



**Rocky Mountain**  
**HEALTH PLANS®**



# Rocky Mountain Range

**2015 INDIVIDUAL & FAMILY PLANS**





# WE UNDERSTAND COLORADO. WE UNDERSTAND YOU.

Rocky Mountain Health Plans, a Colorado-based, not-for-profit health plan, understands the unique needs of the people of Colorado. 40 years ago, Rocky Mountain Health Plans was founded in Grand Junction, Colorado on the notion that all Coloradans deserve access to high quality health care. It is why our health plans combine personalized attention, quality care, and comprehensive coverage that our Members deserve.

## Close to Home Coverage

Rocky Mountain Health Plans and your local Western Slope providers have partnered together to create Rocky Mountain Range, a health plan that is centered around where you seek care – close to home.

As a member of Rocky Mountain Range, you must receive care from our participating providers within the Rocky Mountain Range network. You will have access to an extensive network of local Western Slope providers, all Denver-area physicians and facilities, our statewide hospital network, and our national pharmacy network. If you are temporarily outside of the Rocky Mountain Range network, emergency and urgent care is covered by any provider.

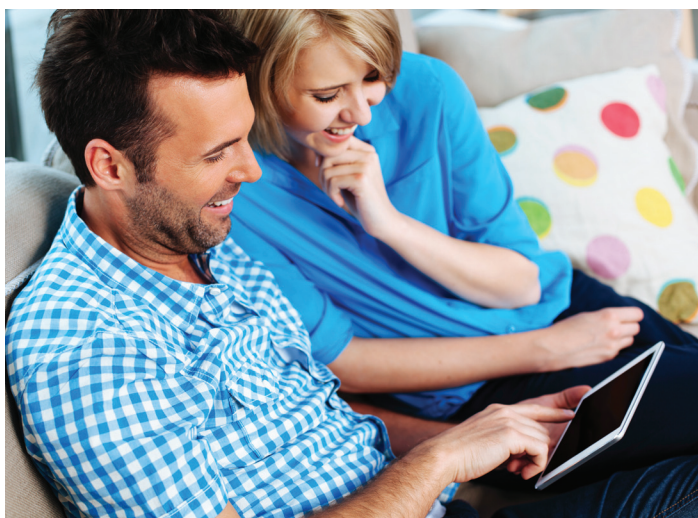
## Rocky Mountain Range plans offers our Members:

- + Full coverage for preventive care and well child exams and screenings
- + Access to our complete network of local Western Slope providers
- + Nationwide provider coverage when traveling
- + Inpatient and outpatient hospital care
- + Prescription drug coverage
- + Wellness services

## Our Rocky Mountain Range plans are available in these counties:

- |             |            |            |             |              |              |
|-------------|------------|------------|-------------|--------------|--------------|
| + Archuleta | + Grand    | + Jackson  | + Moffat    | + Ouray      | + San Juan   |
| + Delta     | + Gunnison | + La Plata | + Montezuma | + Rio Blanco | + San Miguel |
| + Dolores   | + Hinsdale | + Mesa*    | + Montrose  | + Routt      |              |

\*Access to Mesa County providers is available. Mesa County residents are not eligible for Rocky Mountain Range enrollment.



## We're Connected

It's like talking over the fence to us. When you call Rocky Mountain Health Plans, you will talk directly to a knowledgeable, friendly, Colorado-based representative that can answer your questions.

You can also reach us by email or Live Chat with a representative at [rmhp.org](http://rmhp.org).



# GET THE COVERAGE YOU NEED FROM THE HEALTH PLAN YOU KNOW

## Preventive Care

We believe prevention is the first step to maintaining your health. All preventive care, including immunizations, physicals, and preventive exams (mammograms, pap smears, colon cancer screenings, and prostate screenings) are covered at 100%.

## Wellness

Whether you're healthy, working to become healthier, living with a chronic condition, or you fall somewhere in between, we want to help you achieve your healthy best. We offer a variety of wellness discounts, tools, and resources designed to support a healthy lifestyle.

## Prescription Drug Coverage

Our plans provide you with comprehensive prescription drug coverage. You can choose whether to pick up prescriptions from your neighborhood pharmacy or have your prescriptions delivered to your home from our mail order pharmacy.

As an added benefit to our Members, you can email or call our Pharmacy Department and request a medication review, at no cost. One of our clinical pharmacists will review your medications to see if there are any cost-saving alternatives available.

## Vision Coverage

With the VSP® Access Plan you can receive quality, professional eye care at discount prices. This no cost program allows you to use the discount as often as you wish, as long as your VSP® doctor gave you an eye exam within a 12-month period.



## Pediatric Dental Coverage

All of our health plans include pediatric dental coverage through our valued partner Delta Dental of Colorado. Members (up to age 19) can receive any of the procedures listed below during each calendar year (January – December) at no additional out-of-pocket cost to you. You will not be responsible to pay a deductible or copays for these services, subject to the frequencies and limitations listed\*. To take advantage of these benefits, you must visit a Delta Dental Premier or PPO dentist. If treatment is received outside of these Delta Dental networks, the treatment charges will not be covered.

\*If you enroll in a Catastrophic or HSA plan, you must meet your medical deductible first.

	Frequency Limit Per Calendar Year
Diagnostic & Preventive Services	
Oral Evaluations	2
Cleanings	2
Fluoride	2
Sealants	1
Bitewing (2 & 4 films) / X-rays	1
Basic Services (Type II)	
Minor Restorative (fillings), Simple Extractions	1
Major Services (Type III)	
Crowns	1

## Cost Saving Tools

Rocky Mountain Health Plans wants you to be informed about your health care. So, we are providing cutting edge tools and resources to help guide you through your health care decision making process.

Our online, personalized tool – the Cost Estimator – can be accessed directly through the Member Portal, accessIRMHP. The Cost Estimator provides an easy, step by step process to get the estimated cost for a medical procedure, whether a routine exam or an extensive surgery. Allowing Members to be savvy health care shoppers.



# BRONZE HMO PLANS

## Plans offer protection with benefits

- + Innovative plan designs help control your share of the costs.
- + Covers your routine preventive care and screenings at 100%.

## Health Savings Account (HSA) with Potential Tax Advantages

- + Pay for eligible medical expenses from your HSA, so you decide when and how to spend your health care dollars.
- + HSA in-network covered services paid at 100% after you meet your deductible.

	Bronze HMO 4500/60 \$55	Bronze HMO 5500/60 \$60	Bronze HMO HSA 6300/100%
Deductible*	In-Network	In-Network	In-Network
Individual	\$4,500	\$5,500	\$6,300
Family	\$9,000	\$11,000	\$12,600
Out-of-Pocket Maximum (includes deductible)	In-Network	In-Network	In-Network
Individual	\$6,350	\$6,350	\$6,300
Family	\$12,700	\$12,700	\$12,600
Office Visit PCP/Specialist	\$55 no deductible/40%	\$60 no deductible/40%	0%
Lab/X-Ray	40%	40%	0%
Urgent Care	40%	40%	0%
Emergency Care	\$350 copay, then 40%	\$350 copay, then 40%	0%
Inpatient Hospital	40%	40%	0%
Preventive Exams, Screenings & Immunizations	100% covered no deductible	100% covered no deductible	100% covered no deductible
Prescription Drug	No deductible Tier 1: \$20  After deductible Tier 2: 40% Tier 3: 40% Tier 4: 50% Tier 5: 50%	No deductible Tier 1: \$25  After deductible Tier 2: 40% Tier 3: 40% Tier 4: 40% Tier 5: 50%	Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%

All services subject to deductible unless otherwise noted.

\* Benefits are provided after you meet your deductible.

For all plans, except the Silver HSA 2500 plan, if you are enrolled in a family plan and you meet your individual deductible you do not need to also meet your family deductible

The Summary of Benefits and Coverage (SBC) and the Colorado Supplement to the SBC for these individual and family plans can be found at [rmhp.org](http://rmhp.org).

All individual and family plans include pediatric dental coverage for children under age 19.



# SILVER HMO PLANS

## Plans cover the essentials and more

- + Choose from a range of deductibles and coinsurance levels.
- + Covers your routine preventive care and screenings at 100%.

## Health Savings Account (HSA) with Potential Tax Advantages

- + Pay for eligible medical expenses from your HSA, so you decide when and how to spend your health care dollars.
- + HSA in-network covered services paid at 100% after you meet your deductible.

	Silver HMO 1500/70 \$40	Silver HMO 2500/70 \$40	Silver HMO HSA 2500/100%	Silver HMO 3000/70 \$40
Deductible*	In-Network	In-Network	In-Network	In-Network
Individual	\$1,500	\$2,500	\$2,500	\$3,000
Family	\$3,000	\$5,000	\$5,000	\$6,000
Out-of-Pocket Maximum (includes deductible)	In-Network	In-Network	In-Network	In-Network
Individual	\$6,350	\$6,350	\$6,350	\$6,350
Family	\$12,700	\$12,700	\$12,700	\$12,700
Office Visit PCP/Specialist	\$40/\$55 no deductible	\$40/\$55 no deductible	0%	\$40/\$55 no deductible
Lab/X-Ray	30%	30%	0%	30%
Urgent Care	30%	30%	0%	30%
Emergency Care	\$250 copay, then 30%	\$250 copay, then 30%	0%	\$250 copay, then 30%
Inpatient Hospital	30%	30%	0%	30%
Preventive Exams, Screenings & Immunizations	100% covered no deductible	100% covered no deductible	100% covered no deductible	100% covered no deductible
Prescription Drug	No deductible Tier 1: \$15 Tier 2: 30% Tier 3: 40% Tier 4: 40% Tier 5: 50%	No deductible Tier 1: \$15 Tier 2: 30%  After \$500 Rx deductible Tier 3: 40% Tier 4: 40% Tier 5: 50%	Tier 1: 0% Tier 2: 0% Tier 3: 30% Tier 4: 40% Tier 5: 50%	No deductible Tier 1: \$15 Tier 2: 30%  After \$2,000 Rx deductible Tier 3: 40% Tier 4: 40% Tier 5: 50%

All services subject to deductible unless otherwise noted.

\* Benefits are provided after you meet your deductible.

For all plans, except the Silver HSA 2500 plan, if you are enrolled in a family plan and you meet your individual deductible you do not need to also meet your family deductible

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All individual and family plans include pediatric dental coverage for children under age 19.

# GOLD HMO PLAN

## Plan with the highest level of medical coverage we offer.

- + Comprehensive benefits for both your routine and unexpected medical care.
- + Covers your routine preventive care and screenings at 100%.
- + Lowest out-of-pocket costs.

	Gold HMO 500/80 \$35
Deductible*	In-Network
Individual	\$500
Family	\$1,000
Out-of-Pocket Maximum (includes deductible)	In-Network
Individual	\$4,000
Family	\$8,000
Office Visit PCP/Specialist	\$35/\$50 no deductible
Lab/X-Ray	20%
Urgent Care	20%
Emergency Care	20%
Inpatient Hospital	20%
Preventive Exams, Screenings & Immunizations	100% covered no deductible
Prescription Drug	No deductible Tier 1: \$15 Tier 2: 20% Tier 3: 40% Tier 4: 40% Tier 5: 50%



All services subject to deductible unless otherwise noted.

\* Benefits are provided after you meet your deductible.

For all plans, except the Silver HSA 2500 plan, if you are enrolled in a family plan and you meet your individual deductible you do not need to also meet your family deductible

The Summary of Benefits and Coverage (SBC) and the Colorado Supplement to the SBC for these individual and family plans can be found at [rmhp.org](http://rmhp.org).

All individual and family plans include pediatric dental coverage for children under age 19.

# PLAN FOR YOUNG ADULTS

Coverage designed to provide a cost-effective solution that protects young adults (up to age 30) from unexpected medical expenses.

+ In and out-of-network covered services paid at 100% after you meet your deductible.

	Catastrophic HMO 6600/\$45
Deductible*	In-Network
Individual	\$6,600
Family	\$13,200
Out-of-Pocket Maximum (includes deductible)	In-Network
Individual	\$6,600
Family	\$13,200
Office Visit PCP/Specialist	\$45 for first 3 visits no deductible; then 0% / 0%
Lab/X-Ray	0%
Urgent Care	0%
Emergency Care	0%
Inpatient Hospital	0%
Preventive Exams, Screenings & Immunizations	100% covered no deductible
Prescription Drug	Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%



All services subject to deductible unless otherwise noted.

\* Benefits are provided after you meet your deductible.

For all plans, except the Silver HSA 2500 plan, if you are enrolled in a family plan and you meet your individual deductible you do not need to also meet your family deductible

The Summary of Benefits and Coverage (SBC) and the Colorado Supplement to the SBC for these individual and family plans can be found at [rmhp.org](http://rmhp.org).

All individual and family plans include pediatric dental coverage for children under age 19.



## Learn more about our health plans

- + Visit **rmhp.org** and receive a free, instant quote.
- + Email us at **individualsales@rmhp.org**
- + Call **800-453-2981, option 4** to speak with a plan expert.
- + Live Chat with a plan expert on **rmhp.org**.

## Essential Health Benefits

All RMHP plans meet or exceed the Essential Health Benefits (EHB) required under the Affordable Care Act (ACA).

## Guarantee Issue

All RMHP health plans are guarantee issue, so no matter your current health or your health history, you will be accepted to our plans.

## Premium Assistance

You may be eligible for a tax credit that will help reduce the cost of health insurance. Tax credits are based on your household income and family size and if you meet the below eligibility requirements:

- + You must buy your insurance through Connect for Health Colorado;
- + You must purchase a Bronze, Silver or Gold plan;
- + You must be within certain income limits;
- + You must file a joint return, if married;
- + You cannot be claimed as a dependent by another person; and
- + You cannot be eligible for coverage through an employer or government plan (Medicare, Medicaid, or CHP+).

Call our plan experts for help walking you through the income calculator and the online application.

## Connect for Health Colorado

RMHP is proud to be participating with Connect for Health Colorado. We are working together to ensure more Coloradans will have affordable access to health care than ever before.

Rocky Mountain Health Plans is a Qualified Health Plan with Connect for Health Colorado.

