

Individual and Family ACA plans. Colorado 2025



Select
Health



Insurance is complicated. We make it simple.

At Select Health, we're all about simplicity. With easy-to-understand plan designs and benefits tailored to meet your unique needs, we do health insurance differently. For you.

Front Range and Western Slopes coverage.

We offer a high-quality, comprehensive provider network with the care options you need where you need them.

Best-in-class service.

Our local team of insurance experts is available to help you with everything from understanding your benefits to finding the right doctor.

Virtual visits.

Virtual visits with an in-network primary care provider, mental health provider, Intermountain Connect Care (urgent care only), UCHHealth urgent care service providers, and e-visits appointments are covered at no additional cost to you. Urgent care must be with Connect Care or UCHHealth to be covered at \$0 (certain restrictions apply).

Health insurance definitions.

Before shopping for a plan, get familiar with these terms.

DEDUCTIBLE—Amount you must pay to doctors and facilities before your plan pays for certain covered services.

OUT-OF-POCKET MAXIMUM (OOP)—The total amount you may pay for services covered by your plan each year. Things like deductibles, coinsurance, and copays may apply to your out-of-pocket maximum.

COINSURANCE—A percentage of the cost of a covered service that you pay after you've met your deductible. For example, you pay 20%, the plan pays 80%.

COPAY—A fixed amount you pay the doctor, pharmacy, or facility for covered services. For example, you might pay \$20 for an office visit with your primary care doctor.

VIRTUAL VISITS—For primary care, mental health, or urgent medical issues, talk to a provider online using your smart phone, tablet, or computer.

PRIMARY CARE PROVIDER (PCP)—A PCP is the provider you see most regularly for general medical and preventive care. We consider a PCP to be any of the following: family and general practitioners, internal medicine doctors, pediatricians, Certified Nurse Midwives (CNMs), and geriatricians.

SECONDARY CARE PROVIDER (SCP)—Also known as Specialty Care Providers, these doctors are typically specialists such as cardiologists, neurologists, dermatologists, ophthalmologists, Obstetricians and Gynecologists (OB/GYNs), and more.

MEMBER PAYMENT SUMMARY (MPS)—This is a list of services your plan covers. It shows how much you are responsible for paying for each type of service.

SUBSIDY—Depending on your income and other criteria, you may qualify for an Advance Premium Tax Credit or Cost-Share Reduction. To verify your eligibility, visit [ConnectforHealthCO.com](https://connectforhealthco.com) or contact your agent.





Plans and benefits built for you.

Types of plans.

HEALTH SAVINGS ACCOUNT QUALIFIED (HSA-QUALIFIED)—These plans are designed to be used with a Health Savings Account (HSA). Often, these plans have lower premiums. Using an HSA means you have more control over your healthcare dollars, with tax advantages.



OFF-EXCHANGE—These plans are available for purchase directly from Select Health by visiting selecthealth.org/shop.

SILVER PLANS—These may be good options if you're eligible for a Cost-Share Reduction (CSR) through the Marketplace. These offer all the benefits of a CSR (based on eligibility) at the lowest possible cost.

Member benefits and resources.

All Select Health Individual & Family plans include the following at no additional cost:



TELEHEALTH AND VIRTUAL VISITS—

Expert care when and where you need it.

Choose the option that is best for you and get the benefits of care from an Intermountain Health provider or UHealth provider without leaving your home. Visit intermountainhealth.org/services/virtual-care or uhealth.org/services/video-appointment. See page 13 for more information.

INTERMOUNTAIN CONNECT CARE APP—

Accessing Connect Care is made simple with the Intermountain Health app. Download the app in the App Store or Google Play or access the web version of the Intermountain Health app.

UCHEALTH APP—This app helps you take charge of your health. It is a safe and secure gateway to My Health Connection, allowing you to schedule or cancel appointments and renew or refill prescriptions at your UHealth pharmacy, use your device for virtual visits with your provider, and message your provider. Download the app in the App Store or Google Play.

SELECT HEALTH APP—The Select Health Mobile App is a great resource for on-demand information about your health plan. Available in the App Store or Google Play, the app includes: ID cards, health plan usage, medical cost estimator, claims, premium payments, and plan details.

MEDICAL COST ESTIMATOR—Our most-requested member tool, the medical cost estimator provides personalized estimates based on your benefits for a doctor, hospital, or service. Log in to your online Select Health account to begin.

WELLNESS RESOURCES—Learn about nutrition, attend a class, or see what wellness benefits we offer—all to live your healthiest life possible. Visit selecthealth.org/wellness/wellness-resources.



HEALTH AND WELLNESS DISCOUNTS—

Staying healthy is more than a good health insurance plan. Our member discounts can help you save money. Visit discounts.selecthealth.org.



LOYALTY & WELLNESS PROGRAM—

Stay healthy, get rewarded! We want to reward you for participating in our approved wellness activities. With the Select Health Loyalty Program, members can be rewarded up to a maximum of \$580/580 points per calendar year. Rewards received may be considered income and subject to tax. Visit selecthealth.org/loyalty.

MEMBER ADVOCATES—Our Member Advocates can help you find the right doctor, make an appointment, or learn more about a provider such as training and languages spoken. Call us **800-515-2220** from 7:00 a.m. to 8:00 p.m. on weekdays, 9:00 a.m. to 2:00 p.m. on Saturdays.

CARE MANAGEMENT—Care managers are specially trained registered nurses who can help members manage long-term chronic diseases and provide support for recovery from surgeries and short-term illnesses. Visit selecthealth.org/wellness/care-management/support-and-services.



PREVENTIVE CARE—Preventive care is covered 100% on most Select Health plans, meaning you'll pay \$0 out of pocket. See our lists of covered preventive care services at selecthealth.org/wellness/preventive-care.

PHARMACY RESOURCES—Pharmacy resources include drug lookup, Home Delivery and Specialty Pharmacy, Mark Cuban Cost Plus Drug Company, Amazon Pharmacy, and Rx Savings Solutions®. Visit selecthealth.org/pharmacy or log in to your online Select Health account to begin. See page 15 for more information.

Individual plans and benefits | 2025 Colorado plans.

Plan Name ►	Expanded Bronze \$6900 Medical Deductible	Silver \$1500 Medical Deductible	Silver \$3200 Medical Deductible
Deductible			
(Single / Family)	\$6,900 / \$13,800	\$1,500 / \$3,000	\$3,200 / \$6,400
Maximum Out-of-Pocket			
(Single / Family)	\$9,200 / \$18,400	\$9,000 / \$18,000	\$9,200 / \$18,400
Virtual Visits²	\$0	\$0	\$0
Primary Care Provider (PCP) / Behavioral Health Office Visits	\$35	\$30	\$35
Secondary Care Provider (SCP)	\$70 after Deductible	\$80	\$50
Urgent Care Services	\$65	\$45	\$60
Inpatient Hospitalization (Facility)	40% after Deductible	\$3,150 per day after Deductible (up to 3-day copay max)	40% after Deductible
Outpatient Hospital Services (Facility)	40% after Deductible	50% after Deductible	40% after Deductible
Minor Diagnostic - Lab³	\$50	\$15	\$20
Minor Diagnostic - X-Ray³	5% after Deductible	50% after Deductible	40% after Deductible
Emergency Room	40% after Deductible	\$1,500	\$600 after Deductible
Rx Deductible			
(Single / Family)	\$2,000 / \$4,000	\$1,500 / \$4,500	\$1,000 / \$3,000
Tier 1 Drugs	\$0	\$0	\$0
Tier 2 Drugs	\$15	\$15	\$15
Tier 3 Drugs	\$40	\$25	\$25
Tier 4 Drugs	\$55 after Rx Deductible	\$100 after Rx Deductible	25% after Rx Deductible
Tier 5 Drugs	50% after Rx Deductible	50% after Rx Deductible	50% after Rx Deductible
Tier 6 Drugs	50% after Rx Deductible	50% after Rx Deductible	50% after Rx Deductible

1. When two or more are enrolled on an HSAQ plan, only the family deductible applies and no single person in a family will pay more than the single embedded out-of-pocket maximum.

2. Virtual visits with an in-network primary care provider, mental health provider, Intermountain Connect Care (urgent care only), and UCHealth urgent care service providers are covered at no additional cost to you (except HSAQ plans).

3. Some minor diagnostic services may be covered as part of the office visit cost share.

Preauthorization is required for certain services. Visit limits apply to certain services. This chart is not a complete list of benefits. If you have questions, visit selectthehealth.org or call Member Services at 800-538-5038.



Ready to Shop?

Contact your agent, visit
selecthealth.org/shop, or call 855-442-0220.

Value Added
Benefits



Silver \$3700 Medical Deductible HSAQ ¹ - Off-Exchange	Silver \$4500 Medical Deductible Rx Copay	Gold \$0 Medical Deductible	Gold \$1500 Medical Deductible	Gold \$1750 Medical Deductible HSAQ ¹
\$3,700 / \$7,400	\$4,500 / \$9,000	\$0 / \$0	\$1,500 / \$3,000	\$1,750 / \$3,500
\$8,050 / \$16,100	\$9,000 / \$18,000	\$9,000 / \$18,000	\$8,000 / \$16,000	\$8,050 / \$16,100
\$0 after Deductible	\$0	\$0	\$0	\$0 after Deductible
\$0 after Deductible	\$0	\$20	\$15	\$0 after Deductible
\$0 after Deductible	\$50	\$70	\$40	\$0 after Deductible
\$0 after Deductible	\$60	\$70	\$40	\$0 after Deductible
15% after Deductible	40% after Deductible	30%	20% after Deductible	10% after Deductible
15% after Deductible	40% after Deductible	30%	20% after Deductible	10% after Deductible
\$0 after Deductible	\$20	\$5	\$0	\$0 after Deductible
5% after Deductible	40% after Deductible	5%	5% after Deductible	5% after Deductible
15% after Deductible	40% after Deductible	30%	20% after Deductible	10% after Deductible
Medical and Rx Combined	Medical and Rx Combined	\$1,000 / \$3,000	\$250 / \$750	Medical and Rx Combined
\$0	\$0	\$0	\$0	\$0
\$0 after Deductible	\$10	\$10	\$10	\$0 after Deductible
\$0 after Deductible	\$25	\$25	\$25	\$0 after Deductible
15% after Deductible	\$125	25% after Rx Deductible	25% after Rx Deductible	20% after Deductible
50% after Deductible	\$675	50% after Rx Deductible	50% after Rx Deductible	50% after Deductible
50% after Deductible	\$750	50% after Rx Deductible	50% after Rx Deductible	50% after Deductible

Individual plans and benefits | 2025 Colorado Option

Plan Name ►	Select Health Colorado Option Bronze
Deductible	
(Single / Family)	\$7,500 / \$15,000
Maximum Out-of-Pocket	
(Single / Family)	\$9,200 / \$18,400
Virtual Visits¹	\$0
Primary Care Provider (PCP) / Behavioral Health Office Visits	First 3 Visits \$0 then \$50 after Deductible ³
Secondary Care Provider (SCP)	50% after Deductible
Urgent Care Services	50% after Deductible
Inpatient Hospitalization (Facility)	50% after Deductible
Outpatient Hospital Services (Facility)	50% after Deductible
Minor Diagnostic² (Lab and X-Ray)	50% after Deductible
Emergency Room	50% after Deductible
Rx Deductible	
(Single / Family)	Medical and Rx Combined
Tier 1 Drugs	\$0
Tier 2 Drugs	\$30
Tier 3 Drugs	\$200
Tier 4 Drugs	\$350
Tier 5 Drugs	\$700

1. Virtual visits with an in-network primary care provider, mental health provider, Intermountain Connect Care (urgent care only), and UCHealth urgent care service providers are covered at no additional cost to you.

2. Some minor diagnostic services may be covered as part of the office visit cost share. Minor diagnostics include x-rays and diagnostic imaging as well as laboratory OP and professional services.

3. Bronze plan includes unlimited behavioral health office visits at \$0.

Preauthorization is required for certain services. Visit limits apply to certain services. This chart is not a complete list of benefits. If you have questions, visit selecthealth.org or call Member Services at **800-538-5038**.

plans.



Ready to Shop?

Contact your agent, visit selecthealth.org/shop, or call 855-442-0220.

Value Added Benefits



Select Health Colorado Option Silver	Select Health Colorado Option Gold
\$4,000 / \$8,000	\$1,875 / \$3,750
\$9,000 / \$18,000	\$8,700 / \$17,400
\$0	\$0
\$0, Unlimited	\$0, Unlimited
\$80	\$50
\$80	\$50
40% after Deductible	30% after Deductible
40% after Deductible	30% after Deductible
40% after Deductible	30% after Deductible
40% after Deductible	30% after Deductible
Medical and Rx Combined	Medical and Rx Combined
\$0	\$0
\$20	\$10
\$125	\$50
\$300	\$200
\$650	\$600

Tips for choosing a plan.

Think through your potential usage and ask yourself a few questions:

- How often do you usually visit a provider?
- Do you have any existing prescription drugs?
- Do you anticipate any healthcare needs in the near future?

Verify your subsidy eligibility.

Select Health is pleased to offer health plans through Connect for Health Colorado. Learn more about Connect for Health Colorado and applying for financial help to lower monthly health insurance costs at [ConnectforHealthCO.com](https://connectforhealthco.com). To verify your eligibility, visit the website or contact your agent.



Check if your current providers are in-network.

Visit selecthealth.org/find-care-CO to browse in-network providers.

Consider your prescription needs.

Not all plans offer the same prescription benefit coverage. Review plans on pages 6-9 and learn more about prescription benefits on page 14.



Your shopping checklist.

- ✓ Review network to ensure your providers are participating before you enroll.
- ✓ Review your total out-of-pocket costs, including premium and your anticipated portion of the cost.
- ✓ Review if you are subsidy eligible.
- ✓ Check specific Rx coverage.

How to enroll.

Now that you've decided to enroll in a Select Health plan, here's how:

YOUR AGENT

For questions or help enrolling on a Select Health plan, contact your Select Health-appointed agent.

ONLINE

Shop with us at selecthealth.org/shop.

CALL US

Individual Sales: **855-442-0220**.

Our network and facilities.

Choosing in-network providers and facilities is the best way to maximize your benefits and save money.

Select Health Value.

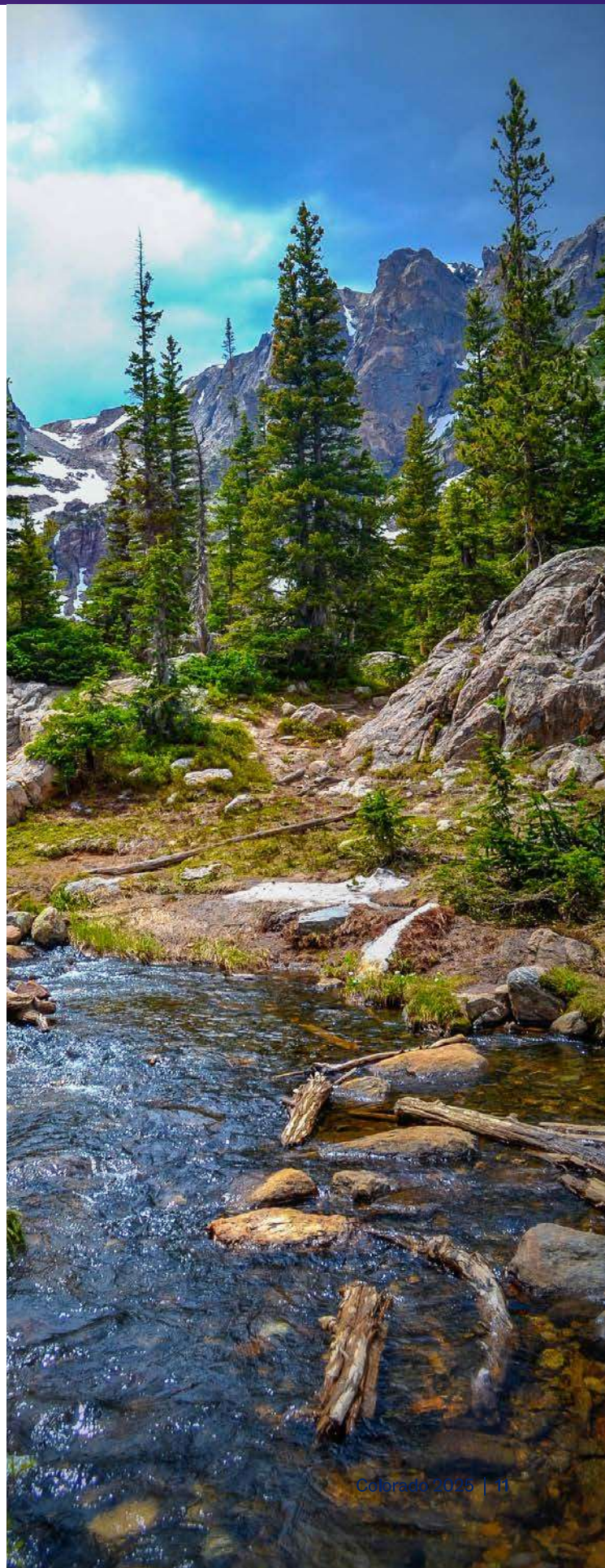
The Select Health Value network is available for residents of Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Delta, Denver, Douglas, El Paso, Elbert, Gilpin, Jefferson, Larimer, Mesa, Park, Pueblo, Routt, Teller, and Weld counties. However, plans in Mesa and Delta counties are named Select Health Monument Value.

- Provides access to more than 50 facilities and over 9,000 providers.
- Includes access to AdventHealth, Intermountain Health, Monument Health, and UCHealth.



Scan to find a facility or provider in your area.

Visit selecthealth.org/find-care-CO



Your care options.

Not everyone wants to receive care the same way. You choose how to manage your care.

Scheduled care

Primary care provider



A primary care provider (PCP) sees patients for common medical problems, performs routine exams, and helps prevent or treat illness. You can trust a PCP to know your health history, be your partner in preventive care, and help you find specialists when you need them.

Specialty care provider



We've partnered with specialty providers to ensure you can access top-notch care when needed.

Local clinics



All plans include access to AdventHealth, Intermountain Health, Monument Health, and UCHealth community clinics so you never have to go far to get care.

Immediate care

Urgent care



For urgent care within your service area, go to an in-network facility. For emergencies, call 911 or go to the nearest hospital.

Hospitals



Access to AdventHealth, Intermountain Health, Monument Health, and UCHealth hospitals means you get high-quality hospital care at the lowest possible cost.



Find a Provider

selecthealth.org/find-care-CO

Telehealth and virtual visits:

We offer convenient virtual care options for \$0 out of pocket when you see in-network primary care, mental health provider, Intermountain Connect Care urgent care providers, and UCHealth urgent care service providers.

Intermountain Connect Care.

Use the Intermountain Connect Care app to schedule virtual visits for urgent care.

UCHealth virtual urgent care.

Use the UCHealth app or UCHealth website to schedule virtual visits for urgent care. Visit uchealth.org/services/virtual-urgent-care to learn more.



Intermountain virtual care services.

Choose the care option that is best for you and get the benefits of care from an Intermountain Health provider without leaving your home. Services include lactation, behavioral health, primary care, urgent care, and high-risk cancer prevention. Visit intermountainhealthcare.org/services/virtual-care to learn more.



UCHealth virtual care services.

Patients with access to a smart phone, tablet, or computer with a camera and a microphone can make a video appointment. If patients do not have good internet access or a smart phone, they can do a phone visit instead. Visit uchealth.org/services/video-appointment/ to learn more.

The nurse line.

Call the nurse line to speak to a registered nurse who will listen to your concerns, answer any medical questions you may have, and help you decide what course of action to take. Call **800-624-3394**.

Your provider.

You can also schedule a virtual visit directly with your primary care or mental health in-network provider. Contact your provider to learn about virtual visit options and to schedule a visit using their preferred platform.

Urgent and emergency out-of-area care.

Outside Utah, Idaho, Nevada, or Colorado.

In-network benefits apply when you receive services for urgent or emergency conditions, no matter where you are. If you need urgent or emergency care, you can use the Multiplan or PHCS providers and facilities. Always present your ID card when you visit a Multiplan or PHCS provider or facility.

If you need urgent or emergency care and need to find Multiplan or PHCS providers or facilities, call Member Services at **800-538-5038** or visit selecthealth.org/find-care-CO and select “Multiplan” or “PHCS” from the network drop down.

Outside of the country.

If you need urgent or emergency care, visit the nearest doctor or hospital. You may need to pay for the treatment at the time of service. If you do, keep your receipt and submit it with a Claim Reimbursement Form, which can be found on selecthealth.org/forms.



Select Health prescription benefits.

Prescription drugs.

COLORADO PLANS—RxCore® is a closed six-tier formulary that provides appropriate pharmacy coverage for generic drugs and brand-name drugs only when a generic or over-the-counter option is not available. Preferred generic drugs and a limited number of preferred brand-name drugs are covered at the lowest copay/coinsurance available for generics and brands respectively. Some drugs will be covered at higher tiers based on their cost regardless of whether they are brand or generic. There are six copay/coinsurance levels as described in the following table.

Tier 1	Preventive
Tier 2	Lowest cost (preferred generic drugs and some brand-name drugs)
Tier 3	Low cost (non-preferred generics and some brand-name drugs)
Tier 4	Medium cost (preferred brand and some generic drugs)
Tier 5	High cost (non-preferred brand and some generic drugs)
Tier 6	Highest cost (specialty brand-name and generic drugs)

COLORADO OPTION PLANS—RxCore is a closed five-tier formulary that provides appropriate pharmacy coverage of generic drugs and brand-name drugs only when a generic or over-the-counter option is not available. Preferred generic drugs and a limited number of preferred brand-name drugs are covered at the lowest copay/coinsurance available for generics and brands respectively. Some drugs will be covered at higher tiers based on their cost regardless of whether they are brand or generic. There are five copay/coinsurance levels as described in the following table.

Tier 1	Preventive
Tier 2	Low cost (non-preferred generics and some brand-name drugs)
Tier 3	Medium cost (preferred brand and some generic drugs)
Tier 4	High cost (non-preferred brand and some generic drugs)
Tier 5	Highest cost (specialty brand-name and generic drugs)



Prescription drug list (PDL).

To find your medication, its tier, cost, and any special requirements, search for it at selecthealth.org/pharmacy.

Special requirements.

Some drugs require step therapy or preauthorization before they will be covered by your plan.

STEP THERAPY—If a drug requires step therapy, your doctor must first prescribe an alternative drug. These are generally more cost-effective and do not compromise clinical quality. Step therapy may be waived for medical necessity.

PREAUTHORIZATION—This means that your doctor must contact us for approval before your drug will be covered.

Home delivery.

Getting your medications is easier than ever with free Intermountain or UCHealth home delivery. Home delivery is also a great option for people with long-term Rx needs and those who order 90-day prescriptions. This program may also help you save on copays and other prescription fees (certain restrictions apply). To learn more, call Intermountain at **855-779-3960** or UCHealth at **720-848-1432** or visit selecthealth.org or uchealth.org/services/pharmacy.

Specialty pharmacy.

If you take specialty medications, use a specialty pharmacy for quality service at a lower cost. Learn more by calling Intermountain at **877-284-1114** or UCHealth at **720-848-1432**.

Your neighborhood pharmacy.

Your plan includes a large network of local and national pharmacies.

Rx Savings Solutions.

Spend less money on your prescriptions

- Receive alerts to notify you of lower-cost options
- Find less expensive alternatives for your prescriptions based on your health plan

Visit selecthealth.org/rxsavings to enroll.

Mark Cuban Cost Plus Drugs.

You have access to more than 1,000 prescription products at potentially lower prices than traditional pharmacy locations.

Visit costplusdrugs.com to learn more.

Amazon Pharmacy.

You have in-network benefits for covered medications at the Amazon Pharmacy. They deliver your medication right to your door, with status updates along the way. Visit pharmacy.amazon.com to get started.

Pharmacy tools.

Log in to selecthealth.org to access pharmacy tools like:

- Drug coverage information
- Rx claims (online Select Health account)
- Comparable drug prices
- A list of in-network pharmacies
- Information on drug interactions





General information.

Our plans.

Our plans are designed to provide coverage for hospital, medical, preventive care, and surgical expenses incurred as a result of a covered accident or illness. Coverage is provided through in-network providers for daily hospital room and board, miscellaneous hospital services, anesthesia services, in-hospital medical services, and outpatient care. Coverage is subject to any deductible, copay provisions, or other limitations that may be set forth in your contract.

Eligibility.

You and your dependents may apply for coverage if you are a resident of Colorado and not eligible for Medicare. Eligible dependents include the subscriber's legal spouse, children younger than age 26, eligible disabled children older than age 26, and children who are under court-ordered legal guardianship until legal guardianship ends. See contract for more details.

Termination.

Based on your contract, health coverage may be terminated for the following reasons:

- Nonpayment of premiums
- Fraud or intentional misrepresentation of material fact
- Residing outside of our service area



Excluded services.

See your member materials for a list of excluded services, or visit selecthealth.org/resources/member-resources.

Excess charges.

There are charges from providers and facilities that exceed the Select Health allowed amount for covered services. Unless protections against balance billing apply under state or federal law, when you use an out-of-network provider or facility for urgent care, you may be responsible for any incurred excess charges. These charges do not apply to your out-of-pocket maximum.

Appeals/utilization management (UM).

For information about what requires preauthorization, our Care Management programs, or filing an appeal, see your member materials or visit our Member Resources page at selecthealth.org/resources.

Protecting your privacy.

To learn more about our privacy policies and security measures, or to view our complete Notice of Privacy Practices, visit selecthealth.org/policy.

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

This information is available for free in other languages and alternate formats by contacting Select Health Medicare: **855-442-9900** (TTY: **711**) / Select Health: **800-538-5038**.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

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

Notes:

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Shop

selecthealth.org/shop

General questions

Member Services

800-538-5038

Help finding a doctor

Member Advocates

800-515-2220

selecthealth.org/find-care-CO

More plan information

Individual Sales

855-442-0220

selecthealth.org/individual



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