



## **Schedule of Benefits**

IFP Renown Silver 70 D5975 HMO LCS

*HIOS Plan ID: 41094NV0030072*

Benefit period: From 01/01/2026 through 12/31/2026 Calendar Year.

## About your Schedule of Benefits

This Schedule of Benefits describes your Health Maintenance Organization (HMO) health insurance policy provided by Hometown Health Plan, 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

Following the terms of your HMO plan, adult Members must choose a Renown, Geriatric Specialty Care, Alpine Family Medicine, Virginia Family Care Center or Reno Family Physician PCP on the Renown HMO Network at the time of enrollment or HTH will choose one based on Your geographic location. In addition, if you have a child enrolled in coverage, HTH will permit you to designate any pediatrician, Renown or Community, as the child's PCP if such pediatrician is an In-Network provider. HTH will permit your child to see an In-Network primary care provider as their pediatrician if pre-notified prior to services received of the primary care provider your child will be seeing. There is no coverage for services outside the Network unless the services are rendered as part of an Emergency Room or Urgent Care Center visit, or they have been previously approved by Renown to be paid at the HMO Benefit Level. Additionally, You must receive a referral from Your PCP 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.

### Limited Cost Sharing Options for American Indian and Alaska Natives (AIAN) Plan Variants

- You **do not have to pay** copayments, deductibles, or coinsurance when getting care from an Indian health care provider.
- You **do need a referral** from an Indian health care provider when getting essential health benefits through a Marketplace plan to **avoid paying** copayments, deductibles, or coinsurance.
- The amounts listed as cost share will be charged if you **do not** receive a referral from an Indian health care provider in obtaining essential health benefits through a Marketplace plan

# 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. | \$5,975/Individual<br>\$11,950/Family | Not Applicable |
| <b>Out-of-Pocket Maximum:</b><br>- Per Calendar Year<br>- Medical and Drug Combined   | \$5,975/Individual<br>\$11,950/Family | Not Applicable |

## 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   | Indian Health Care Provider (IHCP) | In Network                                  | Out of Network |
|---|------------------------------------|---|----------------|
| Primary Care Visit to Treat an Injury or Illness    | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Specialist Visit                                    | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Physician to Physician eConsult                     | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Surgical Services performed in a Physician's Office | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |

| Benefit  | Indian Health Care Provider (IHCP) | In Network                                  | Out of Network |
|--|------------------------------------|---|----------------|
| Mental/Behavioral Health Office Visit  | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Substance Abuse Disorder Office Visit  | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| <b>Preventive Care</b>   |                                    |   |                |
| Prenatal and Postnatal Care  | \$0                                | No Cost                                     | Not Covered    |
| Preventive Care/Screening/Immunization   | \$0                                | No Cost                                     | Not Covered    |
| Well Baby Visits and Care  | \$0                                | No Cost                                     | Not Covered    |
| <b>Therapy</b>   |                                    |   |                |
| Habilitation Services<br><i>120 visit(s) per year</i>  | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Outpatient Rehabilitation Services<br><i>120 visit(s) per year</i>   | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Rehabilitative Occupational and Rehabilitative Physical Therapy<br><i>120 visit(s) per year</i>  | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Rehabilitative Speech Therapy  | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Infusion Therapy<br><i>Does not include the cost of special pharmaceuticals used in infusion therapy.</i>  | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Chemotherapy   | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Radiation  | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Cardiac and Pulmonary Rehabilitation   | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| <b>Diagnostic &amp; Imaging</b>  |                                    |   |                |
| Imaging (CT/PET Scans, MRIs)   | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| Laboratory Outpatient and Professional Services  | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| X-rays and Diagnostic Imaging  | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |
| <b>Outpatient Care</b>   |                                    |   |                |
| Mental/Behavioral Health Outpatient Services<br><i>Including intensive outpatient treatment programs, partial hospitalization, and residential treatment programs.</i> | \$0                                | Subject to deductible , then 0% Coinsurance | Not Covered    |

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

| Benefit   | Indian Health Care Provider (IHCP) | In Network                                     | Out of Network |
|---|------------------------------------|--|----------------|
| Durable Medical Equipment<br><i>1 item(s) per 3 years</i>   | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Prosthetic Devices<br><i>1 item(s) per 3 years</i>  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Hearing Aids<br><i>1 item(s) per 3 years</i>  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| <b>Dental Care</b>  |                                    |  |                |
| Accidental Dental   | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Basic Dental Care – Child   | \$0                                | Not Covered                                    | Not Covered    |
| Basic Dental Care – Adult   | \$0                                | Not Covered                                    | Not Covered    |
| <b>Vision Care</b>  |                                    |  |                |
| Eye Glasses for Children<br><i>1 item(s) per year</i>   | \$0                                | No Cost  | Not Covered    |
| Routine Eye Exam for Children<br><i>1 exam(s) per year</i>  | \$0                                | No Cost  | Not Covered    |
| Routine Eye Exam (Adult)  | \$0                                | Not Covered                                    | Not Covered    |
| <b>Additional Services</b>  |                                    |  |                |
| Abortion<br><i>Except in the case of rape, incest, or<br/>for a pregnancy which, as certified by<br/>a doctor, places the woman in grave<br/>danger</i> | \$0                                | Not Covered                                    | Not Covered    |
| Acupuncture   | \$0                                | Not Covered                                    | Not Covered    |
| Allergy Testing   | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Bariatric Surgery<br><i>1 Procedure(s) per lifetime</i>   | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Cosmetic Surgery  | \$0                                | Not Covered                                    | Not Covered    |
| Diabetes Education  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Dialysis  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Reconstructive Surgery  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Transplant  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Treatment for Temporomandibular<br>Joint Disorders  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Weight Loss Programs  | \$0                                | Not Covered                                    | Not Covered    |

| Benefit  | Indian Health Care Provider (IHCP) | In Network                                     | Out of Network |
|--|------------------------------------|--|----------------|
| Remote Monitoring<br><i>Copay paid once per 30-day period.</i>               | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Special Food Products<br><i>4 item(s) per year</i>                           | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Applied Behavioral Therapy for the<br>treatment of Autism                    | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Nutritional Counseling<br><i>1 visit(s) per episode</i>                      | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Chiropractic Care<br><i>20 visit(s) per year</i>                             | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Infertility Treatment<br><i>6 Procedure(s) per lifetime</i>                  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Routine Foot Care  | \$0                                | Not Covered                                    | Not Covered    |
| Wound Care   | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Specialty Pharmaceuticals  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| All Other Medical Benefit Drugs  | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| Any other covered medical service not<br>listed in this Schedule of Benefits | \$0                                | Subject to deductible , then<br>0% Coinsurance | Not Covered    |
| General Med Urgent Care by Teladoc   | \$0                                | \$0/Visit, Deductible does not<br>apply        | Not Covered    |
| Mental/Behavioral Health by Teladoc  | \$0                                | \$20/Visit, Deductible does<br>not apply       | Not Covered    |
| Dermatology by Teladoc   | \$0                                | \$20/Visit, Deductible does<br>not apply       | Not Covered    |

| Retail Pharmacy - 30 day supply (1*copay), 60 day supply (2*copay), 90 day supply (3*copay) |                               |                |
|---|-------------------------------|----------------|
| Tier  | In Network                    | Out of Network |
| Generic Drugs (Tier 1)  | Deductible then \$0 Copayment | Not Covered    |
| Preferred Brand Drugs (Tier 2)  | Deductible then \$0 Copayment | Not Covered    |
| Non-Preferred Drugs (Tier 3)  | Deductible then \$0 Copayment | Not Covered    |
| Specialty Drugs (Tier 4)  | Deductible then \$0 Copayment | Not Covered    |

| Mail Order – 90 day supply (2*copay) |                               |                |
|--------------------------------------|-------------------------------|----------------|
| Tier                                 | In Network                    | Out of Network |
| Generic Drugs (Tier 1)               | Deductible then \$0 Copayment | Not Covered    |
| Preferred Brand Drugs (Tier 2)       | Deductible then \$0 Copayment | Not Covered    |
| Non-Preferred Drugs (Tier 3)         | Deductible then \$0 Copayment | Not Covered    |

| Mail Order – 90 day supply (2*copay) |                               |                |
|--------------------------------------|-------------------------------|----------------|
| Tier                                 | In Network                    | Out of Network |
| Specialty Drugs (Tier 4)             | Deductible then \$0 Copayment | Not Covered    |

| Renown Pharmacy - 30 day supply (1*copay), 60 day supply (2*copay), 90 day supply (3*copay) |                               |                |
|---|-------------------------------|----------------|
| Tier  | In Network                    | Out of Network |
| Generic Drugs (Tier 1)  | Deductible then \$0 Copayment | Not Covered    |
| Preferred Brand Drugs (Tier 2)  | Deductible then \$0 Copayment | Not Covered    |
| Non-Preferred Drugs (Tier 3)  | Deductible then \$0 Copayment | Not Covered    |
| Specialty Drugs (Tier 4)  | Deductible then \$0 Copayment | Not Covered    |