



RENO + SPARKS CHAMBER ASSOCIATION HEALTH PLANS:

Health Benefits that Make Your Small Business Better

chamberof
commerce
R E N O + S P A R K S

Contact the Chamber:

CALL 775-636-9550

VISIT www.thechambernv.org

Prominence
Health

CALL 888-840-9080

VISIT www.ProminenceHealthPlan.com/ahp

ASK Your Broker for a Quote

Join Today!

Members of the Chamber 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 a Reno + Sparks Chamber of Commerce partnership with Prominence Health.

Standardized Industrial Codes (SIC)

To be eligible for participation in the Reno + Sparks Chamber of Commerce 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 (including Health Services)	Service
9100-9729	Public Administration	Service
9900-9999	Non-classifiable	Service

Not all SIC codes are permissible for Reno + Sparks Chamber Association Health Plan coverage. If you are looking for industry alternatives, please contact Prominence or your broker for additional health plan options.

With the Power of a Large Group Comes Large Group Advantages

- ✓ **OFFER** comprehensive health coverage for enrolled members & dependents
- ✓ **SAVE** in premium costs compared to other options
- ✓ **ACCESS** a large and comprehensive statewide provider network
- ✓ **RETAIN** workforce talent with valuable health insurance and employee benefits
- ✓ **ENROLL** at any time!

More Good Stuff...

- A range of **eight** different health plans – your business can offer up to three for employee choice
- All HMO plans are statewide with **no specialist referrals required**
- Employees or dependents who meet specific health criteria and who are enrolled in the Association Health Plan may be eligible to participate in **ground-breaking medical care promoting brain health** through a partnership with EPIC Brain Centers
- Prominence provides required COBRA employee and dependent **Qualifying Event Notifications at no cost**



Participating Areas Include:

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

Businesses can offer up to THREE different health plans; in-network benefits are listed below.

PLANS RENEW SEPTEMBER 1, 2026

In-network Benefits	RSCC HMO SELECT 12	RSCC HMO SELECT 17	RSCC HMO SELECT 22	RSCC HMO HDHP SELECT 10 ¹	RSCC POS FREEDOM 6* (HMO/PPO)	RSCC POS FREEDOM 9* (HMO/PPO)	RSCC PPO FREEDOM 9*	RSCC PPO HDHP FREEDOM 22 ^{1*}
Calendar Year Deductible (CYD)								
Individual	\$3,000	\$4,000	\$6,000	\$3,300	\$1,000/\$1,500	\$2,500/\$3,000	\$2,500	\$6,000
Family	\$6,000	\$8,000	\$12,000	\$6,600	\$2,000/\$3,000	\$5,000/\$6,000	\$5,000	\$12,000
Coinsurance								
	20%	30%	40%	0%	20%	30%	30%	40%
Out-of-Pocket Maximum								
Individual	\$7,500	\$8,150	\$8,150	\$3,300	\$4,000/\$6,500	\$7,500/\$8,150	\$5,000	\$8,300
Family	\$15,000	\$16,300	\$16,300	\$6,600	\$8,000/\$13,000	\$15,000/\$16,300	\$10,000	\$16,600
Provider Office Visits								
Primary Care Provider (PCP)	\$30	\$35	\$35	CYD/0%	\$15/\$30	\$30/35	\$30	CYD/40%
Specialist	\$60	\$70	\$70	CYD/0%	\$30/\$60	\$60/\$70	\$60	CYD/40%
24/7 Gen Medical - Teladoc	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
wellPORTAL	\$0	\$0	\$0	CYD/\$0	\$0	\$0	\$0	CYD/\$0
Emergent/Urgent Care								
Ambulance – Ground & Air	CYD/20%	CYD/30%	\$1,000	CYD/0%	\$250	CYD/30%	CYD/30%	CYD/40%
Emergency Room	\$1,000	\$1,000	\$2,000	CYD/0%	\$500	\$1,000	\$1,000	CYD/40%
Urgent Care	\$50	\$50	\$70	CYD/0%	\$50/\$100	\$50/\$100	\$50	CYD/40%
Surgical/Hospital								
Outpatient Surgical ASC	\$750	\$1,000	\$1,000	CYD/0%	\$100/CYD 20%	\$250/CYD 30%	\$750	CYD/0%
Outpatient Surgical Hospital	CYD/20%	CYD/30%	CYD/40%	CYD/0%	\$250/CYD 20%	\$1,000/CYD 30%	CYD/30%	CYD/40%
Inpatient Hospital	CYD/20%	CYD/30%	CYD/40%	CYD/0%	CYD \$1,000 /CYD 20%	CYD 30%/CYD 30%	CYD/30%	CYD/40%
Pharmacy								
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/40%
Specialty	20%	20%	20%	CYD/0%	20%	20%	20%	CYD/40%
Radiology (Freestanding OP Hospital)								
Routine X-Ray & Diagnostic	\$50 CYD/20%	\$50 CYD/30%	\$35 CYD/40%	CYD/0% CYD/0%	\$15/\$30 CYD 20%/CYD 20%	\$50/\$50 CYD 30%/CYD 30%	\$50 CYD/30%	CYD/0% CYD/40%
CT Scan & MRI	\$1,000 CYD/20%	\$1,000 CYD/30%	\$1,000 CYD/40%	CYD/0% CYD/0%	\$250/CYD 20% CYD 20%/CYD 20%	\$1,000/CYD 30% CYD 30%/CYD 30%	\$1,000 CYD/30%	CYD/0% CYD/40%
Complex Diagnostic	\$1,000 CYD/20%	\$1,000 CYD/30%	\$2,000 CYD/40%	CYD/0% CYD/0%	\$250/ CYD 20% CYD 20%/CYD 20%	\$1,000/CYD 30% CYD 30%/CYD 30%	\$1,000 CYD/30%	CYD/0% CYD/40%
Maternity								
Prenatal Care & Delivery (per delivery)	\$200	\$200	\$200	CYD/0%	\$200/CYD 20%	\$200/CYD 30%	\$200	CYD/40%
Delivery Room & Well-baby Hospital	CYD/20%	CYD/30%	CYD/40%	CYD/0%	CYD \$1,000/CYD 20%	CYD/30%	CYD/ 30%	CYD/40%
Mental Health/Alcohol & Drug Abuse Services								
Office Visit	\$30	\$35	\$35	CYD/0%	\$15/\$30	\$30/\$35	\$30	CYD/40%
Mental Health - Teladoc	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Outpatient Intensive	\$750	\$1,000	\$1,000	CYD/0%	\$250/CYD 20%	\$1,000/CYD 30%	\$750	CYD/40%
Inpatient	CYD/20%	CYD/30%	CYD/40%	CYD/0%	CYD \$1,000/CYD20%	CYD/30%	CYD/30%	CYD/40%
Lab and Pathology (Freestanding OP Hospital)								
	No Charge CYD/20%	No Charge CYD/30%	No Charge CYD/40%	CYD/0% CYD/0%	No Charge CYD 20%	No Charge CYD 20%	No Charge CYD/30%	CYD/0% CYD/40%
Pediatric Dental & Vision - Diagnostic and Preventive (up to age 19)								
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

Refer to the Summary of Benefits document for benefit details, limitations and exclusions. This document is for plan comparison purposes only.

¹ High Deductible Health Plans are subject to deductible first and benefits will be rendered at the contractual rate based upon type of service.

***Indicates plans with national network access outside Nevada**

Not a Reno + Sparks Chamber Member?

Any Nevada business or nonprofit organization can become a member of the **Reno + Sparks Chamber of Commerce** and if it is in one of the areas served by Prominence, it is eligible to participate in the **Association Health Plan** insurance options. Membership is a requirement in order to take advantage of the many insurance options.

Interested in Reno + Sparks Chamber Membership?

To join, **CALL 775-636-9550** or
VISIT www.thechambernv.org

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 copay¹ for general medical issues, plus access to mental health services for anxiety, depression and stress.



Through a collaboration with Cigna Healthcare^{®2}, members who live, work or travel outside the state and are enrolled in a POS or PPO health plan have national network access.



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.

¹ High Deductible Health Plans are subject to deductible first and benefits will be rendered at the contractual rate based upon type of service.

² The Cigna Healthcare PPO Network refers to the healthcare providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO Network for Shared Administration.