



2025 Carson City Chamber of Commerce Benefits at a Glance

Effective January 1, 2025 • In-Network Benefits TECHNICAL NAMES

	Platinum	Gold Plus National PPO*	Gold Plus	Gold	Value Gold	Silver Plus	Silver HSA Plus	Silver HSA	Value Silver	Bronze Plus	Bronze HSA	Value Bronze
	25 AP 10-CO 2000 A D0500X2	25 AP 45-CO 1100 A D0000X2	25 AP 45-CO 1100 A D0000X2	25 AP 50-80 CINS P D0000X2	25 AP 0-80 CINS S D2675X2	25 AP 50-70 CINS P D0000X2	25 AP HD-NA CINS E D3300X2 HSA	25 AP HD-70 CINS E D3300X2 HSA	25 AP 0-70 CINS S D7150X2	25 AP 65-60 CINS P D4600X2	25 AP HD-60 CINS E D4150X2 HSA	25 AP 00-NA CINS D9200X2
<b>CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax</b>												
<b>Individual Medical Deductible</b>	\$500	\$0	\$0	\$0	\$2,675	\$0	\$3,300	\$3,300	\$7,150	\$4,600	\$4,150	\$9,200
<b>Family Medical Deductible</b>	\$1,000	\$0	\$0	\$0	\$5,350	\$0	\$6,600	\$6,200	\$14,300	\$9,200	\$8,300	\$18,400
<b>Individual Out of Pocket Max</b>	\$4,500	\$5,850	\$5,850	\$9,200	\$8,025	\$9,200	\$3,300	\$6,200	\$9,200	\$9,200	\$8,300	\$9,200
<b>Family Out of Pocket Max</b>	\$9,000	\$11,700	\$11,700	\$18,400	\$16,050	\$18,400	\$6,600	\$12,400	\$18,400	\$18,400	\$16,600	\$18,400
<b>PHYSICIAN OFFICE VISITS</b>												
<b>PCP Visit (HMO must use RMG PCP)</b>	\$0	\$45	\$45	\$50	\$0	\$50	CYD, \$0	CYD, \$50	\$0	\$65	CYD, \$65	CYD, 0%
<b>Specialist Visit</b>	\$20	\$50	\$50	\$55	CYD, 20%	\$80	CYD, \$0	CYD, \$80	CYD, 30%	\$100	CYD, \$100	CYD, 0%
<b>Preventive (ACA Covered) Screenings</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>LAB, IMAGING AND DIAGNOSTICS</b>												
<b>Routine Lab Services</b>	\$0	\$50	\$50	\$55	\$0	\$80	CYD, \$0	CYD, \$80	\$0	\$100	CYD, \$100	CYD, 0%
<b>Diagnostic and X-Ray</b>	\$20	\$50	\$50	\$55	CYD, 20%	\$80	CYD, \$0	CYD, \$80	CYD, 30%	\$100	CYD, \$100	CYD, 0%
<b>Imaging (CT / PET / MRI)</b>	\$250	\$250	\$250	\$300	CYD, 20%	\$500	CYD, \$0	CYD, \$500	CYD, 30%	\$500	CYD, \$500	CYD, 0%
<b>FACILITY / SURGICAL</b>												
<b>Inpatient Facility Fee (inc. MH/SUD)</b>	\$2,000	\$1,100	\$1,100	20%	CYD, 20%	30%	CYD, \$0	CYD, 30%	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
<b>Outpatient Surgery Facility Fee</b>	\$400	\$400	\$400	\$400	CYD, 20%	\$500	CYD, \$0	CYD, \$500	CYD, 30%	\$600	CYD, \$600	CYD, 0%
<b>Outpatient Surgery Physician/Surgical Services</b>	\$0	\$0	\$0	\$0	CYD, 20%	\$0	CYD, \$0	CYD, \$0	CYD, 30%	\$0	\$0	CYD, 0%
<b>EMERGENCY AND URGENT CARE</b>												
<b>Urgent Care Center Services</b>	\$20	\$50	\$50	\$50	\$50	\$50	CYD, \$0	CYD, \$50	\$50	\$50	CYD, \$50	\$50
<b>Emergency Room Services</b>	CYD, \$200	\$550	\$550	\$675	CYD, 20%	\$1,500	CYD, \$0	CYD, \$1,500	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
<b>Ambulance Services (ground / air / water)</b>	\$200	20%	20%	20%	CYD, 20%	30%	CYD, \$0	CYD, 30%	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
<b>Rx</b>												
<b>Rx - Generic Drugs</b>	\$10	\$10	\$10	\$15	\$0	\$20	CYD, \$0	CYD, \$20	\$0	\$30	CYD, \$30	CYD, 0%
<b>Rx - Preferred Brand Drugs</b>	\$30	\$50	\$50	\$40	CYD, 20%	\$65	CYD, \$0	CYD, \$65	CYD, 30%	\$250	CYD, \$250	CYD, 0%
<b>Rx - Non-Preferred Drugs</b>	\$50	\$150	\$150	\$200	CYD, 20%	\$250	CYD, \$0	CYD, \$250	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
<b>Special Pharmaceuticals</b>	20%	50%	50%	50%	CYD, 20%	50%	CYD, \$0	CYD, 50%	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
<b>PRODUCT TYPES</b>	<b>HMO ONLY</b>	<b>PPO ONLY</b>	<b>HMO/EPO/PPO</b>	<b>HMO/EPO/PPO</b>	<b>HMO/EPO/PPO</b>	<b>HMO/EPO/PPO</b>	<b>PPO ONLY</b>	<b>HMO/EPO/PPO</b>	<b>HMO/EPO/PPO</b>	<b>HMO/EPO/PPO</b>	<b>HMO/EPO/PPO</b>	<b>HMO/EPO/PPO</b>

View the notice of privacy practices at [HometownHealth.com](http://HometownHealth.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 **775-982-3232** to request a copy.

HMO plans available in Washoe, Douglas, Lyon, and Storey counties, and Carson City. PPO & EPO plans offered statewide except White Pine & Elko counties. Out-of-Network Benefits are available on PPO plans. CYD indicates that you must meet the Calendar Year Deductible before benefits will be paid by Hometown Health. This document is only a summary and is not a Schedule of Benefits.

\*Gold Plus National PPO is the only plan that includes primary Cigna access for both Nevada and non-Nevada residents outside of Nevada.