitant costs for individuals with high cost drug needs. By capping these costs, Medicare aims to provide significant financial relief and ensure that beneficiaries can afford their necessary medications throughout the year.

If a plan raises copays or switches to coinsurance, the member will still only pay a maximum of \$2,000.

Because the member has a maximum out-of-pocket of \$2,000, they may be inclined to get additional fills or medications that they otherwise would have skipped due to the out-of-pocket costs.

PRESCRIPTION DRUG BENEFIT CHANGES



Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a new payment option created under the Inflation Reduction Act that requires Medicare Advantage plans like Senior Care Plus to provide members the option to pay out-of-pocket prescription drug costs in the form of monthly payments over the course of the plan year instead of all at once to the pharmacy.

What that means is, members who have high cost-sharing will have the option to pay out-of-pocket drug costs in the form of capped monthly installments instead of paying at the pharmacy counter.

Think of it like a level pay plan – Senior Care Plus and Optum Rx will help you figure out your prescription drug costs for the year, and instead of paying at the pharmacy, you will receive a monthly bill for any cost sharing you incur while in the program.

PRESCRIPTION DRUG BENEFIT CHANGES



WHAT DO THESE CHANGES MEAN?

- Elimination of Donut Hole No gap in coverage and good news for those with high utilization.
- \$2,000 Out-of-Pocket Max Great news for beneficiaries with high utilization.
- Medicare Prescription Payment Plan Great news for those with high dollar prescriptions.

PRESCRIPTION DRUG BENEFIT CHANGES



Senior Care Plus Plan Changes Related to Prescription Drugs

- Tier 4 Copay Changes Moving from \$100 copay to 50% Coinsurance on All Plans with Rx
- Payment Plan Process Optum Rx will administer the Payment Plan Program more to come
- Prescription Drug Crosswalk Share with prospects and guide them toward covered drugs
- Optum Perks Card Ensures best price on non-formulary prescriptions

2025 Updates



CMS BID PROCESS

- Lower Out-of-Pocket Max
- Lower PCP Copays
- Lower Specialty Care Copays
- Lower Hospital Stay Copays
- Focus on Medical Benefits



SOUTHERN NEVADA

- Sunset P3 Health Care Partnership
- Benefit Rich Plans for 2025
- New Duals Plan Enriched Dual Plans



CARSON TAHOE HEALTH

- Preferred Hospital
- Long-term Contracts
- Looking to Grow in Carson



2025 Updates

RAFFLE TIME!



THE RENOWN PREFERRED PLAN IS OUR MOST POPULAR PLAN!



UNIO D. C.	Renown Preferred Plan		
HM0 Benefits	by Senior Care Plus-023	Rx	
MONTHLY PLAN PREMIUM	\$0	Rx – Annual Deductible*	N/A
Maximum Out-of-Pocket	\$2,700 per year	Rx - Preferred Generic (1)*	\$5 per prescription
PHYSICIAN OFFICE VISITS		Rx - Non-Preferred Generic (2)*	\$12 per prescription
	\$0 pervisit	Rx - Preferred Brand (3)*	\$47 per prescription
	\$25 per visit	Rx - Non-Preferred Brand (4)*	50% Coinsurance
	\$0 pervisit	Rx - Specialty (5)*	33% Coinsurance
LAB, IMAGING AND DIAGNOSTICS		Rx - Select Drug (6)*	\$0 per prescription
Routine Lab Services	\$0 pervisit	Rx-90-day Retail / Rx-90-day Mail	2.5 times 30-day / 2 times 30-day
X-Ray Services	\$35 per test	OTHER	Listings of day / E times of day
Imaging (CT/PET/MRI)	\$65 / \$100 per test / \$100 per test		40 11/400 11/4
FACILITY / SURGICAL		TELADOC / Doctoroo	\$0 pervisit / \$20 pervisit
Inpatient Hospital Services	Preferred: \$250 / 4 days per period	Durable Medical Equipment	20% per item
рашент неоргание	Non-Preferred: \$440 / 5 days per period	Chiropractic Services	\$20 per visit
Outpatient Hospital Services	Preferred: \$250 per visit / Non-Preferred: \$440 per visit	Vision (Routine Coverage/EyeMed)	\$0 per exam, \$250 allowance
Skilled Nursing	\$20 days 1-20, \$200 days 21-34	Hearing Exam / Hearing Aid Coverage	\$0 per exam (yearly) / 2 hearing aids per year; \$495 - \$1,970
EMERGENCY AND URGENT CARE		Fitness Benefit	Included - see list of gyms at SeniorCare Plus.com
Urgent Care Center Services	\$20 In-Network / \$65 Out-of-Network	Dental Coverage (LIBERTY Dental Plan)	\$500 Comprehensive first-dollar coverage
Emergency Room Services	\$140 per visit	Over-the-Counter Benefit (NationsOTC®)	·
Ambulance Services (ground/air)	\$325 per trip		\$50 per quarter
Page 9	, ,	Acupuncture (Low back pain only)	\$30 visit / Max 20 visits

Extensive Duals Plan

For individuals with Medicare and Medicaid in Washoe County and Carson City.

			_	
HMO Benefits		Copays for Members with Medicaid & Extra Help-024	Rx	
			Rx - Annual Deductible*	\$0 Deductible per year Should read:
MONTHLY PLAN PREMIUM		\$0	Rx - Preferred Generic (1)*	Generic \$0 - \$4.50 \$0 - \$4.90
Maximum Out-of-Pocket		\$0 per year	Rx - Non-Preferred Generic (2)*	····
PHYSICIAN OFFICE VISITS				7 V V III V
PCP Visit (Must use Renown PCP)	7	\$0 per visit	Rx - Preferred Brand (3)*	Brand \$0 - \$11.20 \$0 - \$12.15
Specialist Visit		\$0 per visit	Rx - Non-Preferred Brand (4)*	Brand \$0 - \$11.20 \$0 - \$12.15
Preventive (ACA Covered) Screenings		\$0 per vis <mark>i</mark> t	Rx - Specialty (5)*	33% Comsurance
LAB, IMAGING AND DIAGNOSTICS			Rx - Select Drugs (6)*	Not Covered
Routine Lab Services		\$0 per visit	OTHER	
X-Ray Services		\$0 per test	TELADOC / Doctoroo	\$0 per visit / \$0 per visit
Imaging (CT / PET / MRI)		\$0 / \$0 / \$0 per test	Durable Medical Equipment	0%-20% per item / supply
FACILITY / SURGICAL			Chiropractic Services	\$0 per visit
Inpatient Hospital Services		\$0 per sta	Vision (Routine Coverage / EyeMed)	\$0 per exam, \$400 allowance
Outpatient Hospital Services		\$0 per visit		
Skilled Nursing		\$0 days 1-20, \$0 days 21-100	Hearing Exam / Hearing Aid Coverage	\$0 per exam (yearly) / 2 hearing aids per year; \$495 – \$1,970
EMERGENCY AND URGENT CARE			Fitness Benefit	Included - see list of gyms at SeniorCarePlus.com
Urgent Care Center Services		\$0 In-Network / \$0 Out-of-Network	Dental Coverage (LIBERTY Dental Plan)	\$2,500 Comprehensive Included
Emergency Room Services		\$0 per visit	Over-the-Counter Benefit (NationsOTC*)	\$205 per quarter
Ambulance Services (ground / air)	1	\$0 pe trip	Acupuncture (Low back pain only)	0% – 20% per visit
Page 10	1			

Select Plan

With a maximum out-of-pocket of just \$1,450 per year, the Select Plan is a great choice for individuals who frequently access health care.

		10 ,	
HMO Benefits	Select Plan - 018	Rx	
MONTHLY PLAN PREMIUM	s180	Rx - Annual Deductible	N/A
	\$1,450 per year	Rx - Preferred Generic (1)*	\$0 per prescription
PHYSICIAN OFFICE VISITS		Rx - Non-Preferred Generic (2)*	\$0 per prescription
Primary Care Provider (PCP) Visit	Preferred: \$0 per visit / Non-Preferred: \$10 per visit	Rx - Preferred Brand (3)*	\$47 per prescription
Specialist Visit	\$5 per visit	Rx - Non-Preferred Brand (4)*	50% Coinsurance
Preventive (ACA Covered) Screenings	≠0 per visit		
LAB, IMAGING AND DIAGNOSTICS		Rx - Specialty (5)*	33% Coinsurance
Routine Lab Services	\$0 per visit	Rx - Select Drugs (6)*	\$0 per prescription
X-Ray Services	\$45 per test	Rx - 90-day Retail / Rx - 90-day Mail	2.5 times 30-day / 2 times 30-day
Imaging (CT / PET / MRI)	\$65 / \$90 per test / \$99 per test	OTHER	
FACILITY / SURGICAL		TELADOC / Doctoroo	\$0 per visit / \$20 per visit
Inpatient Hospital Services	Preferred: \$175 / 2 days per period Non-Preferred: \$440 / 5 days per period	Durable Medical Equipment	10% per item / supply
Outpatient Hospital Services	Preferred: \$175 per visit / Non-Preferred: 440 per visit	Chiropractic Services	\$20 per visit
Skilled Nursing	\$20 days 1-20, \$200 days 21-34	Vision (Routine Coverage / EyeMed)	\$0 per exam, \$250 allowance
EMERGENCY AND URGENT CARE		Hearing Exam / Hearing Aid Coverage	\$0 per exam (yearly) / 2 hearing aids per year up to \$400
Urgent Care Center Services	\$20 In-Network / \$45 Out-of-Network	Fitness Benefit	Included - see list of gyms at SeniorCarePlus.com
Emergency Room Services	\$140 per visit	Dental Coverage (LIBERTY Dental Plan)	\$1,500 Comprehensive, first-dollar coverage
Ambulance Services (ground / air)	\$250 per trip	Over-the-Counter Benefit (NationsOTC®)	\$140 per quarter
		Acupuncture (Low back pain only)	\$30 visit / Max 20 visits
Page 11		neupuncture (LOW Dack pain only)	+50 VISIT / IVIDA ZO VISITS

Patriot Plan

\$0 Premium and Senior Care Plus pays \$65 each month toward your Medicare Part B Premium.

HMO Benefits	★ ★ ★ Patriot Plan - 009★ ★ ★		
MONTHLY PLAN PREMIUM	\$0		
PART B REBATE	\$65		
Maximum Out-of-Pocket	\$2,750 per year		
PHYSICIAN OFFICE VISITS			
Primary Care Provider (PCP) Visit	Preferred: \$0 Per visit / Non-Preferred: \$10 per visit		
Specialist Visit	\$45 per visit		
Preventive (ACA Covered) Screenings	\$0 per visit		
LAB, IMAGING AND DIAGNOSTICS			
Routine Lab Services	\$0 per visit		
X-Ray Services	\$60 per test		
Imaging (CT / PET / MRI)	\$95 / \$130 per test/ \$130 per test		
FACILITY / SURGICAL			
Inpatient Hospital Services	Preferred: \$350 / 4 days per period Non-Preferred: \$440 / 5 days per period		
Outpatient Hospital Services	Preferred: \$325 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	\$30 In-Network / \$65 Out-of-Network		
Emergency Room Services	\$140 per visit		
Ambulance Services (ground / air)	\$250 per trip		
Rx			

Rx	
Rx - Annual Deductible	N/A
Rx - Preferred Generic (1)	Not covered
Rx - Non-Preferred Generic (2)	Not covered
Rx - Preferred Brand (3)	Not covered
Rx - Non-Preferred Brand (4)	Not covered
Rx - Specialty (5)	Not covered
Rx - Select Drugs (6)	Not covered
OTHER	
TELADOC / Doctoroo	\$0 per visit / \$30 per visit
Durable Medical Equipment	20% per item / supply
Chiropractic Services	\$20 per visit
Vision (Routine Coverage / EyeMed)	\$0 per exam, \$170 allowance (\$250 with Plus Provider)
Hearing Exam / Hearing Aid Coverage	\$0 per exam (yearly) / 2 hearing aids per year up to \$400
Fitness Benefit	Included – see list of gyms at SeniorCarePlus.com
Dental Coverage (LIBERTY Dental Plan)	\$1,500 Comprehensive, first-dollar coverage
Over-the-Counter Benefit (NationsOTC*)	\$25 per quarter
Acupuncture (Low back pain only)	\$30 visit / Max 20 visits

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Essential Plan

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

HMO Benefits	Essential Plan - 012	Rx	
MONTHLY PLAN PREMIUM	\$0	Rx - Annual Deductible*	N/A
Maximum Out-of-Pocket	\$2,700 per year	Rx - Preferred Generic (1)*	\$5 per prescription
PHYSICIAN OFFICE VISITS		Rx - Non-Preferred Generic (2)*	\$12 per prescription
Primary Care Provider (PCP) Visit	Preferred: \$0 per visit / Non-Preferred: \$10 per visit	Rx - Preferred Brand (3)*	\$47 per prescription
Specialist Visit	\$30 per visit	Rx - Non-Preferred Brand (4)*	50% Coinsurance
Preventive (ACA Covered) Screenings	PU per visit	Rx - Specialty (5)*	33% Coinsurance
LAB, IMAGING AND DIAGNOSTICS	10	Rx - Select Drugs (6)*	\$0 per prescription
Routine Lab Services	\$0 per visit	Rx-90-day Retail / Rx-90-day Mail	2.5 times 30-day / 2 times 30-day
X-Ray Services	\$35 per test	OTHER	2.5 times 50-day / 2 times 50-day
Imaging (CT / PET / MRI)	\$65 / \$100 per test / \$100 per test		40 ::/400 :::
FACILITY / SURGICAL		TELADOC / Doctoroo	\$0 per visit / \$20 per visit
Inpatient Hospital Services	Preferred: \$250 / 4 days per period	Durable Medical Equipment	20% per item / supply
Out of the land	Non-Preferred: \$440 / 5 days per period	Chiropractic Services	\$20 per visit
Outpatient Hospital Services	Preferred: \$250 per visit / Non-Preferred: \$440 per visit \$20 days 1–20 \$200 days 21–34	Vision (Routine Coverage / EyeMed)	\$0 per exam, \$250 allowance
Skilled Italishing	\$20 days 1–20, \$200 days 21–34	Hearing Exam / Hearing Aid Coverage	\$0 per exam (yearly) / 2 hearing aids per year; \$495 - \$1,970
EMERGENCY AND URGENT CARE	\$20 I- N-hu	Fitness Benefit	Included - see list of gyms at SeniorCarePlus.com
Urgent Care Center Services	\$20 In-Network / \$65 Out-of-Network	Dental Coverage (LIBERTY Dental Plan)	Preventative Included
Emergency Room Services	\$140 per visit		
Ambulance Services (ground / air)	\$275 per trip	Over-the-Counter Benefit (NationsOTC*)	\$50 per quarter
Page 13		Acupuncture (Low back pain only)	\$30 visit / Max 20 visits

Comprehensive Health Assessment (CHA)

New Members Earn \$100 Healthy Rewards Gift Card for Completing Comprehensive Health Assessment

Brokers Earn \$50 Bonus for Every New Member who Completes Comprehensive Health Assessment by March 31, 2025!

Call 775-982-2605 and schedule your new enrollee for a for a January - March CHA!

PUT YOUR HEALTH FIRST!

Pick Your Plan - Then Schedule Your Comprehensive Health Assessment

NEW TO SENIOR CARE PLUS MEMBERS, earn \$100 Healthy Rewards Gift Credit by scheduling and completing your Comprehensive Health Assessment in 2025.* Then earn a \$50 Healthy

Rewards Gift Credit each year thereafter that you complete your Comprehensive Health Assessment.

The Comprehensive Health Assessment is a detailed evaluation that gives your care team an in-depth look at your overall health and well-being.

The Comprehensive Health Assessment gives you and your primary care provider insight into your health status!



YOU CAN SCHEDULE YOUR COMPREHENSIVE HEALTH ASSESSMENT BY CALLING 775-982-2605.

Earn rewards for taking care of your health – schedule your Comprehensive Health Assessment today!



^{*} Comprehensive Health Assessment Health Rewards Gift Credits are awarded as follows: Completion of your first Comprehensive Health Assessment earns \$100 Healthy Rewards Gift Card. Completion of your second and all subsequent Comprehensive Health Assessments earns a \$50 Healthy Rewards Gift Credit. See website for incentive program overview. Healthy Reward Gift Credit incentive program subject to change.

^{*}Pending CMS Final Rule Litigation

2025 Updates

RAFFLE TIME!



Senior Care Plus 2025 – The local difference!

Local Customer Service the Senior Care Plus Difference

The Senior Care Plus customer service team is located right here in Nevada. When you contact customer service, you are connecting with a Nevadan ready to assist you on our healthcare journey.

HERE ARE TWO CONVENIENT WAYS TO CONNECT WITH THE SENIOR CARE PLUS CUSTOMER SERVICE TEAM.

Online Chat

Our newest and possibly the quickest way to get your Senior Care Plus questions answered is online chat. Connecting with a live customer service agent via online chat is easy.

Simply visit SeniorCarePlus.com and click on the online chat icon in the lower right hand corner of the web page.



After answering a few simple questions you will be connected to a live Customer Service representative.

Online chat is available Monday - Friday - 8 a.m. to 5 p.m.

2 Telephone Outreach

The Senior Care Plus Customer Service Call Center is open Monday - Friday, and during October - March the Call Center is open 7 days per week.

CALL CENTER HOURS

April 1 - September 30: Monday - Friday - 7 a.m. to 8 p.m.

October 1 - March 31:

Monday - Friday - 7 a.m. to 8 p.m. Saturday - Sunday - 8 a.m. to 8 p.m.

Senior Care Plus Personal Assistant Program

Senior Care Plus members who have a Renown-based primary care provider have access to a personal assistant.

- · Appointment scheduling and healthcare screening coordination
- Specialist referrals and prior authorizations
- Medication coordination and assistance
- · Health insurance and billing questions
- · Spanish speaking personal assistants are available



CONNECT TO A PERSONAL ASSISTANT BY CALLING THE NUMBER ASSOCIATED WITH THE LOCATION OF YOUR RENOWN PRIMARY CARE PROVIDER.

Carson City - South Carson

2300 S. Carson St., 1 Carson City, NV 89701

775-982-3460

Caughlin Ranch

4796 Caughlin Pkwy., Suite 108 Reno, NV 89519 775-982-3461

Del Monte

740 Del Monte Ln., Suite 3 Reno, NV 89511 - 775-982-8438

Los Altos

1525 N. Los Altos Pkwy. Sparks, NV 89436 - 775-982-3051

McCabe

25 McCabe Dr. • Reno, NV 89511 775-982-3047

North Hills

1075 North Hills Blvd., Suite 180 Reno, NV 89506 - 775-982-3462

Pringle

75 Pringle Way, Suite 601 Reno, NV 89502

775-982-3038

1595 Robb Dr., Suite 2 • Reno, NV 89523 775-982-3463

South Meadows

10085 Double R Blvd., Suite 120 Reno, NV 89521 - 775-982-3464

South Meadows Pavilion

10085 Double R Blvd., Suite 220 Reno, NV 89521 - 775-982-3466

Summit Sierra

13945 S. Virginia St., Suite 632 Reno, NV 89511

775-982-3467

Vista

910 Vista Blvd. - Sparks, NV 89434 775-982-3468

Senior Care Plus, Renown Health and MyChart





With MyChart, you can view all of your health information in one secure place. MyChart allows you to:

- Send messages to your providers and their staff, and receive responses back quickly.
- See a list of your current medications and request medication refills.
- View your test results as soon as you need them.
- View your insurance claims and explanation of benefits.
- View and print a copy of your Senior Care Plus ID card.

Emergency Notifications via MyChart – Davis Fire

Renown Health has hired more than 70 Providers – *including Primary Care Providers* – since the first of the year.



SENIOR CARE PLUS HAS COLLABORATED WITH RENOWN MEDICAL GROUP TO BRING YOU A SENIOR-FOCUSED FACILITY JUST FOR SENIOR CARE PLUS MEMBERS.

The Senior Care Plus member-focused facility is centrally located in Reno at:

740 Del Monte Ln., Suite 3 Reno, NV 89511

Members who choose to make the Del Monte Senior Care Plus / Renown Medical Group their primary care facility enjoy:

- No-rush primary care visits
- Geriatric-focused providers
- Personal assistants on site

If you do not currently have a Renown Primary Care provider, now would be a great time to call Senior Care Plus at 775-982-3112 and say you would like to make Renown's Senior Care Plus Del Monte facility your home for primary care.





Images of Renown's dedicated Senior Care Plus Del Monte facility in Reno.

Your EyeMed Vision Benefit



Senior Care Plus partners with EyeMed Vision Care to provide you with a \$0 annual eye exam and coverage allowance for new glasses or contacts every year. For annual coverage allowance amounts see the plan benefit page for your plan.

Senior Care Plus vision benefits are provided by EyeMed. To access your vision benefits you must use an EyeMed Provider.

Find an EyeMed Provider:

Call toll free at 866-723-0513.

Monday - Saturday • 7:30 a.m. to 11 p.m. (EST) Sunday from 11 a.m. to 8 p.m. (EST)

Go to eyemed.com and click on Find an eye doctor and then select the Advantage Network from the Choose your Network drop down menu. Then simply enter your zip code to find an in-network eye doctor near you.

Improve Health and Wellness with Your Hearing Aid Benefit



Senior Care Plus has partnered with NationsHearing® to offer members a custom hearing benefit designed to improve overall health and well-being with cost-effective hearing aids and hearing solutions.

YOUR HEARING BENEFIT INCLUDES

An annual hearing test with no out-of-pocket cost

Convenient ways to take your hearing test:

- Call 877-200-4189 (TTY: 711) to speak with a Member Experience Advisor who will schedule your hearing test with a local hearing aid provider
- Visit SeniorCarePlus.NationsBenefits.com to access your online hearing test

Hearing aid options

NationsHearing® has relationships with all leading hearing aid manufacturers, which means they can offer the latest and most advanced hearing aids from more than 1.200 makes and models.



Senior Care Plus is pleased to offer Doctoroo in-home medical care to Senior Care Plus members. Doctoroo is bringing healthcare home!

HOURS OF OPERATION:

Doctroo's licensed clinicians are available 7 a.m. to midnight, seven days per week.

SERVICE AREA:

Doctoroo service area includes Reno, Sparks, Carson City. Call to confirm service in your area.

Contact Doctoroo toll free at 888-888-9930 - Doctoroo.com In an emergency, please dial 911

Call Doctoroo for In-Home Treatment of:

- Common Illnesses
- Ear, Nose, Throat
- Musculoskeletal

Respiratory

- Wound Care
- Gastroenterology

Virtual Visits Made Easy with TELADOC Includes Dermatology Benefit



Senior Care Plus has partnered with TELADOC to make virtual visits with a qualified doctor easy. You can talk to a doctor by telephone or video anytime day or night in all 50 states. AND, BEST OF ALL, SENIOR CARE PLUS MEMBERS HAVE A \$0 COPAY!

Some of the health issues TELADOC doctors treat include:

- Sinus and **Bronchitis Problems**
- Cold and Flu
- Far Infection
- Respiratory Infection
- Sore Throat

Allergies

Dermatology Visits Now Available

Registering with TELADOC is easy. You can visit SeniorCarePlus.com and click on TELADOC for quick access to the TELADOC registration page. You can also call TELADOC at 1-800-TELADOC (835-2362), be sure to have your Senior Care Plus card handy.

IMPORTANT: IF YOU THINK YOUR INJURY OR ILLNESS MAY BE LIFE OR LIMB-THREATENING, CALL 911 IMMEDIATELY.

LIBERTY Dental Plan Will Put a Smile DENTAL PLAN on the Face of Senior Care Plus Members!

Renown Preferred Plan • \$500 Comprehensive Coverage

Extensive Duals Plan • \$2,500 Comprehensive Coverage

Select Plan • \$1,500 Comprehensive Coverage

Patriot Plan • \$1,500 Comprehensive Coverage

Essential Plan • Preventive Dental Coverage Only

It is important to note that cleanings and exams do not count toward the comprehensive limit.

NationsOTC® Makes Ordering Products Easier Than Ever



Extensive Duals Plan • \$205 Quarterly OTC Coverage

Select Plan • \$140 Quarterly OTC Coverage

Patriot Plan • \$25 Quarterly OTC Coverage

Essential Plan • \$50 Quarterly OTC Coverage





REQUEST AN OTC CATALOG

To request an OTC Catalog – visit **SeniorCarePlus.com/resources** and click on **Request a Directory or Document**.

Gym Benefit Program

New This Year City of Reno Parks & Recreation Facilities



Senior Care Plus - Gym Program

Stay active and in shape with the Senior Care Plus gym program.

As a Senior Care Plus member, you can enjoy access to one of the participating fitness facilities. Show your Senior Care Plus membership card on your first visit to take advantage of this fitness benefit! You will be required to sign-up at your location of choice. Participating gyms include:

Anytime Fitness - 24 hour access, cardio/weight equipment, locker rooms

Reno • 18603 Wedge Pkwy., Ste. D-E Reno, NV 89511 • 775-852-7007

Carson City • 2629 N. Carson St. Carson City, NV 89706 • 775-222-0022

Carson City • 4530 S. Carson St. Carson City, NV 89701 • 775-885-7771

Cold Springs Family Center cardio/weight equipment, group exercise classes

Cold Springs • 18400 Village Pkwy. Reno, NV 89508 • 775-657-6388

Eagle Fitness – 24 hour access, cardio/weight equipment, group exercise classes, locker rooms

Reno • 6295 Sharlands Ave., Ste. 2 Reno, NV 89523 - 775-787-8686

Sparks • 1535 Los Altos Pkw. Sparks, NV 89436 • 775-626-8686

Fitness for \$10 – Cardio/weight equipment, exercise classes

Carson City • 829 Fairview Dr. Carson City, NV 89701 • 775-352-8663

Sparks • 1575 East Lincoln Way Sparks, NV 89435 • 775-352-8663

Parkway Athletic Club -

Cardio/weight equipment, group exercise classes, pool, sauna/steam room, tennis/racquetball courts

Reno • 9400 Double Diamond Pkwy. Reno, NV 89521 • 775-851-7171

UFC Gym - Strength training equipment, daily classes

Reno • 4875 Kietzke Ln., Ste. D Reno, NV 90507 - 775-285

NEW FOR 2025

City of Reno Parks and Recreation Facilities

Senior Care Plus members enjoy no-cost access to select City of Reno Parks and Recreation Facilities. Learn more at SeniorCarePlus.com/resources_

Healthy Rewards Program

9,500+ members earned Healthy Rewards Gift Card in 2024!

Eligible Activities Include:

- Comprehensive Health Assessment
- Colonoscopy
- Mammogram
- Cologuard
- **Medication Adherence**
- Osteo Screening After Fracture

Earn REWARDS for Taking Care of Your Health nations benefits



As a valued Senior Care Plus member, you will be able to earn rewards by completing health-related activities that promote your health and well-being. Your rewards allowance can be used to purchase items* and services using your Healthy Rewards program card.

YOUR REWARDS PROGRAM INCLUDES



Healthy Rewards

Funds are earned and loaded onto your card after each qualifying health activity

Health-related activities may include, but are not limited to:

- Comprehensive Health Assessment
- Colonoscopy
- Mammogram



Convenient Purchasing Options

Order health and wellness items through NationsOTC® with two-day delivery.



· Call 877-200-4189 (TTY: 711)

谭 • Purchase eligible items at participating retail locations.



YOU MUST ACTIVATE YOUR CARD BEFORE USE.

Please visit SeniorCarePlus.NationsBenefits.com or call **877-200-4189** (TTY: 711) to activate your card.

Member Experience Advisors are available 24 hours per day, seven days per week, 365 days per year.

^{*}The Healthy Rewards card is a pre-paid MasterCard that can be used to purchase eligible items at participating retail locations. The card may not be used to buy alcohd, tobacco, firearms or other restricted items.



Pricing and coverage tool Find a network pharmacy Prescription Drug List Information Center ∨

Contact Us

Welcome to Optum Rx

Change happens. We're here to help you have a smooth transition and access to your medication.



View changes to your medication

See how your costs and coverage may change.



Find a network pharmacy Locate in network pharmacies near you.



Prescription drug list Prescription drug list

Access to Optum Rx Formulary Tools is available from the Formulary Page on Senior Care Plus.com

SENIOR CARE PLUS HAS PARTNERED WITH Optum Rx° OPTUM RX TO HELP OUR MEMBERS.

Get Smart About Prescriptions

Optum Rx online tools make it easy.

Once your Senior Care Plus membership card arrives, you will want to visit optumrx.com. You'll need the information from your member ID card to sign up and access your account details



Price a drug

Search your current or new medications to see costs at pharmacies near you. If you're taking a brand-name drug, you can also see prices for generic options, if available.



My prescriptions

See your current prescriptions along with information about how to use them and possible side effects.



View my claims

See which prescriptions you've filled and how much you paid.



Pharmacy locator

Search for in-network pharmacies near you – or find a pharmacy when



Manage prescriptions on-the-go

For added convenience, download the Optum Rx app.

To learn more, visit **optumrx.com/getstarted** for info on Optum Rx.

You can also contact Optum Rx at 844-368-3139.

The Optum Rx call center is open 24 hour a day, seven days a week.

2025 Prescription Drug Crosswalk

Drug Class	Drugs Not Covered by Your Plan	Alternative Covered Drugs and Tier
Asthma / Chronic Obstructive Pulmonary Disease (COPD)	Advair (Diskus), Flovent, Symbicort	Fluticasone propionate and salmeterol (generic Advair Diskus) – 2, Advair HFA – 3, Anoro Ellipta – 3, Arnuity Ellipta – 3, Asmanex - 4, Atrovent – 4, Breo Ellipta – 3, Breztri – 3, Combivent – 3, Dulera – 4, Incuse Ellipta – 3, Serevent Diskus – 3, Spiriva – 3, Stiolto – 3, Trelegy Ellipta – 3, QVAR -3, Wixela – 2,
	Proair HFA, Proventil HFA, Ventolin HFA	Albuterol HFA – 2, Levalbuterol HFA – 3, Proair Respiclick – 3,
Blood Thinners	Pradaxa	Eliquis - 3, Xarelto - 3
Diabetes – Insulins	Apidra, Fiasp	Humulin – 3, Humalog – 3, Lyumjev – 3, Novolin – 3, Novolog – 3
	Basaglar, Levemir, Semglee	Lantus - 3, Toujeo - 3, Tresiba - 3
	Invokana, Steglatro	Farxiga – 3, Jardiance – 3
Diabetes – Other	Onglyza	Januvia – 3, Janumet – 3, Tradjenta – 3, JentaDueto -3
	Victoza	Byetta – 4, Bydureon – 4, Mounjaro – 3, Ozempic – 3, Rybelsus – 3, Trulicity – 3
	Metformin ER (Osmotic)	Metformin ER (generic Glucophage XR) – 6
Gastrointestinal	Amitiza, Monvantik	Linzess – 3, Lubiprostone – 4, Motegrity – 3
Gout	Colchicine capsules, Mitigare	Colchicine tablets - 3

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Save up to 80% on Prescriptions! Optum Perks[®]



OPTUM PERKS CARDS ARE ACCEPTED AT THOUSANDS OF PHARMACIES NATIONWIDE, FROM THE LARGE CHAINS TO THE LOCAL PHARMACY AROUND THE CORNER.



NOTE: THE OPTUM PERKS CARD DOES NOT REPLACE YOUR SENIOR CARE PLUS ID CARD FOR PRESCRIPTION DRUG PURCHASES.

Who can use Optum Perks?

Anyone can use Optum Perks. No one can be denied because of age, medical history, where they live, or how often they use it.

Optum Perks is here to help you save

- Your card is pre-loaded with discounts on most FDA-approved medications.
- Save up to 80% simply by showing the pharmacist your Optum Perks card
- Use your card at thousands of pharmacies nationwide.
- · Anyone in the United States can use this card, no matter your age or medical history.
- There is no limit to how often you can use your card.

Start using your card right away. Visit perks.optum.com/seniorcareplus for more details.



Your Version

Watch Your Mailbox for Your Optum Perks Card!

Optum Perks

OPTUM PERKS IS A NEW PHARMACY DISCOUNT BENEFIT AND MEMBERS WILL RECEIVE THEIR CARD IN THE MAIL IN OCTOBER, 2024.



NOTE: THE OPTUM PERKS CARD DOES NOT REPLACE YOUR SENIOR CARE PLUS ID CARD FOR PRESCRIPTION DRUG PURCHASES.

How Does Optum Perks Work?

For prescriptions not covered by Medicare or listed in the formulary, showing your Optum Perks card will ensure you get the est price possible.

Optum Perks is here to help you save

- Your card is pre-loaded with discounts on most FDA-approved medications.
- Save up to 80% simply by showing the pharmacist your Optum Perks card when purchasing medications not listed in the formulary.
- · Use your card at thousands of pharmacies nationwide.
- · There is no limit to how often you can use your card.

Start using your card right away. Visit perks.optum.com/seniorcareplus for more details.



Member Version

Summary of Benefits for All Northern Nevada Plans

Starting October 1, all other plan information including:

- Annual Notice of Change
- Explanation of Coverage
- Formulary and Pharmacy Directory
- Provider Directory / Dental Directory
- Over-the-Counter Catalog

Will be available on our website at SeniorCarePlus.com

2025 SUMMARY OF BENEFITS



Renown Preferred Plan

Extensive Duals Plan

Select Plan

Patriot Plan

Essential Plan

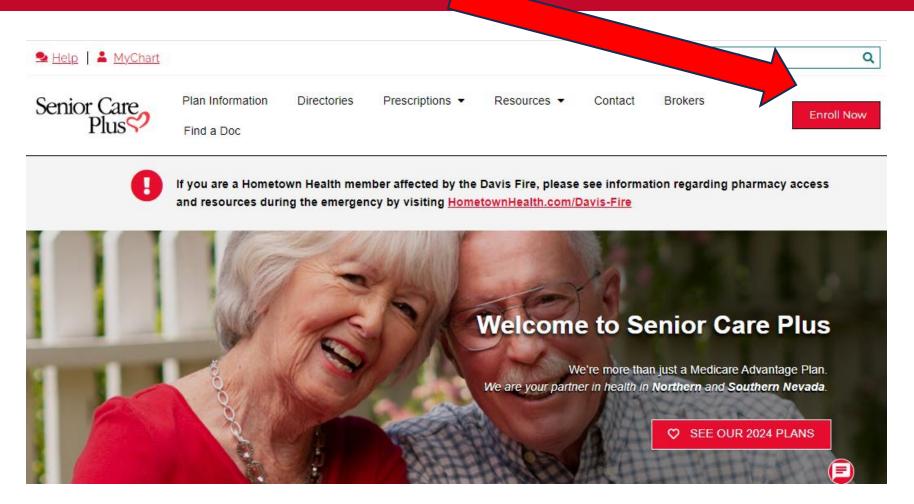
Disclaimers

Pre-Enrollment Checklist

2025 SUMMARY OF BENEFITS

Where do I Start a New Enrollment?

- 1. Go to www.seniorcareplus.com
- 2. Click on "Enrollment"
- 3. Complete the application
- 4. Fill in your broker information at the end of the application
- 5. You will receive a confirmation email/letter upon successful completion of the application
- 6. Your client will <u>NOT</u> show in your EvolveNXT book of business until they have been completely processed and enrolled





Senior Care Plus 2025 – Broker Commissions

New to Medicare Advantage:

Chargeback per month unfulfilled:

\$626.00 - Up Front

\$52.17

Existing Medicare Advantage

New to Senior Care Plus

Chargeback per month unfulfilled:

\$313.00 Up front

\$26.08

New Member Compressive Health Assessment

Completion by March 31, 2025*:

\$50 Bonus Per Member



2024 Broker Survey Comments

Q23: What does Hometown Health need to work on, improve, or correct to strengthen your relationship with it?

I know your focus is not on Medicare, but it is my only connection to you. Making 10 application the minimum is a difficult feat for an out-of-town broker when the only available network is Renown.

On the Medicare side, the constant changing of vendors for ancillary and also networks makes it difficult to show continuity.

I dislike greatly that Medicare apps have to be completed online in the public application and there is no broker portal site with applications for Medicare plans

Get a Broker Manager

SCP ran out of books for 2024 - seniors like books or pamphlets, not copies ran off of a computer.

Recognize that some of your brokers only sell Medicare plans.



2025 Updates

RAFFLE TIME!





LUNCH BREAK





Director of Sales and Retention



2025 IFP Open Enrollment

- November 1st January 15th
 - November 1st December 15th effective 1/1/25
 - December 16th January 15th effective 2/1/25
- Off-Exchange Hometown Health Salesforce Portal
- On-Exchange Nevada Health Link Portal



2025 IFP Broker Compensation

• Off-Exchange:

Member Effective < 1 year	Members	Percentage
Tier 1	1 to 10	9%
Tier 2	10 to 24	10%
Tier 3	25 to 99	12%
Tier 4	100 +	14%

Member Effective > 1 year	Percentage		
Yes	5%		
No	Tier %		

• On-Exchange: \$26 PMPM







2025 Individual & Family (IFP) On Exchange

Effective January 1, 2025 • In-Network Benefits	Gold	Silver - 20	Silver - 10	Silver - 5	Silver 70 - HSA	Silver 70	Bronze Plus	Bronze - HSA	Bronze	Catastrophic*
CYD AND OOPMax										
Individual Medical Deductible	\$2,050	\$4,000	\$4,050	\$4,100	\$3,300	\$5,550	\$4,200	\$4,150	\$9,200	\$9,200
Family Medical Deductible	\$4,100	\$8,000	\$8,100	\$8,200	\$6,600	\$11,100	\$8,400	\$8,300	\$18,400	\$18,400
Individual Out-of-Pocket Max	\$4,100	\$8,000	\$8,100	\$8,200	\$6,600	\$5,550	\$8,400	\$8,300	\$9,200	\$9,200
Family Out-of-Pocket Max	\$8,200	\$16,000	\$16,200	\$16,400	\$13,200	\$11,100	\$16,800	\$16,600	\$18,400	\$18,400
PHYSICIAN OFFICE VISITS										
PCP Visit (HMO must use RMG PCP)	\$5	\$20	\$10	\$5	CYD,\$5	CYD, 0%	\$55	CYD, \$55	CYD, 0%	3 Visits at \$55, CYD then \$0
Specialist Visit	\$50	\$80	\$80	\$80	CYD, \$80	CYD, 0%	\$100	CYD, \$100	CYD, 0%	CYD, \$0
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS										
Routine Lab Services	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Diagnostic and X-Ray	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Imaging (CT / PET / MRI)	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
FACILITY / SURGICAL										
Inpatient Facility Fee (inc. MH/SUD)	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Outpatient Surgery Facility Fee	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Outpatient Surgery Physician/Surgical Services	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
EMERGENCY AND URGENT CARE										
Urgent Care Center Services	\$50	\$50	\$50	\$50	CYD, \$50	\$50	\$50	CYD, \$50	\$50	CYD, \$0
Emergency Room Services	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Ambulance Services (ground / air / water)	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Rx										
Rx - Generic Drugs	\$5	\$13	\$13	\$13	CYD, \$13	CYD, \$0	\$20	CYD, \$20	CYD, \$0	CYD, \$0
Rx - Preferred Brand Drugs	\$40	\$55	\$55	\$55	CYD, \$55	CYD,\$0	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0
Rx - Non-Preferred Drugs	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, \$0	CYD, 50%	CYD, 50%	CYD,\$0	CYD, \$0
Special Pharmaceuticals	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0
PRODUCT TYPE(S)	нмо	НМО	НМО	нмо	НМО	НМО	нмо	нмо	НМО	НМО



2025 Individual & Family (IFP) Off Exchange

Effective January 1, 2025 • In-Network Benefits	Gold Plus	Gold	Silver Plus	Silver - 20	Silver-10	Silver - 5	Silver 70 - HSA	Silver 68 - HSA	Silver 70	Silver 68	Bronze Plus	Bronze - HSA	Bronze
CYD AND OOPMax													
Individual Medical Deductible	\$0	\$2,050	\$0	\$4,000	\$4,050	\$4,100	\$3,300	\$3,650	\$5,550	\$6,295	\$4,200	\$4,150	\$9,200
Family Medical Deductible	\$0	\$4,100	\$0	\$8,000	\$8,100	\$8,200	\$6,600	\$7,300	\$11,100	\$12,590	\$8,400	\$8,300	\$18,400
Individual Out-of-Pocket Max	\$6,500	\$4,100	\$9,200	\$8,000	\$8,100	\$8,200	\$6,600	\$7,300	\$5,550	\$6,295	\$8,400	\$8,300	\$9,200
Family Out-of-Pocket Max	\$13,000	\$8,200	\$18,400	\$16,000	\$16,200	\$16,400	\$13,200	\$14,600	\$11,100	\$12,590	\$16,800	\$16,600	\$18,400
PHYSICIAN OFFICE VISITS													
PCP Visit (HMO must use RMG PCP)	\$5	\$5	\$45	\$20	\$10	\$5	CYD,\$5	CYD, \$5	CYD, 0%	CYD, 0%	\$55	CYD,\$55	CYD, 0%
Specialist Visit	\$50	\$50	\$80	\$80	\$80	\$80	CYD, \$80	CYD, \$80	CYD, 0%	CYD, 0%	\$100	CYD,\$100	CYD, 0%
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS							1 5						
Routine Lab Services	\$50	CYD, 30%	\$80	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Diagnostic and X-Ray	\$50	CYD, 30%	\$80	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Imaging (CT / PET / MRI)	\$200	CYD, 30%	\$500	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
FACILITY / SURGICAL													
Inpatient Facility Fee (inc. MH/SUD)	30%	CYD, 30%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Outpatient Surgery Facility Fee	\$250	CYD, 30%	\$500	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Outpatient Surgery Physician/Surgical Services	\$0	CYD, 30%	\$0	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
EMERGENCY AND URGENT CARE													
Urgent Care Center Services	\$50	\$50	\$50	\$50	\$50	\$50	CYD, \$50	CYD,\$50	\$50	\$50	\$50	CYD,\$50	\$50
Emergency Room Services	\$500	CYD, 30%	\$1,500	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Ambulance Services (ground / air / water)	30%	CYD, 30%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%
Rx													
Rx - Generic Drugs	\$10	\$5	\$22	\$13	\$13	\$13	CYD, \$13	CYD,\$13	CYD, \$0	CYD,\$0	\$20	CYD,\$20	CYD,\$0
Rx - Preferred Brand Drugs	\$40	\$40	\$80	\$55	\$55	\$55	CYD, \$55	CYD,\$55	CYD, \$0	CYD, \$0	CYD, 50%	CYD, 50%	CYD,\$0
Rx - Non-Preferred Drugs	\$200	CYD, 50%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD,\$0	CYD, \$0	CYD, 50%	CYD, 50%	CYD,\$0
Special Pharmaceuticals	50%	CYD, 50%	50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD,\$0	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0
PRODUCT TYPE(S)	HMO/EPO PPO	НМО/ЕРО	HMO/EPO PPO	HMO ONLY	HMO ONLY	HMO ONLY	HMO ONLY	HMO/EPO	HMO ONLY	HMO/EPO	HMO/EPO PPO	HMO/EPO	HMO/EPO

IFP National Network Access

Plan	Emergent and Urgent Cigna Access Outside of NV	Primary Cigna Access Outside of NV	Primary Cigna Access in NV		
НМО	Yes	Only if directed by HTH	No		
EPO	Yes	Only if directed by HTH	No		
PPO	Yes	Only if directed by HTH	No		



2025 IFP Rates & Service Areas

- HMO Rating Areas 2 & 3
- EPO Rating Areas 2 & 3
- PPO Rating Areas 2 & 3

Product	Average Rate Change
HMO & EPO	11.0%
PPO	19.4%



Dayna Clark

Account Specialist, Individual & Family

dayna.clark@hometownhealth.com

775-982-3101





2025 Updates

RAFFLE TIME!



Questions







Upgraded Spaces, Unmatched Excellence

Expanding Care at Renown South Meadows Medical Center

Recent Enhancements

- Private patient rooms
- Upgraded operating rooms
- Outpatient pharmacy

Coming Soon

- New kitchen and dining facility
- Expanded diagnostic and imaging services
- New operating rooms
- Conrad Breast Center



Renown South Meadows

LEVEL 1

- New kitchen and dining facilities
- Expanded laboratory services
- Expanded imaging space
- Two cardiac catheterization labs

LEVEL 2

Six new operating rooms

LEVEL 3

The William N.
Pennington Cancer
Institute's Conrad
Breast Center

- Imaging (mammograms, ultrasounds, MRI)
- Risk assessment
- Genetic counseling
- Breast surgical oncology
- Breast medical oncology
- Infusion services
- Pharmacy
- Wellness center
- Clinical research

renown.org/ExpandingCare

THANK YOU for your partnership!

