

Get with the **LOCAL PLAN** – *that simply makes sense!*

INTRODUCING THE
**SENSIBLE
Plan**



*Hometown
Health* 

Renown[®]
HEALTH PLAN 
Brought to you by Hometown Health

 nevada
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Utilizing the new Renown SENSIBLE HMO Network

Individual and Family Benefits at a Glance

EFFECTIVE JANUARY 1, 2026 • IN-NETWORK BENEFITS	SENSIBLE Gold HMO IFP	SENSIBLE Silver HSA HMO IFP	SENSIBLE Silver HMO IFP	SENSIBLE Bronze HMO IFP
CALENDER YEAR DEDUCTIBLE AND OUT-OF-POCKET MAX				
Individual Medical Deductible	\$2,300	\$3,450	\$5,975	\$10,600
Family Medical Deductible	\$4,600	\$6,900	\$11,950	\$21,200
Individual Out-of-Pocket Max	\$4,600	\$6,900	\$5,975	\$10,600
Family Out-of-Pocket Max	\$9,200	\$13,800	\$11,950	\$21,200
PHYSICIAN OFFICE VISITS				
PCP Visit (HMO must use Renown PCP)	\$5	CYD, \$5	CYD, 0%	CYD, 0%
Specialist Visit	\$50	CYD, \$80	CYD, 0%	CYD, 0%
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS				
Routine Lab Services	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Diagnostic and X-Ray	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Imaging (CT / PET / MRI)	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
FACILITY / SURGICAL				
Inpatient Facility Fee (inc. MH/SUD)	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Outpatient Surgery Facility Fee	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Outpatient Surgery Physician/Surgical Services	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
EMERGENCY AND URGENT CARE				
Urgent Care Center Services	\$50	CYD, \$50	\$50	\$50
Emergency Room Services	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Ambulance Services (ground / air / water)	CYD, 30%	CYD, 50%	CYD, 0%	CYD, 0%
Rx				
Rx – Generic Drugs	\$5	CYD, \$13	CYD, \$0	CYD, \$0
Rx – Preferred Brand Drugs	\$40	CYD, \$55	CYD, \$0	CYD, \$0
Rx – Non-Preferred Drugs	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0
Special Pharmaceuticals	CYD, 50%	CYD, 50%	CYD, \$0	CYD, \$0

The SENSIBLE Plan Individual and Family HMO plans are available to residents of Washoe County and utilize the Renown SENSIBLE HMO Network. The SENSIBLE Plan 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.

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.

THE SENSIBLE Plan

FROM HOMETOWN HEALTH GIVES MEMBERS ACCESS TO:

- Exceptional care with Renown Health
- Large network of Renown providers and services
- Top-ranked Renown programs, facilities and convenient locations
- PLUS lower cost premiums compared to our standard HMO

The SENSIBLE Plan is an Individual and Family health insurance HMO plan available in Gold, Silver and Bronze tiers. The SENSIBLE Plan offers members exciting, affordable benefits through the Renown SENSIBLE HMO Network and is available to residents in Washoe County.

The SENSIBLE Plan makes sense for anyone who can use a Renown Medical Group Primary Care Provider (PCP) and wants all the benefits Renown Health has to offer.



ASK YOUR HEALTH INSURANCE BROKER about the SENSIBLE Plan.
Look for the SENSIBLE Plan on Nevada Health Link.

775-982-3232 • [HometownHealth.com](https://www.hometownhealth.com)

Understanding the Renown SENSIBLE HMO Network

The Renown SENSIBLE HMO Network gives SENSIBLE Plan members tremendous value with lower premiums and coordinated care through Renown providers and services.

PROVIDER TYPE	Renown SENSIBLE HMO Network Washoe County Only	Renown HMO Network Carson City, Douglas, Lyon, Storey and Washoe Counties
Renown Primary Care Providers	✓	✓
Renown Specialists	✓	✓
Renown Imaging & Labs	✓	✓
Community Providers & Specialists	Limited List*	Expanded List**
Community Primary Care Providers	NO – Must Use Renown PCP	YES – Expanded List***

* Limited List of Renown SENSIBLE HMO Network Community Providers

Apex Chiropractic Center
 John Burgess, DPM (Podiatry)
 Karrasch C. Craig, DPM (Podiatry)
 Digestive Health Associates
 Digestive Health Center
 Timothy Janiga, MD, PLLC (Plastic Surgery)
 Matthew B. Mills, MD, LTD
 Northern Nevada Allergy Clinic
 Northern Nevada Emergency Physicians
 Stanley Plecha, Jr., MD (Ophthalmology)
 Power Health Chiropractic
 Reno Behavioral Health Hospital
 Reno Orthopaedic Clinic
 Sierra Neurosurgery Group
 Silver State Ear Nose & Throat, LTD
 Bristlecone Family Resources†
 Community Health Alliance†
 Hemostasis and Thrombosis Center of Nevada†
 The Life Change Center†
 Northern Nevada Hopes†
 Pyramid Lake Paiute Tribe†
 Reno-Sparks Indian Colony†
 Washoe County Health District†
 Willow Springs, LLC†

† *In-Network Providers, Primary Care Excluded – Must Use Renown PCP.*

** Expanded List of Renown HMO Network Community Providers

Advanced Pediatric Therapies
 Cancer Care Specialists
 Carson Medical Group
 Carson Tahoe Medical Group
 Carson Tahoe Urgent Care
 Carson Valley Health
 Center for Advanced Eyecare
 Connected Therapy
 Custom Physical Therapy
 Gastroenterology Consultants
 Great Basin Orthopaedics
 Health Psychology Associates
 High Risk Pregnancy Center Reno
 Lifequest Behavioral Health Care
 Nevada Advanced Pain Specialists
 Nevada Pain & Spine Specialists
 OB/GYN Associates
 Pritchett Eye Care Associates
 Quest Counseling & Consulting
 K. Sasse Surgical Associates, PC
 Sierra Nevada Specialty Care
 Skin Cancer & Dermatology Institute
 Sojourn Counseling Group
 South Lyon Medical Center
 Sweetwater Pain and Spine and Associates
 Therapy Management Group
 Urology Nevada
 Western Surgical Group

*** Expanded List of Renown HMO Network Primary Care Providers

Alpine Family Medicine
 Geriatric Specialty Care
 Greenwell Health
 Reno Family Physicians
 Virginia Family Care Center

Providers subject to change. To view a complete list of providers visit the [Online Provider Directory on HometownHealth.com](https://www.hometownhealth.com).

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