



Rocky Mountain Monument Health

2016 INDIVIDUAL & FAMILY PLANS



ROCKY MOUNTAIN
HEALTH PLANS®



Rocky Mountain Monument Health

Rocky Mountain Health Plans is Colorado-based and Colorado-focused. We were founded in Grand Junction more than 40 years ago to provide all Coloradans access to high quality health care. We continue this commitment and combine the personalized attention, quality care, and comprehensive coverage that our Members deserve and have come to expect from their local, not-for-profit health insurance option.

Close to Home Care

Rocky Mountain Health Plans, Primary Care Partners, and St. Mary's Medical Center have partnered together to create Monument Health, a clinically integrated network, with the vision of reducing the cost of health care, enhancing patient satisfaction, and improving the overall health of our community.

Monument Health plans are centered around you and where you seek care – close to home in the Grand Valley – while still giving you access to the largest provider networks in both Mesa County and across Colorado through Rocky Mountain Health Plans' statewide provider network.

As a Member of a Monument Health plan, you have comprehensive coverage with access to high quality care from Primary Care Partners, St. Mary's Medical Center and their affiliated providers and physicians, and select providers in the community, all who are part of the Monument Health Network (Tier 1). With Monument Health's unique plans, you are not restricted in care. Access to RMHP providers outside of the Monument Health Network is available through the Tier 2 benefit level. Out-of-network coverage is also included when you are traveling or temporarily residing outside of Mesa County.

Monument Health fully integrates every member of the health care process from the provider, to the hospital, to the health insurance company, building a coordinated collaboration of care for the Grand Valley.

Monument Health plans are available exclusively in **Mesa County**.

Choose a Plan That Covers All Your Needs

- + RMHP helps you maintain your health and prevent illnesses by providing **no cost preventative care and well child exams**, including immunizations, physicals, and preventative exams.

- + RMHP is committed to the doctor-patient relationship and boasts **one of the largest provider networks in Colorado**, offering more than 16,000 doctors, specialists, and hospitals.
- + When traveling or temporarily residing outside Colorado, **receive care from our national network of providers** and the service will be covered as an in-network benefit. Urgent and emergent care is covered anywhere.
- + RMHP offers **prescription drug coverage** and access to over 800 pharmacies across the state.
- + RMHP **health & wellness services and discounts** are designed to support a healthy lifestyle and live your healthy best.

Get More Than a Health Plan

- + RMHP helps your child's smile stay bright with our no additional cost pediatric dental coverage (up to age 19) through our valued partner, Delta Dental of Colorado.
- + Choose optional vision coverage including exams, glasses, and contacts through Vision Service Plan.
- + RMHP's free Cost Estimator, a personalized tool that provides estimated costs for your upcoming medical procedures, can assist you in making informed decisions about your health care.
- + Get health care, anywhere with RMHP's MyDigitalMD, a free service available on your mobile device or online that allows you to message and video chat with Colorado Emergency Medicine doctors.
- + We take pride in our service, and we're committed to helping you navigate your health care coverage decisions. When you contact RMHP, you speak to a friendly, knowledgeable, Colorado-based representative that can answer your questions.



Bronze PPO Plans

PPO PLANS	Bronze PPO 5650/6500		
	Tier 1 Monument Health Provider Network	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network
Deductible (Individual/Family) Deductible spending in Tier 1 goes toward the Tier 2 Deductible.	\$5,650/\$11,300	\$6,500/\$13,000	\$12,000/\$24,000
Out-of-Pocket Maximum (Individual/Family) Once Tier 1 Out-of-Pocket Maximum is met, 100% coverage in Tier 1. Out-of-Pocket Maximum costs in Tier 1 go toward the Tier 2 Out-of-Pocket Maximum.	\$6,600/\$13,200	\$6,850/\$13,700	\$24,000/\$48,000
Coinsurance	40%	50%	50%
Office Visit	PCP – \$40 No deductible Specialist – Deductible, then coinsurance	PCP – \$70 No deductible Specialist – Deductible, then coinsurance	Deductible then coinsurance
Lab/X-ray	\$40/\$75 no deductible	\$50/\$120 no deductible	Deductible then coinsurance
Urgent Care	40%		Deductible then coinsurance
ER	\$750 copay then deductible then coinsurance		
Inpatient Hospital	40%	50%	50%
Preventive Exams, Screening, and Immunizations	100% Covered; no deductible		
Prescription Drug	No deductible Tier 1 \$28 Tier 2 \$75 Tier 3 \$400 Tier 4 \$540 Tier 5 \$540		Not Covered

All services subject to deductible unless otherwise noted.

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.

If you are enrolled in a family plan and you meet your individual deductible, you do not need to also meet your family deductible.

Silver PPO Plans

PPO PLANS	Silver PPO 3000/4500		
	Tier 1 Monument Health Provider Network	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network
Deductible (Individual/Family) Deductible spending in Tier 1 goes toward the Tier 2 Deductible.	\$3,000/\$6,000	\$4,500/\$9,000	\$8,000/\$16,000
Out-of-Pocket Maximum (Individual/Family) Once Tier 1 Out-of-Pocket Maximum is met, 100% coverage in Tier 1. Out-of-Pocket Maximum costs in Tier 1 go toward the Tier 2 Out-of-Pocket Maximum.	\$5,000/\$10,000	\$6,850/\$13,700	\$24,000/\$48,000
Coinsurance	30%	50%	50%
Office Visit	\$20 PCP \$60 Specialist no deductible	\$45 PCP \$60 Specialist no deductible	Deductible then coinsurance
Lab/X-ray	\$15/\$40 No deductible	Deductible then coinsurance	Deductible then coinsurance
Urgent Care	\$60 no deductible	\$60 no deductible	Deductible then coinsurance
ER	\$350 copay then deductible then coinsurance		
Inpatient Hospital	30%	50%	50%
Preventive Exams, Screening, and Immunizations	100% Covered; no deductible		
Prescription Drug	No deductible Tier 1 \$15 Tier 2 \$40 Tier 3 \$75 Tier 4 \$200 Tier 5 \$400		Not Covered

All services subject to deductible unless otherwise noted.

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.

If you are enrolled in a family plan and you meet your individual deductible, you do not need to also meet your family deductible.

Gold PPO Plans

PPO PLANS	Gold PPO 1000/2000		
	Tier 1 Monument Health Provider Network	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network
Deductible (Individual/Family) Deductible spending in Tier 1 goes toward the Tier 2 Deductible.	\$1,000/\$2,000	\$2,000/\$4,000	\$4,000/\$8,000
Out-of-Pocket Maximum (Individual/Family) Once Tier 1 Out-of-Pocket Maximum is met, 100% coverage in Tier 1. Out-of-Pocket Maximum costs in Tier 1 go toward the Tier 2 Out-of-Pocket Maximum.	\$3,500/\$7,000	\$6,000/\$12,000	\$12,000/\$24,000
Coinsurance	20%	40%	50%
Office Visit	\$15 PCP \$50 Specialist No deductible	\$40 PCP \$50 Specialist No deductible	Deductible then coinsurance
Lab/X-ray	\$15/\$30 No deductible	Deductible then coinsurance	Deductible then coinsurance
Urgent Care	\$50 no deductible	\$50 no deductible	Deductible then coinsurance
ER	\$150 copay then deductible then coinsurance		
Inpatient Hospital	20%	40%	50%
Preventive Exams, Screening, and Immunizations	100% Covered; no deductible		
Prescription Drug	No deductible Tier 1 \$15 Tier 2 \$40 Tier 3 \$65 Tier 4 \$175 Tier 5 \$250		Not Covered

All services subject to deductible unless otherwise noted.

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. If you are enrolled in a family plan and you meet your individual deductible, you do not need to also meet your family deductible.



Who We Are

We're not just a health plan. We're your local business patrons, the skiers on the lifts, the cyclists on the paths, we're working beside you in the community. We're your neighbors, and we take pride in that. We live where you live, work where you work, and play where you play. We're Colorado, too.

Enroll with Rocky Mountain Health Plans

Plans are available to purchase directly through RMHP by contacting our dedicated Individual Sales team; by visiting the State's health insurance exchange, Connect for Health Colorado; or by getting in touch with your local broker.





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.



Learn More About Rocky Mountain 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.