

2026 Summary of Benefits

Medicare Advantage Plans with Part D Prescription Drug Coverage

Prominence Dual (HMO-DSNP) H5945-017

Northern Nevada Region - Special Plans

Carson City, Churchill, Douglas, Lyon, and Storey Counties

January 1, 2026 – December 31, 2026

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SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the “**Evidence of Coverage**.” You can also see the Evidence of Coverage on our website, www.prominencemedicare.com.

You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **Prominence Dual (HMO-DSNP)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Prominence Dual (HMO-DSNP) H5945-017** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on www.medicare.gov.
- If you want to know more about the coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

- Things to Know About **Prominence Dual (HMO-DSNP)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

* You must have Medicare's Extra Help to pay \$0 premiums and Extra Help copays (See EOC for more details)

This document is available in other formats such as Braille and large print.

This document may be available in a non-English language. For additional information, call us at 1-855-969-5882 (TTY: 711).

Things to Know About Prominence Dual (HMO-DSNP)

Hours of Operation & Contact Information

- From October 1 to March 31 we're open 8 a.m. – 8 p.m., 7 days a week.
- From April 1 to September 30, we're open 8 a.m. – 8 p.m., Monday through Friday.
- If you are a member of this plan, call us at 1-855-969-5882, TTY: 711.
- If you are not a member of this plan, call us at 866-747-8855, TTY: 711.
- Our website: www.prominencemedicare.com.

Who can join?

To join **Prominence Dual (HMO-DSNP)** you must be entitled to Medicare Part A, be enrolled in Medicare Part B, you must have full Medicaid coverage, and you must live in our service area. The service areas for **Prominence Dual (HMO-DSNP)** include the following counties in Northern Nevada: Carson City, Churchill, Douglas, Lyon and Storey.

Which doctors, hospitals, and pharmacies can I use?

Prominence Dual (HMO-DSNP) have a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider and pharmacy directory at our website (www.prominencemedicare.com).

Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and *more*. Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs including chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, www.prominencemedicare.com.
- Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of six "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, and Catastrophic Coverage.

**If you have any questions about this plan's benefits or costs, please contact
Prominence Health**

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SECTION II - SUMMARY OF BENEFITS

Prominence Dual (HMO-DSNP)

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

Monthly Plan Premium	<p>You do not pay a separate monthly plan premium for Prominence Dual (HMO-DSNP). You must continue to pay your Medicare Part B premium. Only full Medicaid recipients are eligible for the DSNP plan. Only Full Medicaid recipients are eligible for the DSNP plan. You must have Medicare's Extra Help to pay \$0 premium.</p>
Deductible	<p>Medical Deductible: Not Applicable. Prescription Drug Deductible: \$0</p>
Maximum Out-of-Pocket Responsibility	<p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> • \$9,250 for services you receive from in-network providers. <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p>

COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Prominence Dual (HMO-DSNP)
Inpatient Hospital	0% coinsurance
Outpatient Hospital	<p><u>In-Network:</u></p> <p>Outpatient hospital: 0% coinsurance. Outpatient Surgery: 0% coinsurance. Observation Services: 0% coinsurance. May require prior authorization.</p>

Benefits/Services	Prominence Dual (HMO-DSNP)
Ambulatory Surgical Center	<p><u>In-Network:</u></p> <p>Ambulatory Surgical Center: 0% coinsurance May require prior authorization.</p>
Doctor's Office Visits	<p><u>In-Network:</u></p> <p>Primary care physician visit: 0% coinsurance Specialist visit: 0% coinsurance. Referrals and prior authorization may be required for specialist visits.</p>
Preventive Care (e.g., flu vaccine, diabetic screenings)	<p><u>In-Network:</u></p> <p>\$0 copay for all preventive services covered under Original Medicare at zero cost sharing. Any additional preventive services approved by Medicare during the contract year will be covered.</p>
Emergency Care	<p><u>In-Network:</u></p> <p>0% copay per visit. If you are admitted to the hospital within 3 days, you do not have to pay your share of the cost for emergency care. Worldwide Emergency Coverage: \$115 Copay. Annual maximum coverage amount of \$25,000 applies for emergency services and urgent care visits outside the United States. This does not include planned procedures.</p>
Urgently Needed Services	<p><u>In-Network:</u></p> <p>0% coinsurance per visit. 0% coinsurance for an urgent visit outside the United States.</p>

Benefits/Services	Prominence Dual (HMO-DSNP)
Diagnostic Services / Labs/ Imaging	<p><u>In-Network:</u></p> <p>Diagnostic tests and procedures: 0% coinsurance</p> <p>Lab services: 0% coinsurance</p> <p>Diagnostic Radiology Services (such as MRI, CAT Scan): 0% coinsurance</p> <p>X-rays: 0% coinsurance</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): 0% of the total cost.</p> <p>May require prior authorization.</p>
Hearing Services	<p><u>In-Network:</u></p> <p>Medicare-covered hearing exam to diagnose and treat hearing and balance issues: 0% coinsurance</p> <p>Routine hearing exam (up to 1 visit(s) every year): \$0 Copay.</p> <p>Hearing Aid: \$3,000 toward hearing aids per year (Both ears combined).</p> <p>Members must utilize TruHearing network for hearing aid purchase and routine exams.</p>

Benefits/Services	Prominence Dual (HMO-DSNP)
Dental Services – Included Services	<p>\$2,000 combined limit per year maximum coverage preventive and comprehensive dental services combined.</p> <p><u>In-Network:</u></p> <p>Preventive Dental Services:</p> <ul style="list-style-type: none"> • Oral Exams (up to 2 visits every year): \$0 Copay • Dental X-Rays (up to 2 visit every year): \$0 Copay • Cleaning (up to 2 visits every year): \$0 Copay • Fluoride Treatment (up to 2 visits every year): \$0 Copay <p>Comprehensive Dental Services:</p> <ul style="list-style-type: none"> • Restorative Services: \$0 Copay • Endodontics: \$0 Copay • Periodontics: \$0 Copay • Prosthodontics: \$0 Copay • Oral and Maxillofacial Surgery: \$0 Copay • Adjunctive General Services: \$0 Copay <p>Members must utilize FCL Dental network of providers.</p>

COVERED MEDICAL AND HOSPITAL BENEFITS (Continued)

Vision Services	<p><u>In-Network:</u></p> <p>Medicare-covered vision exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): 20% coinsurance</p> <p>Routine eye exam (up to 1 visit(s) every year): \$0 Copay.</p> <p>Eyeglasses (frames and lenses):</p> <p>Our plan pays up to \$475 every year for eyewear.</p>
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Benefits/Services	Prominence Dual (HMO-DSNP)
	Must utilize National Vision Administrators (NVA) vision network of providers.
Mental Health Care	<p><u>In-Network:</u></p> <p>Outpatient group therapy visit: 0% coinsurance Individual therapy visit: 0% coinsurance Inpatient Mental Health Care: 0% coinsurance Partial Hospitalization: 0% coinsurance Prior Authorization is required for physician services.</p>
Skilled Nursing Facility (SNF)	<p><u>In-Network:</u></p> <p>Days 1-20: \$0 copay per day. Days 21-100: N/A copay per day. May require prior authorization.</p>
Outpatient Rehabilitation	<p><u>In-Network:</u></p> <p>Occupational therapy visit: 0% coinsurance Physical therapy and speech and language therapy visit: 0% coinsurance Prior authorization is required for visits over 12 annually.</p>
Ambulance	<p><u>In-Network:</u></p> <p>0% coinsurance per segment. A segment is transport by ambulance to the nearest appropriate facility. Copayment is waived if you are admitted to the hospital as an inpatient. Prior authorization required for non-emergency transport.</p>

Benefits/Services	Prominence Dual (HMO-DSNP)
Transportation	<p><u>In-Network:</u></p> <p>\$0 copay.</p> <p>Limit 48/Year One-way trips to plan-approved health-related location. Plus 20 one-way trips for non-medical transportation.</p> <p>Mileage limits may apply.</p>
Medicare Part B Drugs	<p><u>In-Network:</u></p> <p>For Part B drugs such as chemotherapy drugs: 0% of the total cost.</p> <p>Other Part B drugs: 0% of the total cost.</p> <p>May require prior authorization.</p>

Additional Benefits/Services	Prominence Dual (HMO-DSNP)
Chiropractic Care	<p><u>In-Network:</u></p> <p>Routine Chiropractic Care: \$10 Copay per visit; 12 routine visits every year.</p> <p>Medicare Covered Chiropractic Care: 0% coinsurance.</p>
Fitness Benefit	<p><u>In-Network:</u></p> <p>\$0 copay per month.</p> <p>Must utilize gym within Silver & Fit network.</p>

Additional Benefits/Services	Prominence Dual (HMO-DSNP)
Foot Care	<p><u>In-Network:</u></p> <p>Routine Foot Care: \$10 Copay per visit; 12 routine visits every year.</p> <p>Medicare Covered Podiatry: 0% coinsurance.</p>
Medical Equipment/Supplies*	<p><u>In-Network:</u></p> <p>Durable medical equipment and prosthetics: 0% coinsurance</p> <p>Diabetes monitoring supplies: 0% coinsurance</p> <p>Only covered monitors and test strips are Contour products. Alternate brands require prior authorization.</p>
Virtual Doctor's Visits Telemedicine	<p><u>In-Network:</u></p> <p>Primary/Specialist: \$0 copay per visit.</p> <p>Mental Health: 0% coinsurance.</p> <p>See a primary care or behavioral health provider using your computer or mobile device through Teladoc. (See EOC for more details).</p>
Extra Benefit Card	<p><u>In-Network:</u></p> <p>\$100 per Quarter for over the counter (OTC) drugs and supplies. \$100 per Quarter for healthy food and utilities (power & water).</p> <p>Unused balances do not carry over to the next period.</p>

PRESCRIPTION DRUG BENEFITS

Benefits/Services

Prominence Dual (HMO-DSNP)*

Deductible

Prescription Drug Deductible:

\$0 deductible

Initial Coverage

You stay in the Initial Coverage Stage until your total out-of-pocket costs reach \$2,100. You then move on to the Catastrophic Coverage Stage.

Standard Retail Cost-Sharing*

Tier	One-month supply
Tier 1 (Preferred Generic)	\$0 copay
Tier 2 (Generic)	\$0 copay
Tier 3 (Preferred Brand)	\$0 copay
Tier 4 (Non-Preferred Drug)	\$0 copay
Tier 5 (Specialty Tier)	\$0 copay
Tier 6 (Select Care Drugs)	\$0 copay

Standard Mail Order*

Tier	Three-month supply
Tier 1 (Preferred Generic)	\$0 copay
Tier 2 (Generic)	\$0 copay
Tier 3 (Preferred Brand)	\$0 copay
Tier 4 (Non-Preferred Drug)	\$0 copay
Tier 5 (Specialty Tier)	Not Applicable
Tier 6 (Select Care Drugs)	\$0 copay

Your cost-sharing may be different if you use a Long Term Care pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 100 days) of a drug.

Please call us or see the plan's "**Evidence of Coverage**" on our website (www.prominencemedicare.com) for complete information about your costs for covered drugs.

**You must have Medicare's Extra Help to pay \$0-\$12.65.*

Catastrophic Amount

During this payment stage, the plan pays the full cost for your covered Part D drugs.

DISCLAIMERS

This document is available in other alternate formats.

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-855-969-5882 (TTY: 711).

ATENCIÓN: Si habla español, hay servicios de traducción, libre de cargos, disponibles para usted. Llame al 1-855-969-5882 (TTY: 711).

Prominence Dual (HMO-DSNP) is an HMO plan with a Medicare contract. Enrollment in **Prominence Dual (HMO-DSNP)** depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat Prominence Health Plan members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Member Services number or see your “Evidence of Coverage” for more information, including the cost-sharing that applies to out-of-network services.

Health coverage is offered by Prominence Healthfirst of Nevada.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-855-969-5882 (TTY 711).

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit www.prominencemedicare.com or call 1-855-969-5882 (TTY 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

Connect with us

Contact Information: 1-855-969-5882 (TTY:711)

Organization Name: Prominence Health

Organization Website: prominencemedicare.com