



# Rocky Mountain Range

2016 INDIVIDUAL & FAMILY PLANS





# Rocky Mountain Range

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


RMHP and your local Western Slope providers have partnered together to create Rocky Mountain Range, a health plan that is centered around where you seek care – close to home.

As a Member of Rocky Mountain Range, you must receive care from our participating providers within the Rocky Mountain Range network. You will have access to an extensive network of local Western Slope providers, all Denver and Colorado Springs-area physicians and facilities, our statewide hospital network, and our national pharmacy network.

## 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.
- + When traveling or temporarily residing outside Western Colorado, **receive care from our national network of providers** and the service will be covered as an in-network benefit. Urgent and emergent care are 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.
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# Bronze HMO Plans

Our Rocky Mountain Range plans are available in these counties:

- + Archuleta
- + Delta
- + Dolores
- + Grand
- + Gunnison
- + Hinsdale
- + Jackson
- + La Plata
- + Mesa\*
- + Moffat
- + Montezuma
- + Montrose
- + Ouray
- + Rio Blanco
- + Routt
- + San Juan
- + San Miguel

\*Access to Mesa County providers is available. Mesa County residents are not eligible for Rocky Mountain Range enrollment.

HMO PLANS	Bronze HMO 5000/\$55	Bronze HMO 6500/\$60	Bronze HMO HSA 6550/100%
<b>Deductible</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
Individual	\$5,000	\$6,500	\$6,550
Family	\$10,000	\$13,000	\$13,100
<b>Out-of-Pocket Maximum (includes deductible)</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
Individual	\$6,850	\$6,850	\$6,550
Family	\$13,700	\$13,700	\$13,100
Office Visit PCP/Specialist	PCP: \$55 no deductible Specialist: 50%	PCP: 1st 3 visits: \$60 no deductible; then 50% Specialist: 50%	0%
Lab	\$40 no deductible	50%	0%
X-Ray	\$70 no deductible	50%	0%
Urgent Care	50%	50%	0%
Emergency Care	\$500 copay, then 50%	\$500 copay, then 50%	0%
Inpatient Hospital	50%	50%	0%
Preventive Exams, Screenings & Immunizations	100% covered no deductible	100% covered no deductible	100% covered no deductible
Prescription Drug	No deductible Tier 1: \$25 After \$1000 Rx Ded: Tier 2: \$50 Tier 3: \$250 Tier 4: 50% Tier 5: 50%	No deductible Tier 1: \$25 Tier 2: \$75 Tier 3: \$275 Tier 4: \$400 Tier 5: \$570	Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%

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](http://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 HMO Plans

## Our Rocky Mountain Range plans are available in these counties:

- + Archuleta
- + Delta
- + Dolores
- + Grand
- + Gunnison
- + Hinsdale
- + Jackson
- + La Plata
- + Mesa\*
- + Moffat
- + Montezuma
- + Montrose
- + Ouray
- + Rio Blanco
- + Routt
- + San Juan
- + San Miguel

\*Access to Mesa County providers is available. Mesa County residents are not eligible for Rocky Mountain Range enrollment.

HMO PLANS	Silver HMO 1500/\$40	Silver HMO 2500/\$40	Silver HMO 3000/\$40	Silver HMO HSA 2700/100%
<b>Deductible</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
Individual	\$1,500	\$2,500	\$3,000	\$2,700
Family	\$3,000	\$5,000	\$6,000	\$5,400
<b>Out-of-Pocket Maximum (includes deductible)</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
Individual	\$6,650	\$6,600	\$6,600	\$6,500
Family	\$13,300	\$13,200	\$13,200	\$13,000
Office Visit PCP/Specialist	\$40/\$55 no deductible	\$40/\$55 no deductible	\$40/\$55 no deductible	0%
Lab	\$30 no deductible	30%	30%	0%
X-Ray	\$50 no deductible	30%	30%	0%
Urgent Care	30%	30%	30%	0%
Emergency Care	\$350 copay, then 30%	\$250 copay, then 30%	\$250 copay, then 30%	0%
Inpatient Hospital	30%	30%	30%	0%
Preventive Exams, Screenings & Immunizations	100% covered no deductible	100% covered no deductible	100% covered no deductible	100% covered no deductible
Prescription Drug	No deductible Tier 1: \$15 Tier 2: \$55 Tier 3: \$200 Tier 4: \$400 Tier 5: \$540	No deductible Tier 1: \$15 Tier 2: 30% After \$500 Rx Ded: Tier 3: 40% Tier 4: 40% Tier 5: 50%	No deductible Tier 1: \$15 Tier 2: \$50 After \$2,000 Rx Ded: Tier 3: 40% Tier 4: 50% Tier 5: 50%	Tier 1: \$0 Tier 2: \$55 Tier 3: \$250 Tier 4: \$400 Tier 5: \$540

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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 HMO Plans

## Our Rocky Mountain Range plans are available in these counties:

- + Archuleta
- + Delta
- + Dolores
- + Grand
- + Gunnison
- + Hinsdale
- + Jackson
- + La Plata
- + Mesa\*
- + Moffat
- + Montezuma
- + Montrose
- + Ouray
- + Rio Blanco
- + Routt
- + San Juan
- + San Miguel

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HMO PLANS	Gold HMO 500/\$35
<b>Deductible</b>	<b>In-Network</b>
Individual	\$500
Family	\$1,000
<b>Out-of-Pocket Maximum (includes deductible)</b>	<b>In-Network</b>
Individual	\$4,500
Family	\$9,000
Office Visit PCP/Specialist	\$35/\$50 no deductible
Lab	20%
X-Ray	20%
Urgent Care	20%
Emergency Care	20%
Inpatient Hospital	20%
Preventive Exams, Screenings & Immunizations	100% covered no deductible
Prescription Drug	No deductible Tier 1: \$15 Tier 2: \$30 Tier 3: \$100 Tier 4: \$250 Tier 5: \$375

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



# Catastrophic HMO Plans

**Our Rocky Mountain Range plans are available in these counties:**

- + Archuleta
- + Grand
- + Jackson
- + Moffat
- + Ouray
- + San Juan
- + Delta
- + Gunnison
- + La Plata
- + Montezuma
- + Rio Blanco
- + San Miguel
- + Dolores
- + Hinsdale
- + Mesa\*
- + Montrose
- + Routt

\*Access to Mesa County providers is available. Mesa County residents are not eligible for Rocky Mountain Range enrollment.

HMO PLANS	Catastrophic HMO 6850/\$45
<b>Deductible</b>	<b>In-Network</b>
Individual	\$6,850
Family	\$13,700
<b>Out-of-Pocket Maximum (includes deductible)</b>	<b>In-Network</b>
Individual	\$6,850
Family	\$13,700
Office Visit PCP/Specialist	PCP: First 3 visits: \$45 no deductible; then 0% Specialist: 0%
Lab	0%
X-Ray	0%
Urgent Care	0%
Emergency Care	0%
Inpatient Hospital	0%
Preventive Exams, Screenings & Immunizations	100% covered no deductible
Prescription Drug	Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%

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](http://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](http://rmhp.org) and receive a free, instant quote.
-  Email us at [individualsales@rmhp.org](mailto:individualsales@rmhp.org)
-  Call 800-453-2981, option 4 to speak with a plan expert.
-  Live Chat with a plan expert on [rmhp.org](http://rmhp.org).