

2020 Association Health Plans for Washoe County Medical Society

Brought to you by Prominence Health Plan
Learn more about how to enroll your practice!

Washoe County Medical Society members with 2 (unrelated) to 50 full-time employees can now offer insurance coverage for their employees and their families with a high-quality, affordable Association Health Plan medical plan from Prominence.

Not an Association member? Enroll at www.wcmsnv.org

Large Group Benefits for Small Employer Groups

- Coinsurance options – 10%, 20% & 30%
- Copays for widely used benefits like PCP visits, specialists and lab services
- Statewide HMO open access
- National Cigna PPO network access

Employers Have Options... and Flexibility

- Choose from six health plan options, including HSA-qualified – see reverse
- Affordable monthly premiums

PARTICIPATING AREAS INCLUDE:

Washoe County *Storey County
*Clark County *Nye County
*Douglas County

*Affiliate programs available

PROMINENCE ASSOCIATION HEALTH PLANS

Our Association Health Plans allow small employers to join as one entity to purchase the type of coverage that is traditionally available to large group employers. This results in less expensive and richer health plan options that can then be passed along to the employee.

PLAN HIGHLIGHTS YOU DON'T WANT TO MISS!

- **NEW!** Cigna National Network - Prominence has partnered with Cigna to create a national network for use outside of Nevada for those members enrolled in an HMO Freedom, POS or PPO health plan.
- **Teladoc** - 24/7 member care via telephone or video from licensed physicians, psychiatrists, clinical social workers and counselors for a \$0 cost share. Note, High Deductible Health Plans are subject to deductible first and benefits will be rendered at the contractual rate based upon type of service.
- **Comprehensive Provider Network** - Includes many notable and board certified physicians throughout the state, offering members excellent access to quality medical services.

Contact your broker or
PHP-GroupQuotes@uhsinc.com
for more information



Prominence[®]
Health Plan



WASHOE COUNTY MEDICAL SOCIETY ASSOCIATION BENEFIT GUIDE FOR 2020



Statewide HMO with no specialist referrals for members; benefits listed below are in-network; * indicates new plans with Cigna network access

GROUPS CAN CHOOSE UP TO THREE ASSOCIATION HEALTH PLANS TO ENROLL						
Previous WCMS Plan (mapped to new plan below)	HMO 2000	New Plan!	HMO Freedom 2000	POS Core 4 or PPO 1000	PPO HDHP 3000	New Plan!
NEW WCMS Plan Effective 7/1	HMO 2000	HMO 3000	HMO Freedom 4000 *	PPO 2500*	PPO HDHP 3000* ¹	PPO HDHP 6900* ¹
Calendar Year Deductible (CYD)						
Individual	\$2,000	\$3,000	\$4,000	\$2,500	\$3,000	\$6,900
Family	\$6,000	\$6,000	\$8,000	\$5,000	\$6,000	\$13,800
Coinsurance						
	20%	30%	30%	30%	10%	0%
Out-of-Pocket Maximum						
Single	\$6,850	\$8,150	\$7,100	\$8,150	\$5,000	\$6,900
Family	\$13,700	\$16,300	\$14,200	\$16,300	\$10,000	\$13,800
Provider Office Visits						
Telemedicine - Teladoc	\$0 copay	\$0 copay	\$0 copay	\$0 copay	CYD/\$0 copay	CYD/\$0 copay
Primary Care Provider (PCP)	\$25 copay	\$30 copay	\$35 copay	\$30 copay	CYD/10%	CYD/0%
Specialist	\$50 copay	\$60 copay	\$70 copay	\$60 copay	CYD/10%	CYD/0%
Emergent/Urgent Care						
Ambulance – Ground & Air	\$250 copay per trip	\$500 copay per trip	\$500 copay per trip	\$500 copay per trip	CYD/10%	CYD/0%
Emergency Room	CYD	CYD/\$2,000 copay	\$1,000 copay	CYD/30%	CYD/10%	CYD/0%
Urgent Care	\$50 copay	\$60 copay	\$70 copay	\$50 copay	CYD/10%	CYD/0%
Hospital/Facility/Surgical						
Outpatient Surgical	\$250 copay	\$500 copay	\$1,000 copay	\$500 copay	CYD/10%	CYD/0%
Inpatient Hospital	CYD/\$1,000 copay	CYD/\$2,000 copay	CYD/\$3,000 copay	CYD/30%	CYD/10%	CYD/0%
Pharmacy						
FDA-approved Preventive	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Generic/Brand/Non-Brand	\$15/\$40/\$60	\$25/\$50/\$75	\$25/\$50/\$75	\$10/\$30/\$50	CYD/10%	CYD/0%
Specialty	20%	20%	20%	20%	CYD/10%	CYD/0%
Radiology						
Routine X-Ray & Diagnostic	\$25 copay	\$30 copay	\$35 copay	\$30 copay	CYD/10%	CYD/0%
CT Scan & MRI	\$250 copay	\$500 copay	\$1,000 copay	\$500 copay	CYD/10%	CYD/0%
Complex Diagnostic	CYD/20%	CYD/30%	\$1,000 copay	CYD/ 30%	CYD/10%	CYD/0%
Maternity						
Prenatal Care & Delivery	\$200 copay per delivery	\$200 copay per delivery	\$200 copay per delivery	\$200 copay per delivery	CYD/10%	CYD/0%
Delivery Room & Well-baby Hospital	CYD/\$1,000 copay	CYD/\$2,000 copay	CYD/\$3,000 copay	CYD/30%	CYD/10%	CYD/0%
Mental Health/Alcohol & Drug Abuse Services						
Inpatient	CYD/\$1,000 copay	CYD/\$2,000 copay	CYD/\$3,000 copay	CYD/30%	CYD/10%	CYD/0%
Outpatient	\$250 copay	\$500 copay	\$1,000 copay	\$500 copay	CYD/10%	CYD/0%
Office Visit	\$25 copay	\$30 copay	\$35 copay	\$30 copay	CYD/10%	CYD/0%
Lab and Pathology						
	No Charge	No Charge	No Charge	No Charge	CYD/10%	CYD/0%
Durable Medical Equipment						
	\$25 copay	\$30 copay	\$35 copay	\$30 copay	CYD/10%	CYD/0%
Pediatric Dental & Vision - Diagnostic and Preventive (up to age 19)						
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

¹High 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.