

Colorado – Monument One 2024 Benefit Grid

Plan Name	Metal Level	Annual Deductible		Maximum Out-of-Pocket		Primary Care Provider Visits (in person or virtual)	Specialist Visit	Inpatient Hospital Care	Outpatient Surgery	Office-Based Labs
		Individual	Family	Individual	Family					
RMHP Monument Health Bronze Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$5 Tier 2 Rx, \$0 Insulin, Rx Copay)	Expanded Bronze	Tier 1: \$8,100 Tier 2: \$8,500	Tier 1: \$16,200 Tier 2: \$17,000	\$9,450	\$18,900	\$0 copay (Tier 1) \$15 copay (Tier 2)	\$150 copay (Tier 1) \$200 copay (Tier 2)	40% coinsurance^ (Tier 1) 50% coinsurance^ (Tier 2)	40% coinsurance^ (Tier 1) 50% coinsurance^ (Tier 2)	40% coinsurance^ (Tier 1) 50% coinsurance^ (Tier 2)
RMHP Monument Health Bronze Value HSA	Expanded Bronze	Tier 1: \$6,700 Tier 2: \$6,900	Tier 1: \$13,400 Tier 2: \$13,800	\$8,050	\$16,100	0% coinsurance^ (Tier 1) 10% coinsurance^ (Tier 2)	0% coinsurance^ (Tier 1) 10% coinsurance^ (Tier 2)	0% coinsurance^ (Tier 1) 10% coinsurance^ (Tier 2)	0% coinsurance^ (Tier 1) 10% coinsurance^ (Tier 2)	0% coinsurance^ (Tier 1) 10% coinsurance^ (Tier 2)
RMHP Monument Health Silver Advantage (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, \$0 Insulin, Rx Copay)	Silver	Tier 1: \$4,500 Tier 2: \$6,000	Tier 1: \$9,000 Tier 2: \$12,000	\$9,450	\$18,900	\$0 copay (Tier 1) \$15 copay (Tier 2)	\$70 copay (Tier 1) \$90 copay (Tier 2)	\$1000 copay Day 4 (Tier 1) 50% coinsurance^ (Tier 2)	30% coinsurance^ (Tier 1) 50% coinsurance^ (Tier 2)	30% coinsurance^ (Tier 1) 50% coinsurance^ (Tier 2)
RMHP Monument Health Silver Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, \$0 Insulin, Rx Copay)	Silver	Tier 1: \$4,400 Tier 2: \$7,000	Tier 1: \$8,800 Tier 2: \$14,000	\$9,450	\$18,900	\$0 copay (Tier 1) \$15 copay (Tier 2)	\$70 copay (Tier 1) \$90 copay (Tier 2)	40% coinsurance^ (Tier 1) 50% coinsurance^ (Tier 2) Admit N/A (Tier 2)	40% coinsurance^ (Tier 1) 50% coinsurance^ (Tier 2)	40% coinsurance^ (Tier 1) 50% coinsurance^ (Tier 2)
RMHP Monument Health Gold Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, \$0 Insulin, Rx Copay)	Gold	Tier 1: \$900 Tier 2: \$2,500	Tier 1: \$1,800 Tier 2: \$5,000	\$9,450	\$18,900	\$0 copay (Tier 1) \$15 copay (Tier 2)	\$50 copay (Tier 1) \$70 copay (Tier 2)	20% coinsurance^ (Tier 1) 40% coinsurance^ (Tier 2)	20% coinsurance^ (Tier 1) 40% coinsurance^ (Tier 2)	20% coinsurance^ (Tier 1) 40% coinsurance^ (Tier 2)

For agent usage only. Not to be distributed to consumers.
For the most accurate plan information, please view UHCexchange.com

^Annual deductible must be met before cost share applies



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Plan Name	RX Deductible	Prescription Drugs*					\$0 Insulin	\$0 Virtual Urgent Care Covered	Adult Dental & Vision	\$0 Digital Fitness	Physical Gym Access	\$100 Member Incentive	HSA
		Tier 2	Tier 3	Tier 4	Tier 5	Tier 6							
RMHP Monument Health Bronze Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$5 Tier 2 Rx, \$0 Insulin, Rx Copay)	Same as Medical	\$5 copay	\$65 copay	\$160 copay	\$500 copay	\$700 copay	✓	✓		✓		✓	
RMHP Monument Health Bronze Value HSA	Same as Medical	10% coinsurance^	10% coinsurance^	10% coinsurance^	10% coinsurance^	10% coinsurance^		✓		✓		✓	✓
RMHP Monument Health Silver Advantage (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, \$0 Insulin, Rx Copay)	Same as Medical	\$3 copay	\$30 copay	\$80 copay	\$500 copay	\$700 copay	✓	✓		✓	✓	✓	
RMHP Monument Health Silver Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, \$0 Insulin, Rx Copay)	Same as Medical	\$3 copay	\$30 copay	\$80 copay	\$500 copay	\$700 copay	✓	✓		✓		✓	
RMHP Monument Health Gold Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$3 Tier 2 Rx, \$0 Insulin, Rx Copay)	Same as Medical	\$3 copay	\$25 copay	\$70 copay	\$300 copay	\$500 copay	✓	✓		✓		✓	

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*Tier 1 prescriptions are \$0 preventative drugs
^Annual deductible must be met before cost share applies

