



# Small Businesses Deserve Great Care

*Maximize RSCC membership with Association  
Health Plan coverage for your employees*

Call us at **888-840-9080** or ask your  
broker for a quote from Prominence!  
**[www.ProminenceHealthPlan.com/ahp](http://www.ProminenceHealthPlan.com/ahp)**

**Prominence<sup>®</sup>**  
Health Plan

**chamber of  
commerce**  
RENO + SPARKS

# Join Today!

Employers with 2 (unrelated) to 50 full-time employees can offer insurance coverage for their employees and their families with a high-quality, affordable Association Health Plan through an RSCC partnership with Prominence Health Plan.

## Standardized Industrial Codes (SIC)

To be eligible for an Association Health Plan, qualifying businesses must fall into one of the SIC categories listed below:

SIC RANGE	DESCRIPTION	COMMITTEE
0100-0999	Agriculture, Forestry & Fishing	Manufacturing
1000-1499	Mining	Manufacturing
2000-3999	Manufacturing	Manufacturing
4000-4999	Transportation, Communications, Electric, Gas & Sanitary service	Transportation
5000-5199	Wholesale Trade	Service
5200-5999	Retail Trade	Service
6000-6799	Finance, Insurance & Real Estate	Service
7000-8999	Services	Service
9100-9729	Public Administration	Service
9900-9999	Non-classifiable	Service

*Not all SIC codes are permissible for RSCC AHP coverage. If you are looking for industry alternatives, please contact Prominence or your broker for additional health plan options.*



### Complimentary COBRA Administration

We heard and assessed the needs of the business community and are pleased to offer **COBRA Administration** at **NO COST** to group clients. Prominence has partnered with Cobra Control Services (CCS) to provide COBRA notification and, once a group has contracted the service, we will cover the costs for eligible groups.

### Health Plan Highlights

- Statewide HMO with **no specialist referrals required**
- PPO & POS health plans include access to a **national network** for those members who live, work or travel out-of-state
- **24/7 care** via telephone or video from licensed physicians, psychiatrists and counselors for a **\$0 cost share**
- Members in southern Nevada can **earn up to \$120 per year** for engaging with the wellPORTAL primary care network



### Participating Areas Include:

Douglas County, Lyon County, Storey County, Washoe County, Carson City, Clark County & Nye County

# 2024/2025 Benefit Overview

All medical plan options were carefully designed for RSCC members. Businesses can offer up to THREE different health plans, so employees have a choice when it comes to what works best for them. Benefits listed below are in-network.

In-network Benefits	HMO 3000	HMO 4000	HMO 6000	HMO HDHP 3200 <sup>1</sup>	POS 1000* HMO/PPO	POS 2500* HMO/PPO	PPO 2000*	PPO HDHP 3200* <sup>1</sup>
<b>Calendar Year Deductible (CYD)</b>								
Single	\$3,000	\$4,000	\$6,000	\$3,200	\$1,000/\$1,500	\$2,500/\$3,000	\$2,000	\$3,200
Family	\$6,000	\$8,000	\$12,000	\$6,400	\$2,000/\$3,000	\$5,000/\$6,000	\$6,000	\$6,400
<b>Coinsurance</b>								
	20%	30%	40%	0%	20%	30%	30%	20%
<b>Out-of-Pocket Maximum</b>								
Single	\$7,500	\$8,150	\$8,150	\$3,200	\$4,000/\$6,500	\$7,500/\$8,150	\$7,500	\$6,900
Family	\$15,000	\$16,300	\$16,300	\$6,400	\$8,000/\$13,000	\$15,000/\$16,300	\$15,000	\$13,800
<b>Provider Office Visits</b>								
Telemedicine - Teladoc	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Primary Care Provider (PCP)	\$30 copay	\$35 copay	\$35 copay	CYD/0%	\$15/\$30 copay	\$30/\$35 copay	\$30 copay	CYD/20%
wellPORTAL Primary Care	\$0 copay	\$0 copay	\$0 copay	CYD/\$0 copay	\$0 copay	\$0 copay	\$0 copay	CYD/\$0 copay
Specialist	\$60 copay	\$70 copay	\$70 copay	CYD/0%	\$30/\$60 copay	\$60/\$70 copay	\$60 copay	CYD/20%
<b>Emergency/Urgent Care</b>								
Ambulance – Ground & Air	CYD/20%	CYD/30%	\$1,000 copay per trip	CYD/0%	\$250 copay per trip	CYD 30%	CYD/30%	CYD/20%
Emergency Room	\$1,000 copay	\$1,000 copay	\$2,000 copay	CYD/0%	\$500 copay	\$1,000 copay	\$1,000 copay	CYD/20%
Urgent Care	\$50 copay	\$50 copay	\$70 copay	CYD/0%	\$50/\$100 copay	\$50/\$100 copay	\$50 copay	CYD/20%
<b>Hospital/Facility/Surgical</b>								
Outpatient Surgical	\$750 copay	\$1,000 copay	\$1,000 copay	CYD/0%	\$250 copay/ CYD 20%	\$1,000 copay/ CYD 30%	\$750 copay	CYD/20%
Inpatient Hospital	CYD/20%	CYD/30%	CYD/40%	CYD/0%	CYD \$1,000/ CYD 20%	CYD 30%	CYD/30%	CYD/20%
<b>Pharmacy</b>								
FDA- Approved Preventive	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Generic/Brand/Non-Brand	\$25/\$50/\$75	\$25/\$50/\$75	\$25/\$50/\$75	CYD/0%	\$25/\$50/\$75	\$25/\$50/\$75	\$25/\$50/\$75	CYD/20%
Specialty	20%	20%	20%	CYD/0%	20%	20%	20%	CYD/20%
<b>Radiology</b>								
Routine X-Ray & Diagnostic	\$50 copay	\$50 copay	\$35 copay	CYD/0%	\$15/\$30 copay	\$50 copay	\$50 copay	CYD/20%
CT Scan & MRI	\$1,000 copay	\$1,000 copay	\$1,000 copay	CYD/0%	\$250 copay/ CYD 20%	\$1,000 copay/ CYD 30%	\$1,000 copay	CYD/20%
Complex Diagnostic	\$1,000 copay	\$1,000 copay	\$2,000 copay	CYD/0%	\$250 copay/ CYD 20%	\$1,000 copay/ CYD 30%	\$1,000 copay	CYD/20%
<b>Maternity</b>								
Prenatal Care & Delivery	\$200 copay per delivery	\$200 copay per delivery	\$200 copay per delivery	CYD/0%	\$200 copay/ CYD 20% per delivery	\$200 copay/ CYD 30%	CYD/30%	CYD/20%
Delivery Room & Well-baby Hospital	CYD/20%	CYD/30%	CYD/40%	CYD/0%	CYD \$1,000 copay/ CYD 20%	CYD 30%	CYD/30%	CYD/20%
<b>Mental Health/Alcohol &amp; Drug Abuse Services</b>								
Inpatient	CYD/20%	CYD/30%	CYD/40%	CYD/0%	CYD \$1,000/ CYD 20%	CYD 30%	CYD/30%	CYD/20%
Outpatient	\$750 copay	\$1,000 copay	\$1,000 copay	CYD/0%	\$250 copay/ CYD 20%	\$1,000 copay/ CYD 30%	\$750 copay	CYD/20%
Office Visit	\$30 copay	\$35 copay	\$35 copay	CYD/0%	\$15/\$30 copay	\$30/\$35 copay	\$30 copay	CYD/20%
<b>Lab and Pathology</b>								
	No Charge	No Charge	No Charge	CYD/0%	No Charge	No Charge	No Charge	CYD/20%
<b>Pediatric Dental &amp; Vision - Diagnostic and Preventive (up to age 19)</b>								
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

<sup>1</sup> High Deductible Health Plans are subject to deductible first and benefits will be rendered at the contractual rate based upon type of service. Refer to the Summary of Benefits document for benefit details, limitations and exclusions. This document is for plan comparison purposes only.

\*Indicates plans with national network access outside Nevada

# Not a Reno + Sparks Chamber Member?

Any Nevada business can join the RSCC and, if it is filed within one of the participating Prominence service areas, is eligible to take advantage of the Association Health Plan insurance options. In order to enroll, businesses must be members of the RSCC.

## Interested in RSCC Membership?

To join, call 775-636-9550 or visit [www.thechambernv.org](http://www.thechambernv.org)

*"The Reno + Sparks Chamber of Commerce Association Health Plan has helped our organization offer comprehensive, competitive benefits to help retain our most valuable employees.*

*Being a small non-profit organization, our benefit offerings are vital to attracting new employees and helping us maintain a healthy, happy work culture."*

**Andrea L. Gregg, CEO**  
High Sierra AHEC

## We've Got You Covered

Making sure members have access to quality, convenient healthcare is just as important to them as it is to us. That's why we are so proud of our Prominence provider network. We offer ample coverage to care from a variety of providers across the state and beyond.



With seven clinic locations in the Reno, Sparks and Carson City area, access to primary care is accessible AND convenient.



24/7 care for a \$0 copay for general medical issues, plus access to mental health services for anxiety, depression and stress.



Through a collaboration with Cigna, members who live, work or travel outside the state and are enrolled in a POS or PPO health plan have national network access.



**doctoroo**

Brings urgent care to the comfort of a member's home for the same cost as a PCP copay - available 7 a.m. to midnight, 365 days/year.



All health plans include access to 11,600+ gyms, on-demand videos and 1:1 well-being coaching for an affordable monthly membership fee.



Includes access to southern Nevada's top doctors, VIP customer service and patient rewards for provider engagement.

The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. Cigna is an independent company and not an affiliate of Prominence Health Plan.