



## **Schedule of Benefits**

IFP Hometown Silver PPO Plus

*HIOS Plan ID: 85266NV0030075*

Benefit period: From 01/01/2025 through 12/31/2025 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

Hometown Health's PPO Network provides access to a large Network of In-Network Providers both in the state of Nevada as well as close surrounding areas who have contracts with Hometown Health. Services from In-Network Providers will generally be paid at the In-Network benefit level. Members may also seek services from Out-Of-Network Providers at a reduced benefit level (higher cost to the Member). You may select any PCP within the network and are not required by Hometown Health to receive a referral prior to receiving services for specialty care.

### Prescription Drug Coverage

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

Authorization from the health plan 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. 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 schedule 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          | \$9,000/Individual<br>\$18,000/Family  |
| <b>Out-of-Pocket Maximum:</b><br>- Per Calendar Year<br>- Medical and Drug Combined   | \$9,200/Individual<br>\$18,400/Family | \$27,600/Individual<br>\$55,200/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.

Amounts paid by a drug manufacturer which offer copayment offset programs (also called copay savings cards or coupons) do not count toward meeting the calendar year Deductible or Out-of-Pocket Maximum, only in the event that a generic drug is available. You may continue to use these copay cards/coupons to help reduce Your out-of-pocket costs, however, the dollar value of the card/coupon does not apply toward your Deductible or Out-of-Pocket Maximum under Your plan since You don't pay that amount. Only the dollars You actually pay out of pocket will count toward Your annual Deductible or out-of-pocket totals.

## 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 | \$45/Visit, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Specialist Visit                                 | \$80/Visit, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Physician to Physician eConsult                  | \$80/Visit, Deductible does not apply | Subject to deductible, then 50% Coinsurance |

| <b>Benefit</b>   | <b>In Network</b>                      | <b>Out of Network</b>                       |
|--|--|---|
| Surgical Services performed in a Physician's Office  | \$160/Visit, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Mental/Behavioral Health Office Visit  | \$45/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Substance Abuse Disorder Office Visit  | \$45/Visit, Deductible does not apply  | 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>  | \$80/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Outpatient Rehabilitation Services<br><i>120 visit(s) per year</i>   | \$80/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>  | \$80/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| Rehabilitative Speech Therapy<br><i>120 visit(s) per year</i>  | \$80/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>  | \$160/Visit, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Chemotherapy   | \$160/Visit, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Radiation  | \$160/Visit, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Cardiac and Pulmonary Rehabilitation   | \$80/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| <b>Diagnostic &amp; Imaging</b>  |  |   |
| Imaging (CT/PET Scans, MRIs)   | \$500/Visit, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Laboratory Outpatient and Professional Services  | \$80/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| X-rays and Diagnostic Imaging  | \$80/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |
| <b>Outpatient Care</b>   |  |   |
| Mental/Behavioral Health Outpatient Services<br><i>Including intensive outpatient treatment programs, partial hospitalization, and residential treatment programs.</i> | \$80/Visit, Deductible does not apply  | Subject to deductible, then 50% Coinsurance |

| Benefit   | In Network  | Out of Network                              |
|---|---|---|
| Outpatient Facility Fee (e.g., Ambulatory Surgery Center)   | \$500/Visit, Deductible does not apply                      | Subject to deductible, then 50% Coinsurance |
| Outpatient Surgery Physician/Surgical Services  | \$0/Visit, Deductible does not apply                        | Subject to deductible, then 50% Coinsurance |
| Substance Abuse Disorder Outpatient Services Mental/Behavioral Health Outpatient Services<br><i>Including intensive outpatient treatment programs, partial hospitalization, and residential treatment programs.</i> | \$80/Visit, Deductible does not apply                       | Subject to deductible, then 50% Coinsurance |
| <b>Inpatient Care</b>   |   |   |
| Childbirth/Delivery Facility Services   | 50% Coinsurance, Deductible does not apply                  | Subject to deductible, then 50% Coinsurance |
| Inpatient Hospital Services (e.g., Hospital Stay)   | 50% Coinsurance, Deductible does not apply                  | Subject to deductible, then 50% Coinsurance |
| Mental/Behavioral Health Inpatient Services   | 50% Coinsurance, Deductible does not apply                  | Subject to deductible, then 50% Coinsurance |
| Skilled Nursing Facility<br><i>100 days per year</i>  | 50% Coinsurance, Deductible does not apply                  | Subject to deductible, then 50% Coinsurance |
| Substance Abuse Disorder Inpatient Services   | 50% Coinsurance, Deductible does not apply                  | Subject to deductible, then 50% Coinsurance |
| <u>Inpatient hospital services include a semiprivate room, physician services, meals, operating room charges, imaging services and laboratory services</u>  |   |   |
| <b>Hospice Care</b>   |   |   |
| Hospice Respite Services<br><i>5 days per 90 days</i>   | \$0/Visit, Deductible does not apply                        | Subject to deductible, then 50% Coinsurance |
| <b>Home Health Care</b>   |   |   |
| Home Health Care Services   | \$80/Visit, Deductible does not apply                       | Subject to deductible, then 50% Coinsurance |
| Long-Term/Custodial Nursing Home Care   | Not Covered   | Not Covered                                 |
| Private-Duty Nursing  | \$80/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                       | Subject to deductible, then 50% Coinsurance |
| Mobile Urgent Care  | \$50/Visit, Deductible does not apply                       | Subject to deductible, then 50% Coinsurance |
| <b>Emergency Care/Ambulance</b>   |   |   |
| Emergency Room Services   | \$1,500/Visit Waived if Admitted, Deductible does not apply |   |
| Emergency Transportation/Ambulance<br><i>(Ground, Air, Water)</i>   | 50% Coinsurance, Deductible does not apply                  |   |
| <b>Durable Medical Equipment</b>  |   |   |

| Benefit   | In Network                                 | Out of Network                              |
|---|--|---|
| Durable Medical Equipment<br><i>1 item(s) per 3 years</i>   | 50% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Prosthetic Devices<br><i>1 item(s) per 3 years</i>  | 50% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Hearing Aids<br><i>1 item(s) per 3 years</i>  | 50% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| <b>Dental Care</b>  |  |   |
| Accidental Dental   | \$160/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>   | No Cost                                    | Subject to deductible, then 50% Coinsurance |
| Routine Eye Exam for Children<br><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<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   | \$80/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| Bariatric Surgery<br><i>1 Procedure(s) per lifetime</i>   | 50% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Cosmetic Surgery  | Not Covered                                | Not Covered                                 |
| Diabetes Education  | \$80/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| Dialysis  | \$160/Visit, Deductible does not apply     | Subject to deductible, then 50% Coinsurance |
| Reconstructive Surgery  | 50% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Transplant  | 50% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Treatment for Temporomandibular Joint Disorders   | \$80/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>  | \$80/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |

| Benefit  | In Network                                 | Out of Network                              |
|--|--|---|
| Special Food Products<br><i>4 item(s) per year</i>   | 50% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Applied Behavioral Therapy for the treatment of Autism   | \$80/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| Nutritional Counseling<br><i>1 visit(s) per episode</i>  | \$80/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| Chiropractic Care<br><i>20 visit(s) per year</i>   | \$80/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| Infertility Treatment<br><i>6 Procedure(s) per lifetime</i>  | \$80/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| Routine Foot Care  | Not Covered                                | Not Covered                                 |
| Wound Care   | \$80/Visit, Deductible does not apply      | Subject to deductible, then 50% Coinsurance |
| Specialty Pharmaceuticals  | 50% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| All Other Medical Benefit Drugs  | 50% Coinsurance, Deductible does not apply | Subject to deductible, then 50% Coinsurance |
| Any other covered medical service not listed in this Schedule of Benefits  | 50% 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       | Not Covered                                 |
| Mental/Behavioral Health by Teladoc  | \$20/Visit, Deductible does not apply      | Not Covered                                 |
| Dermatology by Teladoc   | \$20/Visit, Deductible does not apply      | Not Covered                                 |

| <b>Retail Pharmacy - 30 day supply (1*copay), 60 day supply (2*copay), 90 day supply (3*copay)</b> |                 |                |
|--|-----------------|----------------|
| Tier   | In Network      | Out of Network |
| Generic Drugs (Tier 1)   | \$22 Copayment  | Not Covered    |
| Preferred Brand Drugs (Tier 2)   | \$80 Copayment  | Not Covered    |
| Non-Preferred Drugs (Tier 3)   | 50% Coinsurance | Not Covered    |
| Specialty Drugs (Tier 4)   | 50% Coinsurance | Not Covered    |

| <b>Mail Order – 90 day supply (2*copay)</b> |                 |                |
|---|-----------------|----------------|
| Tier  | In Network      | Out of Network |
| Generic Drugs (Tier 1)                      | \$44 Copayment  | Not Covered    |
| Preferred Brand Drugs (Tier 2)              | \$160 Copayment | Not Covered    |
| Non-Preferred Drugs (Tier 3)                | 50% Coinsurance | Not Covered    |
| Specialty Drugs (Tier 4)                    | 50% Coinsurance | Not Covered    |

| <b>Renown Pharmacy - 30 day supply (1*copay), 60 day supply (2*copay), 90 day supply (3*copay)</b> |                   |                       |
|--|-------------------|-----------------------|
| <b>Tier</b>  | <b>In Network</b> | <b>Out of Network</b> |
| Generic Drugs (Tier 1)   | \$22 Copayment    | Not Covered           |
| Preferred Brand Drugs (Tier 2)   | \$80 Copayment    | Not Covered           |
| Non-Preferred Drugs (Tier 3)   | 50% Coinsurance   | Not Covered           |
| Specialty Drugs (Tier 4)   | 50% Coinsurance   | Not Covered           |