

2026 Summary of Benefits

Medicare Advantage Plans with Part D Prescription Drug Coverage

Prominence Plus (HMO) H5945-002

Prominence Diabetes and Heart Giveback (HMO-CSNP) H5945-016

Prominence Giveback (HMO) H5945-027

Washoe Region - Standard Plans

Washoe County

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 Plus (HMO), Prominence Diabetes and Heart Giveback (HMO-CSNP) and Prominence Giveback (HMO)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Prominence Plus (HMO), Prominence Diabetes and Heart Giveback (HMO-CSNP) and Prominence Giveback (HMO)** 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 Plus (HMO), Prominence Diabetes and Heart Giveback (HMO-CSNP) and Prominence Giveback (HMO)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits

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 Plus (HMO), Prominence Diabetes and Heart Giveback (HMO-CSNP) and Prominence Giveback (HMO)

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 Plus (HMO), Prominence Diabetes and Heart Giveback (HMO-CSNP) and Prominence Giveback (HMO)** you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area. The service areas for **Prominence Plus (HMO), Prominence Diabetes and Heart Giveback (HMO-CSNP) and Prominence Giveback (HMO)** include the following counties in Nevada: Washoe

Which doctors, hospitals, and pharmacies can I use?

Prominence Plus (HMO), Prominence Diabetes and Heart Giveback (HMO-CSNP) and Prominence Giveback (HMO) 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 Plus
(HMO)**

**Prominence
Diabetes and Heart
Giveback (HMO-
CSNP)**

**Prominence Giveback
(HMO)**

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

<p>Monthly Plan Premium</p>	<p>You do not pay a separate monthly plan premium for Prominence Plus (HMO). You must continue to pay your Medicare Part B premium.</p>	<p>You do not pay a separate monthly plan premium for Prominence Diabetes and Heart Giveback (HMO-CSNP). You will receive a \$25 monthly credit towards your Medicare Part B Premium. You must continue to pay your Medicare Part B premium. You must have a Chronic Heart Condition and/or Diabetes to be eligible for this plan.</p>	<p>You do not pay a separate monthly plan premium for Prominence Giveback (HMO). You will receive a \$105 monthly credit towards your Medicare Part B premium. You must continue to pay your Medicare Part B premium.</p>
<p>Deductible</p>	<p>Medical Deductible: Not Applicable. Prescription Drug Deductible: \$100 for Tiers 3, 4 and 5.</p>	<p>Medical Deductible: Not Applicable. Prescription Drug Deductible: \$150 for Tiers 4 and 5.</p>	<p>Medical Deductible: Not Applicable. Prescription Drug Deductible: \$450 for Tiers 3, 4 and 5.</p>

<p>Maximum Out-of-Pocket Responsibility</p>	<p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> • \$2,200 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>	<p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> • \$2,400 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>	<p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> • \$6,750 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>
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COVERED MEDICAL AND HOSPITAL BENEFITS

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Inpatient Hospital	<p><u>In-Network:</u></p> <p><u>Tier 1:</u> Days 1-5: \$100 copay per day. Days 6-90: \$0 copay per day.</p> <p><u>Tier 2:</u> Days 1-5: \$200 copay per day. Days 6-90: \$0 copay per day.</p> <p>Your physician is required to notify the plan when you are admitted.</p>	<p><u>In-Network:</u></p> <p><u>Tier 1:</u> Days 1-5: \$50 copay per day. Days 6-90: \$0 copay per day.</p> <p><u>Tier 2:</u> Days 1-5: \$150 copay per day. Days 6-90: \$0 copay per day.</p> <p>Your physician is required to notify the plan when you are admitted.</p>	<p><u>In-Network:</u></p> <p><u>Tier 1:</u> Days 1-6: \$325 copay per day. Days 7-90: \$0 copay per day.</p> <p><u>Tier 2:</u> Days 1-6: \$450 copay per day. Days 7-90: \$0 copay per day.</p> <p>Your physician is required to notify the plan when you are admitted.</p>
Outpatient Hospital	<p><u>In-Network:</u></p> <p>Outpatient hospital: \$25 Tier 1 / \$160 Tier 2 copay. Outpatient Surgery: \$25 Tier 1 / \$160 Tier 2 copay. Observation Services: \$100 copay. May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>Outpatient hospital: \$25 Tier 1 / \$160 Tier 2 copay. Outpatient Surgery: \$25 Tier 1 / \$160 Tier 2 copay. Observation Services: \$100 copay. May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>Outpatient hospital: \$25 Tier 1 / \$350 Tier 2 copay. Outpatient Surgery: \$25 Tier 1 / \$350 Tier 2 copay. Observation Services: \$295 copay. May require prior authorization.</p>

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Ambulatory Surgical Center	<p><u>In-Network:</u></p> <p>Ambulatory Surgical Center: \$25 Copay</p> <p>May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>Ambulatory Surgical Center: \$25 Copay</p> <p>May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>Ambulatory Surgical Center: \$100 Copay</p> <p>May require prior authorization.</p>
Doctor's Office Visits	<p><u>In-Network:</u></p> <p>Primary care physician visit: \$0 copay</p> <p>Specialist visit: \$30 Tier 1 / \$40 Tier 2</p> <p>\$0 Rheumatologist Copay.</p> <p>Referrals and prior authorization may be required for specialist visits.</p>	<p><u>In-Network:</u></p> <p>Primary care physician visit: \$0 copay</p> <p>Specialist visit: \$0 Tier 1 / \$35 Tier 2 copay.</p> <p>Referrals and prior authorization may be required for specialist visits.</p>	<p><u>In-Network:</u></p> <p>Primary care physician visit: \$0 copay</p> <p>Specialist visit: \$45</p> <p>\$0 Rheumatologist Copay.</p> <p>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.</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>	<p><u>In-Network:</u></p> <p>\$0 copay for all preventive services covered under Original Medicare at zero cost sharing.</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>	<p><u>In-Network:</u></p> <p>\$0 copay for all preventive services covered under Original Medicare at zero cost sharing.</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Emergency Care	<p><u>In-Network:</u></p> <p>\$150 copay per visit.</p> <p>If you are admitted to the hospital within 3 days, you do not have to pay your share of the cost for emergency care.</p> <p>Worldwide Emergency Coverage: \$150 Copay.</p> <p>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>	<p><u>In-Network:</u></p> <p>\$150 copay per visit.</p> <p>If you are admitted to the hospital within 3 days, you do not have to pay your share of the cost for emergency care.</p> <p>Worldwide Emergency Coverage: \$150 Copay.</p> <p>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>	<p><u>In-Network:</u></p> <p>\$130 copay per visit.</p> <p>If you are admitted to the hospital within 3 days, you do not have to pay your share of the cost for emergency care.</p> <p>Worldwide Emergency Coverage: \$130 Copay.</p> <p>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>\$10 copay per visit.</p> <p>\$30 Copay for an urgent visit outside the United States.</p>	<p><u>In-Network:</u></p> <p>\$10 copay per visit.</p> <p>\$30 Copay for an urgent visit outside the United States.</p>	<p><u>In-Network:</u></p> <p>\$10 copay per visit.</p> <p>\$30 Copay for an urgent visit outside the United States.</p>

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Diagnostic Services / Labs/ Imaging	<p><u>In-Network:</u></p> <p>Diagnostic tests and procedures: \$0 copay</p> <p>Lab services: \$0 copay</p> <p>Diagnostic Radiology Services (such as MRI, CAT Scan): \$20 Tier 1 / \$60 Tier 2 copay</p> <p>X-rays: \$0 copay</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): 20% of the total cost.</p> <p>May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>Diagnostic tests and procedures: \$0 copay</p> <p>Lab services: \$0 copay</p> <p>Diagnostic Radiology Services (such as MRI, CAT Scan): \$20 Tier 1 / \$60 Tier 2 copay</p> <p>X-rays: \$0 copay</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): 20% coinsurance</p> <p>May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>Diagnostic tests and procedures: \$0 copay</p> <p>Lab services: \$0 copay</p> <p>Diagnostic Radiology Services (such as MRI, CAT Scan): \$60 Tier 1 / \$100 Tier 2 copay</p> <p>X-rays: \$0 copay</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): 20% 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: \$10 Copay</p> <p>Routine hearing exam (up to 1 visit(s) every year): \$0 Copay.</p> <p>Hearing Aid: \$600 toward hearing aids per year (Per ear).</p> <p>Members must utilize TruHearing network for</p>	<p><u>In-Network:</u></p> <p>Medicare-covered hearing exam to diagnose and treat hearing and balance issues: \$10 Copay</p> <p>Routine hearing exam (up to 1 visit(s) every year): \$0 Copay.</p> <p>Hearing Aid: \$600 toward hearing aids per year (Per ear).</p> <p>Members must utilize TruHearing network for</p>	<p><u>In-Network:</u></p> <p>Medicare-covered hearing exam to diagnose and treat hearing and balance issues: \$10 Copay</p> <p>Routine hearing exam: Not Covered.</p> <p>Hearing Aid: Not covered.</p> <p>Members must utilize TruHearing network for routine exams.</p>

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
	hearing aid purchase and routine exams.	hearing aid purchase and routine exams.	

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
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: 10%-50% coinsurance • Endodontics: 50% coinsurance 	<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: 10%-50% coinsurance • Endodontics: 50% coinsurance 	<p>\$1,000 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: 10%-50% coinsurance • Endodontics: 50% coinsurance

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
	<ul style="list-style-type: none"> • Periodontics: 10%-50% coinsurance • Prosthodontics: 10%-50% coinsurance • Oral and Maxillofacial Surgery: 10%-50% coinsurance • Adjunctive General Services: 10%-50% coinsurance <p>Members must utilize FCL Dental network of providers. (see EOC for more details).</p>	<ul style="list-style-type: none"> • Periodontics: 10%-50% coinsurance • Prosthodontics: 10%-50% coinsurance • Oral and Maxillofacial Surgery: 10%-50% coinsurance • Adjunctive General Services: 10%-50% coinsurance <p>Members must utilize FCL Dental network of providers. see EOC for more details).</p>	<ul style="list-style-type: none"> • Periodontics: 10%-50% coinsurance • Prosthodontics: 10%-50% coinsurance • Oral and Maxillofacial Surgery: 10%-50% coinsurance • Adjunctive General Services: 10%-50% coinsurance <p>Members must utilize FCL Dental network of providers. see EOC for more details).</p>

COVERED MEDICAL AND HOSPITAL BENEFITS (Continued)

<p>Vision Services</p>	<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): \$25 Copay</p> <p>Routine eye exam (up to 1 visit(s) every year): \$0 Copay.</p>	<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): \$30 Copay</p> <p>Routine eye exam (up to 1 visit(s) every year): \$0 Copay.</p>	<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): \$30 Copay</p> <p>Routine eye exam (up to 1 visit(s) every year): \$0 Copay.</p>
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Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
	<p>Eyeglasses (frames and lenses):</p> <p>Our plan pays up to \$200 every year for eyewear.</p> <p>Must utilize National Vision Administrators (NVA) vision network of providers.</p>	<p>Eyeglasses (frames and lenses):</p> <p>Our plan pays up to \$200 every year for eyewear.</p> <p>Must utilize National Vision Administrators (NVA) vision network of providers.</p>	<p>Eyeglasses (frames and lenses):</p> <p>Our plan pays up to \$200 every year for eyewear.</p> <p>Must utilize National Vision Administrators (NVA) vision network of providers.</p>
Mental Health Care	<p><u>In-Network:</u></p> <p>Outpatient group therapy visit: \$10 copay</p> <p>Individual therapy visit: \$10 copay</p> <p>Inpatient Mental Health Care: \$330 per day Days 1-5 copay</p> <p>Partial Hospitalization: \$55 copay</p> <p>Prior Authorization is required for physician services.</p>	<p><u>In-Network:</u></p> <p>Outpatient group therapy visit: \$10 copay</p> <p>Individual therapy visit: \$10 copay</p> <p>Inpatient Mental Health Care: \$330 per day Days 1-5 copay</p> <p>Partial Hospitalization: \$55 copay</p> <p>Prior Authorization is required for physician services.</p>	<p><u>In-Network:</u></p> <p>Outpatient group therapy visit: \$45 copay</p> <p>Individual therapy visit: \$45 copay</p> <p>Inpatient Mental Health Care: \$330 per day Days 1-5 copay</p> <p>Partial Hospitalization: \$55 copay</p> <p>Prior Authorization is required for physician services.</p>
Skilled Nursing Facility (SNF)	<p><u>In-Network:</u></p> <p>Days 1-20: \$20 copay per day.</p> <p>Days 21-100: \$218 copay per day.</p> <p>May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>Days 1-20: \$20 copay per day.</p> <p>Days 21-100: \$218 copay per day.</p> <p>May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>Days 1-20: \$10 copay per day.</p> <p>Days 21-100: \$218 copay per day.</p> <p>May require prior authorization.</p>

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Outpatient Rehabilitation	<p><u>In-Network:</u></p> <p>Occupational therapy visit: \$5 copay</p> <p>Physical therapy and speech and language therapy visit: \$10 copay</p> <p>Prior authorization is required for visits over 12 annually.</p>	<p><u>In-Network:</u></p> <p>Occupational therapy visit: \$5 copay</p> <p>Physical therapy and speech and language therapy visit: \$10 copay</p> <p>Prior authorization is required for visits over 12 annually.</p>	<p><u>In-Network:</u></p> <p>Occupational therapy visit: \$5 copay</p> <p>Physical therapy and speech and language therapy visit: \$45 copay</p> <p>Prior authorization is required for visits over 12 annually.</p>
Ambulance	<p><u>In-Network:</u></p> <p>\$200 copay per segment.</p> <p>A segment is transport by ambulance to the nearest appropriate facility. Copayment is waived if you are admitted to the hospital as an inpatient.</p> <p>Prior authorization required for non-emergency transport.</p>	<p><u>In-Network:</u></p> <p>\$300 copay per segment.</p> <p>A segment is transport by ambulance to the nearest appropriate facility. Copayment is waived if you are admitted to the hospital as an inpatient.</p> <p>Prior authorization required for non-emergency transport.</p>	<p><u>In-Network:</u></p> <p>\$300 copay per segment.</p> <p>A segment is transport by ambulance to the nearest appropriate facility. Copayment is waived if you are admitted to the hospital as an inpatient.</p> <p>Prior authorization required for non-emergency transport.</p>
Transportation	<p><u>In-Network:</u></p> <p>\$0 copay.</p> <p>Limit 96/Year One-way trips to plan-approved health-related location.</p> <p>Mileage limits may apply.</p>	<p><u>In-Network:</u></p> <p>\$0 copay.</p> <p>Limit 24/Year One-way trips to plan-approved health-related location.</p> <p>Mileage limits may apply.</p>	<p><u>In-Network:</u></p> <p>\$0 copay.</p> <p>Limit 24/Year One-way trips to plan-approved health-related location.</p> <p>Mileage limits may apply.</p>

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Medicare Part B Drugs	<p><u>In-Network:</u></p> <p>For Part B drugs such as chemotherapy drugs: 20% of the total cost.</p> <p>Other Part B drugs: 20% of the total cost.</p> <p>May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>For Part B drugs such as chemotherapy drugs: 20% of the total cost.</p> <p>Other Part B drugs: 20% of the total cost.</p> <p>May require prior authorization.</p>	<p><u>In-Network:</u></p> <p>For Part B drugs such as chemotherapy drugs: 20% of the total cost.</p> <p>Other Part B drugs: 20% of the total cost.</p> <p>May require prior authorization.</p>

Additional Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Chiropractic Care	<p><u>In-Network:</u></p> <p>Routine Chiropractic Care: \$0 Copay per visit; 12 routine visits every year.</p> <p>Medicare Covered Chiropractic Care: \$10 copay.</p>	<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: \$10 copay.</p>	<p><u>In-Network:</u></p> <p>Routine Chiropractic Care: \$20 Copay per visit; 12 routine visits every year.</p> <p>Medicare Covered Chiropractic Care: \$15 copay.</p>
Fitness Benefit	<p><u>In-Network:</u></p> <p>\$0 copay per month.</p> <p>Must utilize gym within Silver & Fit network.</p>	<p><u>In-Network:</u></p> <p>\$0 copay per month.</p> <p>Must utilize gym within Silver & Fit network.</p>	<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 Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Foot Care	<p><u>In-Network:</u></p> <p>Routine Foot Care: \$0 Copay per visit; 12 routine visits every year.</p> <p>Medicare Covered Podiatry: \$25 copay.</p>	<p><u>In-Network:</u></p> <p>Routine Foot Care: \$10 Copay per visit; 12 routine visits every year.</p> <p>Medicare Covered Podiatry: \$10 copay.</p>	<p><u>In-Network:</u></p> <p>Routine Foot Care: \$20 Copay per visit; 12 routine visits every year.</p> <p>Medicare Covered Podiatry: \$45 copay.</p>
Medical Equipment/Supplies	<p><u>In-Network:</u></p> <p>Durable medical equipment and prosthetics: 20% 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>	<p><u>In-Network:</u></p> <p>Durable medical equipment and prosthetics: 20% 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>	<p><u>In-Network:</u></p> <p>Durable medical equipment and prosthetics: 20% 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>\$0 copay per visit.</p> <p>See a primary care or behavioral health provider using your computer or mobile device through Teladoc. (See EOC for more details).</p>	<p><u>In-Network:</u></p> <p>\$0 copay per visit.</p> <p>See a primary care or behavioral health provider using your computer or mobile device through Teladoc. (See EOC for more details).</p>	<p><u>In-Network:</u></p> <p>\$0 copay per visit.</p> <p>See a primary care or behavioral health provider using your computer or mobile device through Teladoc. (See EOC for more details).</p>

Additional Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Extra Benefit Card	<p><u>In-Network:</u></p> <p>\$62.50 per Quarter for over the counter (OTC) drugs and supplies. OTC products available through catalog or online with andmorehealth.com.</p> <p>\$62.50 per Quarter for healthy food.</p> <p>Unused balances do not carry over to the next period.</p>	<p><u>In-Network:</u></p> <p>\$45per Quarter for over the counter (OTC) drugs and supplies. OTC products available through catalog or online with andmorehealth.com.</p> <p>\$45 per Quarter for healthy food and utilities (power & water).</p> <p>Unused balances do not carry over to the next period.</p>	<p><u>In-Network:</u></p> <p>\$50 per Quarter for over the counter (OTC) drugs and supplies.</p> <p>OTC products available through catalog or online with andmorehealth.com.</p> <p>Unused balances do not carry over to the next period.</p>

PRESCRIPTION DRUG BENEFITS

Benefits/Services	Prominence Plus (HMO)	Prominence Diabetes and Heart Giveback (HMO-CSNP)	Prominence Giveback (HMO)
Deductible Prescription Drug Deductible:	\$100 deductible for Tiers 3, 4 and 5.	\$150 deductible for Tiers 4 and 5.	\$450 deductible for Tiers 3, 4 and 5.
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	Standard Retail Cost-Sharing	Standard Retail Cost-Sharing
Tier	One-month supply	One-month supply	One-month supply
Tier 1 (Preferred Generic)	\$0 copay	\$0 copay	\$0 copay
Tier 2 (Generic)	\$12 copay	\$12 copay	\$12 copay
Tier 3 (Preferred Brand)	\$45 copay	\$45 copay	23% coinsurance
Tier 4 (Non-Preferred Drug)	\$100 copay	\$100 copay	45% coinsurance
Tier 5 (Specialty Tier)	31% coinsurance	31% coinsurance	27% coinsurance
Tier 6 (Select Care Drugs)	\$0 copay	\$0 copay	\$0 copay
	Standard Mail Order	Standard Mail Order	Standard Mail Order
Tier	Three-month supply	Three-month supply	Three-month supply
Tier 1 (Preferred Generic)	\$0 copay	\$0 copay	\$0 copay
Tier 2 (Generic)	\$24 copay	\$24 copay	\$24 copay
Tier 3 (Preferred Brand)	\$90 copay	\$90 copay	23% coinsurance
Tier 4 (Non-Preferred Drug)	\$300 copay	\$200 copay	45% coinsurance

Tier 5 (Specialty Tier)	Not Applicable	Not Applicable	Not Applicable
Tier 6 (Select Care Drugs)	\$0 copay	\$0 copay	\$0 copay
<p>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.</p> <p>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.</p>			
<p>Catastrophic Amount</p> <p>During this payment stage, the plan pays the full cost for your covered Part D drugs.</p>			

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 Plus (HMO), Prominence (HMO-CSNP) and Prominence Give Back (HMO) are HMO plans with a Medicare contract. Enrollment in **Prominence Plus (HMO), Prominence (HMO-CSNP) and Prominence Give Back (HMO)** 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