

2020 INDIVIDUAL & FAMILY COVERAGE FROM ROCKY MOUNTAIN HEALTH PLANS

rmhp.org



ROCKY MOUNTAIN
HEALTH PLANS®

OUR COMMITMENT TO QUALITY HEALTH CARE

At Rocky Mountain Health Plans (RMHP), we understand how important it is to find the health plan that fits your Colorado lifestyle. We combine the personalized attention, quality care, and comprehensive coverage that our Members deserve and have come to expect from their local health insurance option. We're committed to helping you live your healthy best, and we offer tools and resources to help you meet your goals and get the care you need.

Working Together with Monument Health

RMHP and Monument Health are dedicated to providing Members with access to high-quality health care at lower costs. Monument Health's high-performing clinically-integrated network offers Members local access to high-quality, coordinated health care with a vision of a healthier Western Colorado.

Why Choose a Monument Health Plan from RMHP?

Enjoy peace of mind with a Monument Health plan from RMHP with the value, personalized care, and dependability you expect and deserve. Our plans:

1. are designed for long-term, sustainable **cost savings**.
2. encourage you to establish a medical home, leading to an **ongoing, trusted relationship** with a primary care provider in a practice that has been recognized for patient-centered care.
3. promote quality of care with **whole-person and comprehensive care** emphasized.
4. offer consistent care across the network, as Monument Health providers follow network-wide guidelines surrounding **care coordination**.
5. work with providers to demonstrate and regularly be **measured on their performance**.

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[Explore Our Plans](#)

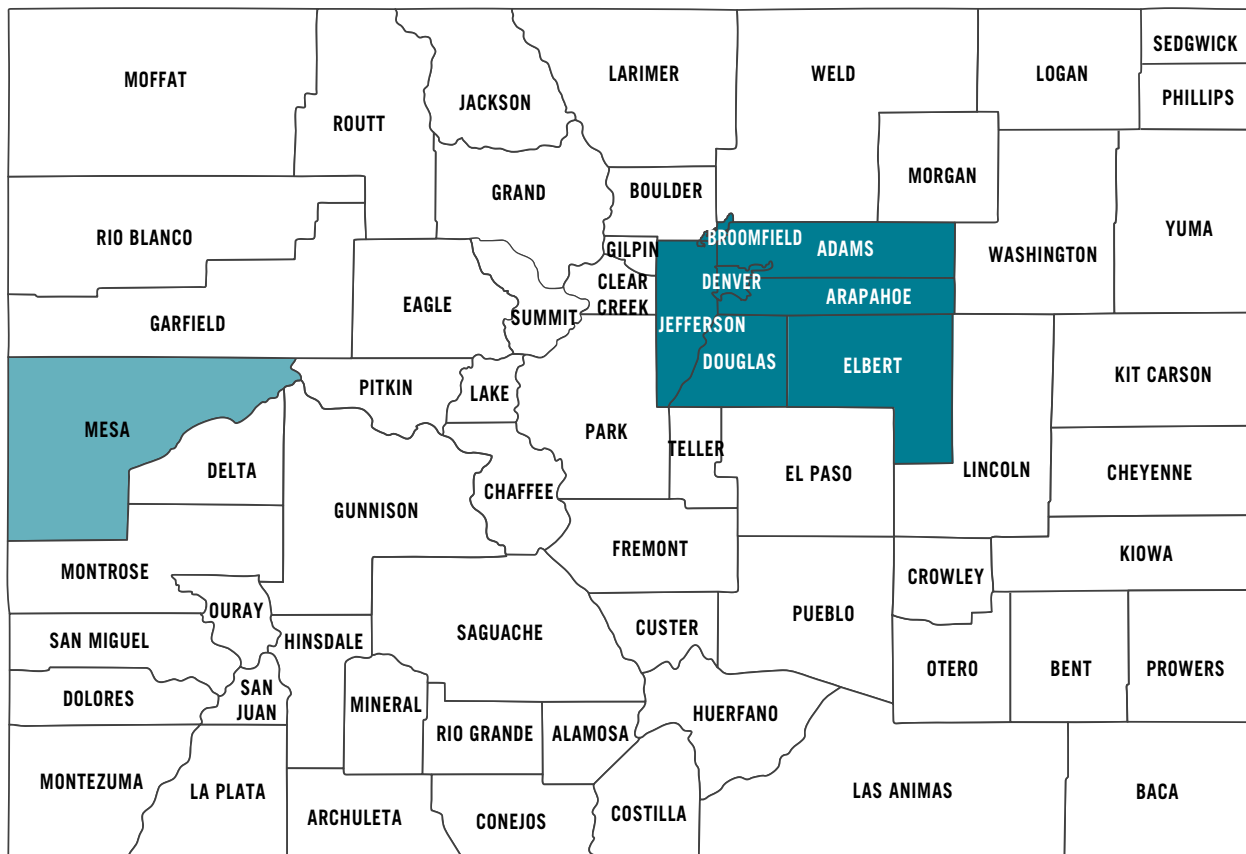
NEW IN 2020: MONUMENT ONE

RMHP is pleased to offer our new **Monument ONE** product for individuals & families in **Mesa County**. This single-tier plan allows you to get care from providers you know and trust, right here in your community.

Monument ONE Network

- Includes **six primary care practices** (more than 125 primary care providers) to serve as your medical home; **two local hospitals** (St. Mary's Medical Center and Colorado Canyons Hospital & Medical Center); **many local specialists** who are either independently owned or affiliated with St. Mary's Medical Center or Family Health West; and **University Hospital, Children's Hospital**, and all **SCL Health providers and facilities** in Denver and surrounding counties.
- **Emergency care** is always covered as in-network.

Monument ONE Network



Available to residents in Mesa County

Access to RMHP provider network

Enrollment in Monument Health is not available in these counties; however select provider access includes: University Hospital, Children's Hospital, and SCL Health providers and facilities

COMPARE MONUMENT ONE PLANS

HMO PLANS	Bronze 7000/60	Bronze HSA 6750/100	Silver HSA 5500 Rx 90-D ¹	A Silver 5500/70 -D ¹	Silver 5500/70 ²	Gold 2500/80
Deductible (Individual/Family)	\$7,000/\$14,000	\$6,750/\$13,500	\$5,500/\$11,000	\$5,500/\$11,000	\$5,500/\$11,000	\$2,500/\$5,000
OOP Max (Individual/Family)	\$8,150/\$16,300	\$6,750/\$13,500	\$6,200/\$12,400	\$8,150/\$16,300	\$8,150/\$16,300	\$5,000/\$10,000
Coinsurance	40%	0%	0%	30%	30%	20%
PCP	1st 2 visits \$50 No Deductible, then \$50 After Deductible	0% After Deductible	0% After Deductible	1st 2 visits 100% No Deductible, then \$45 No Deductible	1st 2 visits 100% No Deductible, then \$45 No Deductible	1st 3 visits 100% No Deductible, then \$40 No Deductible
Specialist	1st 2 visits \$100 No Deductible, then \$100 After Deductible	0% After Deductible	0% After Deductible	1st 2 visits \$100 No Deductible, then \$100 After Deductible	1st 2 visits \$100 No Deductible, then \$100 After Deductible	1st 3 visits \$80 No Deductible, then \$80 After Deductible
Mental Health	\$50 No Deductible	0% After Deductible	0% After Deductible	100% Covered	100% Covered	100% Covered
Lab/X-ray	40%/40% After Deductible	0% After Deductible	0% After Deductible	30%/30% After Deductible	30%/30% After Deductible	\$40/\$70 No Deductible
Urgent Care	\$65 No Deductible	0% After Deductible	0% After Deductible	\$65 No Deductible	\$65 No Deductible	\$65 No Deductible
Emergency Care	\$500 Copay, then 40% After Deductible	0% After Deductible	0% After Deductible	\$500 Copay, then 30% After Deductible	\$500 Copay, then 30% After Deductible	\$500 Copay, then 20% After Deductible
Inpatient Hospital	40% After Deductible	0% After Deductible	0% After Deductible	30% After Deductible	30% After Deductible	20% After Deductible
Preventive Exams, Screenings, and Immunizations	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible
Chiropractic Services — up to 20 visits per year when medically indicated	\$50 No Deductible	0% After Deductible	0% After Deductible	\$45 No Deductible	\$45 No Deductible	\$40 No Deductible
Prescription Drug	No Deductible: Tier 1: \$25 Tier 2: \$50 After Deductible: Tier 3: \$90 Tier 4: \$400	After Deductible: Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0%	After Deductible: Tier 1: 10% Tier 2: 10% Tier 3: 10% Tier 4: 10%	No Deductible: Tier 1: \$15 Tier 2: \$40 Tier 3: \$80 Tier 4: \$350	No Deductible: Tier 1: \$15 Tier 2: \$40 Tier 3: \$80 Tier 4: \$350	No Deductible: Tier 1: \$15 Tier 2: \$40 Tier 3: \$80 Tier 4: \$350

¹ Silver HSA 5500 Rx 90-D and A Silver 5500/70-D plans are available off-Exchange only.

² Silver 5500/70 is available on-Exchange only.

MONUMENT HEALTH HMO: NOW OFFERED IN DELTA COUNTY

Monument Health HMO plans are now available for individuals & families in **Mesa and Delta counties**. The **tiered networks** allow you to choose the provider and coverage that's right for you.

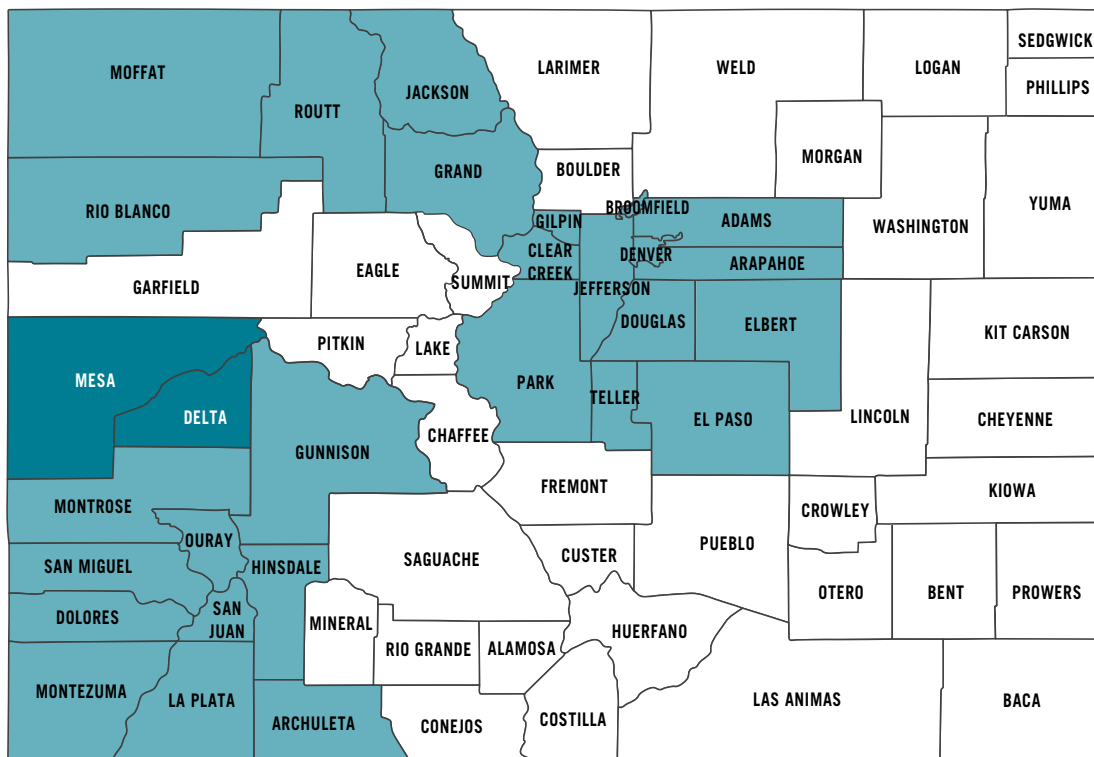
Tier 1 Monument Health Network (Most Coordinated & Lowest Cost of Care)

- **Pay less for services** when you receive care from a Tier 1 provider.
- Tier 1 includes **multiple primary care practices** (more than 150 primary care providers) to serve as your medical home; **three local hospitals** (St. Mary's Medical Center, Colorado Canyons Hospital & Medical Center, and Delta County Memorial Hospital); **many local specialists** who are either independently owned or affiliated with St. Mary's Medical Center or Family Health West; and all **SCL Health providers and facilities** in Denver and surrounding counties.

Tier 2 Regional Network (Participating Network)

- In addition to Tier 1 providers, you can access a network of **select Western Slope and Front Range providers**. Please note, you may pay more for services received by a Tier 2 provider. Review the benefit grid on the following pages to see how costs may differ between tiers.
- **Emergency care** is always covered as a Tier 1 benefit.

Monument Health HMO Network



■ Available to residents in Mesa County and Delta County

■ Access to RMHP provider network

Enrollment in Monument Health is not available in these counties; however, select physicians and facilities in these counties are in-network.

COMPARE MONUMENT HEALTH HMO PLANS

HMO PLANS	Bronze 6900/8050		Bronze HSA 6300 Rx 90		Silver 3500/5000	
	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
Deductible (Individual/Family) Tier 1 and Tier 2 deductibles do NOT apply toward one another.	\$6,900/\$13,800	\$8,050/\$16,100	\$6,300/\$12,600	\$6,350/\$12,700	\$3,500/\$7,000	\$5,000/\$10,000
OOP Max (Individual/Family)	\$8,150/\$16,300		\$6,750/\$13,500		\$8,150/\$16,300	
Coinsurance	40%	50%	0%		30%	50%
PCP	\$60 No Deductible	\$80 No Deductible	0% After Deductible		1st 3 visits \$10, then \$35 No Deductible	\$50 No Deductible
Specialist	\$130 No Deductible	\$180 No Deductible	0% After Deductible		\$70 No Deductible	\$80 After Deductible
Mental Health	\$60 No Deductible	\$80 No Deductible	0% After Deductible		\$10 No Deductible	\$50 No Deductible
Lab/X-ray	40%/40% After Deductible	50%/50% After Deductible	0% After Deductible		\$40 No Deductible/30% After Deductible	50%/50% After Deductible
Urgent Care	\$70 No Deductible		0% After Deductible		\$60 No Deductible	
Emergency Care	\$800 Copay, then 40% After Tier 1 Deductible		0% After Tier 1 Deductible		\$600 Copay, then 30% After Tier 1 Deductible	
Inpatient Hospital	40% After Deductible	\$500 Per Stay, then 50% After Deductible	0% After Deductible		\$750 Copay Per Day, Up To 4 days, No Deductible	50% After Deductible
Preventive Exams, Screenings, and Immunizations	100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible	
Chiropractic Services — up to 20 visits per year when medically indicated	\$60 No Deductible		0% After Deductible	0% After Tier 1 Deductible	\$35 No Deductible	
Prescription Drug	No Deductible: Tier 1: \$25 Tier 2: \$60 Tier 3: \$150 Tier 4: \$350		After Tier 1 Deductible: Tier 1: 10% Tier 2: 10% Tier 3: 10% Tier 4: 10%		No Deductible: Tier 1: \$15 Tier 2: \$50 Tier 3: \$80 Tier 4: \$300	

If you are enrolled in a family plan and you meet your individual deductible and/or out-of-pocket maximum, you don't need to meet your family deductible or out-of-pocket maximum. 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 and upon request. An access plan is available for each managed care network offered by RMHP to any interested party upon request. Such access plans contain information on providers, hospitals, referrals, and grievance procedures; quality assurance; access for Members with special needs; emergency coverage provisions; and other information on how to access services.

¹ Silver HSA 4500 Rx 90-D is available off-Exchange only.



Silver 4000/5500		Silver HSA 4500 Rx 90-D ¹		Gold 1000/2500	
Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
\$4,000/\$8,000	\$5,500/\$11,000	\$4,500/\$9,000	\$6,000/\$12,000	\$1,000/\$2,000	\$2,500/\$5,000
\$7,000/\$14,000		\$6,500/\$13,000		\$6,500/\$13,000	
40%	50%	0%	0%	20%	40%
\$35 No Deductible	\$50 No Deductible	0% After Deductible		\$15 No Deductible	\$40 No Deductible
\$70 No Deductible	\$80 After Deductible	0% After Deductible		\$50 No Deductible	\$70 No Deductible
\$35 No Deductible	\$50 No Deductible	100% Covered		\$15 No Deductible	\$40 No Deductible
\$40/\$70 No Deductible	50%/50% After Deductible	0% After Deductible		\$40/\$70 No Deductible	40%/40% After Deductible
\$60 No Deductible		0% After Deductible		\$50 No Deductible	
\$500 Copay, then 40% After Tier 1 Deductible		0% After Tier 1 Deductible		\$500 Copay, then 20% After Tier 1 Deductible	
40% After Deductible	\$500 Per Stay, then 50% After Deductible	0% After Deductible		20% After Deductible	40% After Deductible
100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible	
\$35 No Deductible		0% After Deductible	0% After Tier 1 Deductible	\$15 No Deductible	
No Deductible: Tier 1: \$15 Tier 2: \$50 Tier 3: \$80 Tier 4: \$300		After Tier 1 Deductible: Tier 1: 10% Tier 2: 10% Tier 3: 10% Tier 4: 10%		No Deductible: Tier 1: \$15 Tier 2: \$50 Tier 3: \$80 Tier 4: \$200	

GET MORE WITH RMHP

At RMHP, we know it's important to have a partner in good health. We're here to help you get more from your health plan, so we offer online tools and services that can help on your health care journey.



Virtual Visits with Doctor On Demand®

With Doctor On Demand, you can connect face-to-face with Board Certified doctors and therapists from a phone, tablet, or computer — at no cost on select plans*. Get care when and where you need it with 24/7 video chat access.

* Virtual visits are free when using Doctor On Demand for Members enrolled on a non-HSA health plan. Members enrolled on an HSA-eligible plan will be responsible for the visit cost if the service is used prior to meeting the plan deductible.



Rally for Better Health

Whether you're looking for tips to eat better, get more active, or build healthy habits, Rally® can help! This website and mobile app allows you to choose from custom-picked missions based on the results of your health survey. Then, get rewarded for tracking the activities designed to help you achieve a healthier lifestyle.



Access MyRMHP

Our secure Member portal, MyRMHP, has a fresh new look! MyRMHP now gives you the ability to access personalized benefit information, view claims and authorization status, opt in to receive electronic communications, print ID cards, find valuable health resources, and so much more.



Estimate Medical Costs

Compare prices for medical treatments when using RMHP's online Cost Estimator tool. Find the estimated average costs and learn how to save money on a medical procedure, whether a routine exam or extensive surgery.



Search for a Provider

Our online provider directory makes it easy to find in-network doctors, hospitals, and other providers near you. The directory is simple and easy to use, and it includes smart search and easy filtering features to help you find the care you need.



Notice of Nondiscrimination



Rocky Mountain Health Plans (RMHP) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, sexual orientation, or gender identity. RMHP does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex, sexual orientation, or gender identity.

RMHP takes reasonable steps to ensure meaningful access and effective communication is provided timely and free of charge:

- Provides free auxiliary aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters (remote interpreting service or on-site appearance)
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, such as:
 - Qualified interpreters (remote or on-site)
 - Information written in other languages

If you need these services, contact the RMHP Member Concerns Coordinator at 800-346-4643, 970-243-7050, or TTY 970-248-5019, 800-704-6370, Relay 711; para asistencia en español llame al 800-346-4643.

If you believe that RMHP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, sexual orientation, or gender identity, you can file a grievance with: the RMHP EEO Officer at 800-346-4643, 970-244-7760, ext. 7883, or TTY 970-248-5019, 800-704-6370, Relay 711; para asistencia en español llame al 800-346-4643, or eeoofficer@rmhp.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the RMHP EEO Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

RMHP is a Medicare-approved Cost plan. Enrollment in RMHP depends on contract renewal.

Multi-Language Insert

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-346-4643 (TTY: 711).
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-346-4643 (TTY: 711).
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-346-4643 (TTY: 711).
Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-346-4643 (TTY: 711)。
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-346-4643 (TTY: 711)번으로 전화해 주십시오.
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-346-4643 (телетайп: 711).
Amharic	ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-800-346-4643 (መስማት ለተሳናቸው: 711)።
Arabic	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 3464-643-008-1 (رقم هاتف الصم والبكم: 117).
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-346-4643 (TTY: 711).
French	ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-346-4643 (ATS : 711).
Nepali	ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-346-4643 (टिटिवाइ: 711) ।
Tagalog	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-346-4643 (TTY: 711).
Japanese	注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-346-4643 (TTY:711) まで、お電話にてご連絡ください。
Cushite/Oromo	XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-346-4643 (TTY: 711).
Persian	توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با - 3464-643-008-1 تماس بگیرید. (117:YTT)
Ibo/Igbo	Ige nti: O buru na asu Ibo asusu, enyemaka diri gi site na call 1-800-346-4643 (TTY: 711).
Kru-Bassa	Dè dɛ nàà kɛ dyédé gbo: ɔ jũ ké m̄ [Bàsòò-wùdù-po-nyò] jũ ní, níí, à wuɖu kà kò dò po-poò b̄èin m̄ gbo kpáa. Đá 1-800-346-4643 (TTY: 711)
Yoruba	AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-800-346-4643 (TTY: 711).

Learn More About RMHP



Go Online

Visit rmhp.org



Call Us

Call 800-453-2981, option 4



Email Us

Send an email to individualsales@rmhp.org

Enroll with Rocky Mountain Health Plans

Plans are available to purchase directly through RMHP by contacting our dedicated Individual Sales team or by getting in touch with your local broker. Plans are also available through Connect for Health Colorado®, the state's health insurance Marketplace, at ConnectforHealthCO.com.

Proud Participant with Connect for Health Colorado

Rocky Mountain Health Plans is a Qualified Health Plan with Connect for Health Colorado. RMHP is proud to participate with Connect for Health Colorado and we are working together to ensure more Coloradans will have affordable access to health care than ever before. 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, family size, and various eligibility requirements. To take advantage of these tax credits you must purchase health insurance through Connect for Health Colorado.

