

2019 MONUMENT HEALTH INDIVIDUAL & FAMILY PLANS FROM RMHP

rmhp.org



ROCKY MOUNTAIN
HEALTH PLANS®

COVERAGE FOR YOUR COLORADO LIFESTYLE

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.

Using Your Monument Health Plan from RMHP


RMHP and Monument Health are committed to providing Members with access to high-quality health care at lower costs. The **tiered network** of Monument Health plans from RMHP allows 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 **five primary care practices** (more than 120 primary care providers) to serve as your medical home; **two local hospitals** (St. Mary's Medical Center and Colorado Canyons Hospital & Medical Center); and **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 grid at the right to see how costs may differ between tiers.
- You can also receive care from UnitedHealthcare's Options PPO **national provider network**.
- **Emergency care** is always covered as a Tier 1 benefit.


Did you know? You can check to see if your provider is in the Monument Health network by using our convenient online provider directory at rmhp.org. Be sure to choose *Monument Health HMO Network* when you search for your provider to view the Tier 1 or Tier 2 designation.

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.

HMO PLANS	Bronze 6500/7500	
	TIER 1 Monument Health Providers	TIER 2 Select Western Slope & Front Range Providers
Deductible (Individual/Family) Non-HSA Plans: Tier 1 and Tier 2 Deductibles do NOT apply toward one another. HSA Plans: Tier 1 and Tier 2 Deductibles apply toward one another.	\$6,500/\$13,000	\$7,500/\$15,000
OOP Max (Individual/Family) Same Tier 1 and Tier 2 cross-accumulation rules apply as Deductible	\$7,900/\$15,800	
Coinsurance	40%	50%
PCP	\$55 No Deductible	\$75 No Deductible
Specialist	\$95 No Deductible	\$115 No Deductible
Lab/X-ray	40%/40% After Deductible	50%/50% After Deductible
Urgent Care	\$70 No Deductible	
Emergency Care	\$800 Copay, then 40% After Tier 1 Deductible	
Inpatient Hospital	40% After Deductible	\$500 Per Stay, then 50% After Deductible
Preventive Exams, Screenings, and Immunizations	100% Covered No Deductible	
Chiropractic Services - up to 20 visits per year when medically indicated	\$55 No Deductible	
Prescription Drug	No Deductible: Tier 1: \$25 Tier 2: \$60 Tier 3: \$150 Tier 4: \$300 Tier 5: \$450	



Whether you're out hitting the trails on a solo trip or conquering rapids down the river on a family adventure, knowing you have coverage that can keep up with your lifestyle is important. RMHP is committed to helping you live your healthy best, and we offer tools and resources like Rally® and Doctor On Demand to help you meet your goals and get the care you need.



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 you!



Virtual Visits for Care When You Need It

With **Doctor On Demand**, Members 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.

Bronze HSA 6500/6550		Silver 3500/5000		Silver 4000/5500		Silver HSA 4500/6500 ¹		Gold 1000/2500	
TIER 1 Monument Health Providers	TIER 2 Select Western Slope & Front Range Providers	TIER 1 Monument Health Providers	TIER 2 Select Western Slope & Front Range Providers	TIER 1 Monument Health Providers	TIER 2 Select Western Slope & Front Range Providers	TIER 1 Monument Health Providers	TIER 2 Select Western Slope & Front Range Providers	TIER 1 Monument Health Providers	TIER 2 Select Western Slope & Front Range Providers
\$6,500/\$13,000	\$6,550/\$13,100	\$3,500/\$7,000	\$5,000/\$10,000	\$4,000/\$8,000	\$5,500/\$11,000	\$4,500/\$9,000	\$6,500/\$13,000	\$1,000/\$2,000	\$2,500/\$5,000
\$6,500/\$13,000	\$6,550/\$13,100	\$7,350/\$14,700		\$7,000/\$14,000		\$4,500/\$9,000	\$6,500/\$13,000	\$6,500/\$13,000	
0%	0%	30%	50%	40%	50%	0%	0%	20%	40%
0% After Deductible	0% After Deductible	1st 3 visits 100% Covered, then \$35 No Deductible	\$50 No Deductible	\$35 No Deductible	\$50 No Deductible	0% After Deductible		\$15 No Deductible	\$40 No Deductible
0% After Deductible	0% After Deductible	\$70 No Deductible	\$80 After Deductible	\$70 No Deductible	\$80 After Deductible	0% After Deductible		\$50 No Deductible	\$70 No Deductible
0% After Deductible	0% After Deductible	\$40/\$70 No Deductible	50%/50% After Deductible	\$40/\$70 No Deductible	Lab: 50%/50% After Deductible	0% After Deductible		\$40/\$70 No Deductible	40%/40% After Deductible
0% After Deductible	0% After Deductible	\$60 No Deductible		\$60 No Deductible		0% After Deductible		\$50 No Deductible	
0% After Tier 1 Deductible	0% After Tier 1 Deductible	\$600 Copay, then 30% After Tier 1 Deductible		\$500 Copay, then 40% After Tier 1 Deductible		0% After Tier 1 Deductible		\$500 Copay, then 20% After Tier 1 Deductible	
0% After Deductible	0% After Deductible	\$750 Copay Per Day, Up To 4 days	50% After Deductible	40% After Deductible	\$500 Per Stay, then 50% After Deductible	0% After Deductible	0% After Deductible	20% After Deductible	40% After Deductible
100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible	
0% After Deductible	0% After Tier 1 Deductible	\$35 No Deductible		\$35 No Deductible		0% After Deductible	0% After Tier 1 Deductible	\$15 No Deductible	
After Tier 1 Deductible: Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%		No Deductible: Tier 1: \$15 Tier 2: \$50 Tier 3: \$80 Tier 4: \$300 Tier 5: \$450		No Deductible: Tier 1: \$15 Tier 2: \$50 Tier 3: \$80 Tier 4: \$300 Tier 5: \$450		After Tier 1 Deductible: Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%		No Deductible: Tier 1: \$15 Tier 2: \$50 Tier 3: \$80 Tier 4: \$200 Tier 5: \$300	

¹ Silver HSA 4500/6500 is available off-Exchange only.

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.



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