



Rocky Mountain Rio

2016 INDIVIDUAL & FAMILY PLANS



ROCKY MOUNTAIN
HEALTH PLANS®



Rocky Mountain Rio

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.


Our Rocky Mountain Rio plans are available in these Western Slope counties:

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|-------------|------------|------------|-------------|--------------|--------------|
| + Archuleta | + Garfield | + Jackson | + Moffat | + Pitkin | + San Miguel |
| + Delta | + Grand | + La Plata | + Montezuma | + Rio Blanco | + Summit |
| + Dolores | + Gunnison | + Lake | + Montrose | + Routt | |
| + Eagle | + Hinsdale | + Mesa | + Ouray | + San Juan | |

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 Western Colorado, **receive care from our national network of providers** and the service will be covered as an in-network benefit.
- + 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.
 - + **New this year** — take a holistic approach to wellness with new chiropractic and acupuncture coverage.
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Bronze PPO Plans

PPO PLANS	Bronze PPO HSA 5050/100%		Bronze PPO HSA 6550/100%	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$5,050	\$10,100	\$6,550	\$13,100
Family	\$10,100	\$20,200	\$13,100	\$26,200
Out-of-Pocket Maximum (includes deductible)				
Individual	\$6,550	\$13,100	\$6,550	\$26,200
Family	\$13,100	\$26,200	\$13,100	\$52,400
Office Visit PCP/Specialist	0%	50%	0%	50%
Lab	0%	50%	0%	50%
X-Ray	0%	50%	0%	50%
Urgent Care	0%	50%	0%	50%
Emergency Care	0%		0%	
Inpatient Hospital	0%	50%	0%	50%
Preventive Exams, Screenings & Immunizations	100% covered no deductible	coverage based on service	100% covered no deductible	coverage based on service
Prescription Drug	Tier 1: \$25 Tier 2: \$70 Tier 3: \$300 Tier 4: \$450 Tier 5: \$540	Not Covered	Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%	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 1500/\$40		Silver PPO 2500/\$40		Silver PPO HSA 2800/100%		Silver PPO HSA 3500/100%		Silver PPO \$4000/\$40	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible										
Individual	\$1,500	\$3,000	\$2,500	\$5,000	\$2,800	\$5,600	\$3,500	\$7,000	\$4,000	\$8,000
Family	\$3,000	\$6,000	\$5,000	\$10,000	\$5,600	\$11,200	\$7,000	\$14,000	\$8,000	\$16,000
Out-of-Pocket Maximum (includes deductible)										
Individual	\$6,650	\$13,300	\$6,600	\$13,200	\$5,000	\$10,000	\$3,500	\$14,000	\$6,000	\$12,000
Family	\$13,300	\$26,600	\$13,200	\$26,400	\$10,000	\$20,000	\$7,000	\$28,000	\$12,000	\$24,000
Office Vist PCP/Specialist	\$40/\$55 no deductible	50%	\$40/\$55 no deductible	50%	0%	50%	0%	50%	\$40/\$55 no deductible	50%
Lab	\$30 no deductible	50%	\$30 no deductible	50%	0%	50%	0%	50%	\$30 no deductible	50%
X-Ray	\$50 no deductible	50%	\$50 no deductible	50%	0%	50%	0%	50%	\$50 no deductible	50%
Urgent Care	30%	50%	30%	50%	0%	50%	0%	50%	30%	50%
Emergency Care	\$350 copay, then 30%		\$350 copay, then 30%		0%		0%		\$400 copay, then 30%	
Inpatient Hospital	30%	50%	30%	50%	0%	50%	0%	50%	30%	
Preventive Exams, Screenings & Immunizations	100% covered no deductible	coverage based on service	100% covered no deductible	coverage based on service	100% covered no deductible	coverage based on service	100% covered no deductible	coverage based on service	100% covered no deductible	coverage based on service
Prescription Drug	Tier 1: \$15 Tier 2: \$55 Tier 3: \$200 Tier 4: \$400 Tier 5: \$540 no deductible	Not Covered	No deductible Tier 1: \$15 Tier 2: 30% After \$500 Rx Deductible: Tier 3: 40% Tier 4: 40% Tier 5: 50%	Not Covered	Tier 1: \$15 Tier 2: \$45 Tier 3: 30% Tier 4: 40% Tier 5: 50%	Not Covered	Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%	Not Covered	No deductible Tier 1: \$15 Tier 2: \$45 Tier 3: \$175 Tier 4: \$350 Tier 5: \$500	Not Covered

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Gold PPO Plans

PPO PLANS	Gold PPO 500/\$35		Gold PPO 900/\$35	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$500	\$1,000	\$900	\$1,800
Family	\$1,000	\$2,000	\$1,800	\$3,600
Out-of-Pocket Maximum (includes deductible)				
Individual	\$4,000	\$8,000	\$4,100	\$8,200
Family	\$8,000	\$16,000	\$8,200	\$16,400
Office Visit PCP/Specialist	\$35/\$50 no deductible	50%	\$35/\$50 no deductible	50%
Lab	\$30 no deductible	50%	\$30 no deductible	50%
X-Ray	\$50 no deductible	50%	\$50 no deductible	50%
Urgent Care	20%	50%	20%	50%
Emergency Care	\$250 copay, then 20%		\$250 copay, then 20%	
Inpatient Hospital	20%	50%	20%	50%
Preventive Exams, Screenings & Immunizations	100% covered no deductible	coverage based on service	100% covered no deductible	coverage based on service
Prescription Drug	No deductible Tier 1: \$15 Tier 2: \$45 Tier 3: \$70 Tier 4: \$250 Tier 5: \$330	Not Covered	No deductible Tier 1: \$15 Tier 2: \$40 Tier 3: 20% Tier 4: 30% Tier 5: 40%	Not Covered

All services subject to deductible unless otherwise noted.

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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 PPO Plans

PPO PLANS	Catastrophic PPO 6850/\$45	
	In-Network	Out-of-Network
Deductible		
Individual	\$6,850	\$13,700
Family	\$13,700	\$27,400
Out-of-Pocket Maximum (includes deductible)	In-Network	Out-of-Network
Individual	\$6,850	\$27,400
Family	\$13,700	\$54,800
Office Visit PCP/Specialist	PCP: First 3 visits: \$45 no deductible; then 0% Specialist: 0%	50%
Lab	0%	50%
X-Ray	0%	50%
Urgent Care	0%	50%
Emergency Care	0%	
Inpatient Hospital	0%	50%
Preventive Exams, Screenings & Immunizations	100% covered no deductible	coverage based on service
Prescription Drug	Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%	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.