



Monument Health
2019 Individual & Family Gold HMO 1000/80% - \$15

rmhp.org • 800-453-2981

- Monument Health HMO Plans provide a unique benefit offering including two levels of coverage:
- Monument Health Network – Tier 1 (lowest cost for care) –), includes five local primary care practices that will serve as your medical home (Dr. Lu Family Medicine, Foresight Family Medicine, Primary Care Partners, St. Mary's Family Medicine Center, and Western Valley Family Practice), two local hospitals (St. Mary's Medical Center and Colorado Canyons) and many local specialists who are either independently owned or affiliated with St. Mary's Medical Center or Family Health West.
 - Select West Slope and Front Range providers – Tier 2

	Gold HMO 1000/2500	
Deductible	In-Network Tier 1	In-Network Tier 2
Individual	\$1,000	\$2,500
Family	\$2,000	\$5,000
Out-of-Pocket Maximum (includes deductible)	In-Network Tier 1	In-Network Tier 2
Individual	\$6,500	
Family	\$13,000	
Coinsurance	20%	40%
Office Visit PCP/Specialist	PCP: \$15 Specialist: \$50 no deductible	PCP: \$40 Specialist: \$70 no deductible
Lab	\$40, no deductible	40%
X-Ray	\$70, no deductible	40%
Scans – MRI/CAT/PET	20%	40%
Urgent Care	\$50, no deductible	\$50, no deductible
Emergency Care	\$500, then 20% after Tier 1 deductible	
Ambulance	20% after Tier 1 deductible	
Inpatient Hospital	20%	40%
Outpatient Surgery	20%	40%
Child Preventive Services	100% covered, no deductible	100% covered, no deductible
Adult Preventive Services	100% covered, no deductible	100% covered, no deductible
Mammograms, Pap smear, prostate screening	100% covered, no deductible	100% covered, no deductible
Immunizations	100% covered, no deductible	100% covered, no deductible
Colorectal Cancer Screening	100% covered, no deductible	100% covered, no deductible
Prescription Drug	Tier 1: \$15 Tier 2: \$50 Tier 3: \$80 Tier 4: \$200 Tier 5: \$300 no deductible	

All services are subject to deductible unless otherwise noted.

Tier 1 and Tier 2 Deductibles do not apply toward one another. Tier 1 and Tier 2 Out-of-Pocket Maximum amounts are combined.

Plan Limitations and Exclusions

For complete details on plan benefits and limitations and exclusions, see the applicable RMHP contract.

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; referral and grievance procedures; quality assurance; access for members with special needs; emergency coverage provisions; and other information on how to access services.

COLORADO INSURANCE LAW REQUIRES ALL CARRIERS IN THE SMALL GROUP MARKET TO ISSUE ANY HEALTH BENEFIT PLAN IT MARKETS IN COLORADO TO SMALL EMPLOYERS UP TO 100 EMPLOYEES, REGARDLESS OF THE HEALTH STATUS OF ANY OF THE INDIVIDUALS IN THE GROUP.

The contents of this benefits summary are subject to the provisions of the Evidence of Coverage and Plan Attachments, which contain all terms and conditions of membership and benefits.

