

2025 INDIVIDUAL AND FAMILY HEALTH PLANS



*Hometown
Health* 

Renown[®]
HEALTH PLAN 
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2025 Individual & Family (IFP) Benefits at a Glance

EFFECTIVE JANUARY 1, 2025 • IN-NETWORK BENEFITS

	Renown Gold	Renown Silver - 20	Renown Silver - 10	Renown Silver - 5	Renown Silver - 70 HSA	Renown Silver - 70	Renown Bronze Plus	Renown Bronze HSA	Renown Bronze	Renown* CATASTROPHIC
CYD AND OOPMax										
Individual Medical Deductible	\$2,050	\$4,000	\$4,050	\$4,100	\$3,300	\$5,550	\$4,200	\$4,150	\$9,200	\$9,200
Family Medical Deductible	\$4,100	\$8,000	\$8,100	\$8,200	\$6,400	\$11,100	\$8,400	\$8,300	\$18,400	\$18,400
Individual Out-of-Pocket Max	\$4,100	\$8,000	\$8,100	\$8,200	\$6,400	\$5,550	\$8,400	\$8,300	\$9,200	\$9,200
Family Out-of-Pocket Max	\$8,200	\$16,00	\$16,200	\$16,400	\$12,800	\$11,100	\$16,800	\$16,600	\$18,400	\$18,400
PHYSICIAN OFFICE VISITS										
PCP Visit (HMO must use RMG PCP)	\$5	\$20	\$10	\$5	CYD, \$5	CYD, 0%	\$55	CYD, \$55	CYD, 0%	3 Visits at \$55, CYD then \$0
Specialist Visit	\$50	\$80	\$80	\$80	CYD, \$80	CYD, 0%	\$100	CYD, \$100	CYD, 0%	CYD, \$0
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS										
Routine Lab Services	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Diagnostic and X-Ray	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Imaging (CT / PET / MRI)	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
FACILITY / SURGICAL										
Inpatient Facility Fee (inc. MH/SUD)	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Outpatient Surgery Facility Fee	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Outpatient Surgery Physician/Surgical Services	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
EMERGENCY AND URGENT CARE										
Urgent Care Center Services	\$50	\$50	\$50	\$50	CYD, \$50	\$50	\$50	CYD, \$50	\$50	CYD, \$0
Emergency Room Services	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Ambulance Services (ground / air / water)	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, 50%	CYD, 50%	CYD, 0%	CYD, \$0
Rx										
Rx – Generic Drugs	\$5	\$13	\$13	\$13	CYD, \$13	CYD, \$0	\$20	CYD, \$20	CYD, \$0	CYD, \$0
Rx – Preferred Brand Drugs	\$40	\$55	\$55	\$55	CYD, \$55	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0
Rx – Non-Preferred Drugs	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0
Special Pharmaceuticals	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, 50%	CYD, \$0	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0



View the notice of privacy practices at [HometownHealth.com](https://www.hometownhealth.com). You can also visit the website to view the plan's Evidence of Coverage to see a complete list of benefits, exclusions, and operating procedures or call **775-982-3232** to request a copy.

Individual and Family Plans available in Washoe, Douglas, Lyon, and Storey Counties, and Carson City.
 *Renown Catastrophic plan is only available to qualified individuals. CYD indicates that you must meet the Calendar Year Deductible before benefits will be paid by Hometown Health. HMO plans are available on Nevada Health Link and may qualify for a subsidy. This document is only a summary and is not a Schedule of Benefits.



BENEFIT HIGHLIGHTS

Access to Renown Medical Group Providers

Schedule your yearly health screenings and tests with your Renown Primary Care Physician.



Health Savings Account (HSA) Options Available

Use your HSA to pay for eligible healthcare, dental or vision expenses.



Access Your Health Information in One Place Through MyChart

MyChart is a secure online patient portal that allows you to schedule appointments, review medications, securely message your provider and view test results.



Local Customer Service

Speak to fellow northern Nevadans to get your healthcare benefits questions answered.

Renown Preferred Pharmacy

Renown Health pharmacies offer convenient locations to pick up your prescriptions and sign up for mail order.



CONVENIENT CARE OPTIONS

TELADOC for Virtual Visits



Get 24/7 access to doctors from your phone or computer in all 50 states, including dermatology and behavioral health services.

Doctoroo for Urgent Care Visits



Receive care at your home for the same cost of an urgent care visit. Doctoroo is available 7 a.m. to midnight, seven days per week in Reno, Sparks and Carson City.



Urgent Care

Various urgent care locations are available including Renown Urgent Care, Reno Orthopedic Clinic and Swift Urgent Clinic.

RENOWN HEALTH PROVIDER NETWORK



Northern Nevada's Largest Provider Network

Renown Health is northern Nevada's only locally-owned, not-for-profit health system dedicated to making a genuine difference in the health and well-being of the communities we serve.

Visit hometownhealth.com/find-a-doctor to find a full list of in-network providers and facilities.

RENOWN HEALTH FACILITIES

Emergency Room and Hospital Locations

Renown Regional Medical Center | 1155 Mill St. | Reno, NV 89502

Renown South Meadows Medical Center | 10101 Double R Blvd. | Reno, NV 89521

Health Services

15 Medical Group Locations

10 Urgent Care Locations

13 Lab Services Locations

3 Pharmacy Locations

Find all Renown Health locations and services on renown.org.



LOCAL CUSTOMER SERVICE | **775-982-3232** | customer_service@hometownhealth.com

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