


2021 Bright Health Plan Options - On Exchange



Colorado - Peak

Plan Overview	Medical Benefits													Pharmacy Benefits - Retail Rx					
	Metal Tiers	IND Deductible	FAM Deductible	IND MOOP	FAM MOOP	Coinsurance	Preventive	Primary Care	Specialist Care	Urgent Care	Emergency Room	Mental Health*	Inpatient Hospital	Outpatient Hospital	Tier 1: Preventive Rx	Tier 2: Generics	Tier 3: Pref Brands	Tier 4: Non-Pref Brands	Tier 5: Specialty
Bronze																			
Peak Bronze 8550 Rx Copay	\$8,550	\$17,100	\$8,550	\$17,100	0%	\$0	\$25	0%	\$75	0%	\$0	0%	0%	\$0	\$40	\$200	\$400	\$650	
Peak Bronze 6500	\$6,500	\$13,000	\$8,550	\$17,100	40%	\$0	\$25	40%	\$75	40%	\$0	40%	40%	\$0	\$35	40%	40%	40%	
Peak Bronze 6850 HSA	\$6,850	\$13,700	\$6,850	\$13,700	0%	\$0	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Peak Bronze \$0 Medical Deductible	\$0 Med / \$4,950 Rx	\$0 Med / \$9,900 Rx	\$8,550	\$17,100	50%	\$0	\$50	\$100	\$50	\$1,000	\$0	\$2,500/day up to 2 days	\$1,000	\$0	\$30	\$200	50%	50%	
Peak Bronze \$0 Primary Care	\$7,200	\$14,400	\$8,550	\$17,100	50%	\$0	\$0	50%	\$50	50%	\$0	50%	50%	\$0	\$25	50%	50%	50%	
Silver																			
Peak Silver 5000 Rx Copay	\$5,000	\$10,000	\$8,150	\$16,300	40%	\$0	\$25	\$75	\$75	\$750	\$0	40%	40%	\$0	\$25	\$80	\$180	\$650	
Peak Silver 4600	\$4,600	\$9,200	\$8,550	\$17,100	40%	\$0	\$10	40%	\$75	40%	\$0	40%	40%	\$0	\$10	40%	40%	\$680	
Peak Silver \$0 Deductible	\$0	\$0	\$8,550	\$17,100	40%	\$0	\$30	\$60	\$50	\$750	\$0	40%	\$750	\$0	\$30	\$150	\$250	40%	
Peak Silver \$0 Primary Care	\$6,700	\$13,400	\$8,550	\$17,100	40%	\$0	\$0	\$60	\$50	40%	\$0	40%	40%	\$0	\$0	\$90	\$150	40%	
Peak Silver 5000 Rx Copay (73% CSR)	\$5,000	\$10,000	\$6,800	\$13,600	40%	\$0	\$25	\$75	\$75	\$750	\$0	40%	40%	\$0	\$15	\$80	\$180	\$575	
Peak Silver 2400 (73% CSR)	\$2,400	\$4,800	\$6,600	\$13,200	40%	\$0	\$10	40%	\$75	40%	\$0	40%	40%	\$0	\$10	40%	40%	\$500	
Peak Silver \$0 Deductible (73% CSR)	\$0	\$0	\$6,800	\$13,600	40%	\$0	\$30	\$60	\$30	\$750	\$0	40%	\$750	\$0	\$30	\$150	\$250	40%	
Peak Silver \$0 Primary Care (73% CSR)	\$6,700	\$13,400	\$6,800	\$13,600	40%	\$0	\$0	\$60	\$25	40%	\$0	40%	40%	\$0	\$0	\$90	\$150	40%	
Peak Silver 1100 Rx Copay (87% CSR)	\$1,100	\$2,200	\$2,850	\$5,700	15%	\$0	\$20	\$50	\$75	\$500	\$0	15%	15%	\$0	\$5	\$15	\$100	\$215	
Peak Silver 500 (87% CSR)	\$500	\$1,000	\$2,700	\$5,400	30%	\$0	\$10	30%	\$50	30%	\$0	30%	30%	\$0	\$5	30%	30%	\$175	
Peak Silver \$0 Deductible (87% CSR)	\$0	\$0	\$2,400	\$4,800	25%	\$0	\$15	\$30	\$15	\$400	\$0	25%	\$400	\$0	\$15	\$75	\$150	25%	
Peak Silver \$0 Primary Care (87% CSR)	\$2,500	\$5,000	\$2,700	\$5,400	25%	\$0	\$0	\$20	\$10	25%	\$0	25%	25%	\$0	\$0	\$25	\$80	25%	
Peak Silver \$5 Primary Care Rx Copay (94% CSR)	\$500	\$1,000	\$2,000	\$4,000	5%	\$0	\$5	\$5	\$75	\$100	\$0	5%	5%	\$0	\$0	\$10	\$50	\$165	
Peak Silver \$0 Deductible (94% CSR)	\$0	\$0	\$1,000	\$2,000	25%	\$0	\$10	25%	\$25	25%	\$0	25%	25%	\$0	\$5	25%	25%	\$125	
Peak Silver \$0 Deductible + \$5 Primary Care (94% CSR)	\$0	\$0	\$900	\$1,800	10%	\$0	\$5	\$10	\$5	\$200	\$0	10%	\$200	\$0	\$5	\$25	\$50	10%	
Peak Silver \$0 Primary Care (94% CSR)	\$200	\$400	\$1,600	\$3,200	10%	\$0	\$0	\$8	\$3	10%	\$0	10%	10%	\$0	\$0	\$15	\$60	10%	
Gold																			
Peak Gold 3000 Rx Copay	\$3,000	\$6,000	\$8,150	\$16,300	20%	\$0	2 \$0 Visits, \$20 after	\$40	\$75	\$600	\$0	20%	20%	\$0	\$10	\$50	\$100	\$650	
Peak Gold 1000	\$1,000	\$2,000	\$8,550	\$17,100	20%	\$0	2 \$0 Visits, \$20 after	\$40	\$50	\$500	\$0	20%	20%	\$0	\$15	\$50	\$125	20%	
Catastrophic																			
Peak Catastrophic 3 \$0 PCP Visits	\$8,550	\$17,100	\$8,550	\$17,100	0%	\$0	3 \$0 Visits, then deductible	0%	0%	0%	0%	0%	0%	\$0	0%	0%	0%	0%	

 **Telehealth:** More and more providers have added virtual visits to their menu of services. We know how important this flexibility can be, so we have our own telehealth provider in case your primary care doctor isn't available. The costs of these visits are the same as an in-person visit – keeping things simple and ensuring you have access to the care you need.

*Applies to office visits only. Other outpatient Mental Health care subject to deductible and coinsurance.

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Bronze																		
Peak Bronze 8550 Rx Copay Direct	\$8,550	\$17,100	\$8,550	\$17,100	0%	\$0	\$25	0%	\$75	0%	\$0	0%	0%	\$0	\$40	\$200	\$400	\$650
Peak Bronze 6500	\$6,500	\$13,000	\$8,550	\$17,100	40%	\$0	\$25	40%	\$75	40%	\$0	40%	40%	\$0	\$35	40%	40%	40%
Peak Bronze 6850 HSA Direct	\$6,850	\$13,700	\$6,850	\$13,700	0%	\$0	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Peak Bronze \$0 Medical Deductible Direct	\$0 Med / \$4,950 Rx	\$0 Med / \$9,900 Rx	\$8,550	\$17,100	50%	\$0	\$50	\$100	\$50	\$1,000	\$0	\$2,500/day up to 2 days	\$1,000	\$0	\$30	\$200	50%	50%
Peak Bronze \$0 Primary Care Direct	\$7,200	\$14,400	\$8,550	\$17,100	50%	\$0	\$0	50%	\$50	50%	\$0	50%	50%	\$0	\$25	50%	50%	50%
Silver																		
Peak Silver 1 Rx Copay Direct	\$5,000	\$10,000	\$8,150	\$16,300	40%	\$0	\$25	\$75	\$75	\$750	\$0	40%	40%	\$0	\$25	\$80	\$180	\$650
Peak Silver 4600 Direct	\$4,600	\$9,200	\$8,550	\$17,100	40%	\$0	\$10	40%	\$75	40%	\$0	40%	40%	\$0	\$10	40%	40%	\$680
Peak Silver \$0 Deductible Direct	\$0	\$0	\$8,550	\$17,100	40%	\$0	\$0	\$60	\$50	\$750	\$0	40%	\$750	\$0	\$30	\$150	\$250	40%
Peak Silver \$0 Primary Care Direct	\$6,700	\$13,400	\$8,550	\$17,100	40%	\$0	\$0	\$60	\$50	40%	\$0	40%	40%	\$0	\$0	\$90	\$150	40%
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Peak Gold 1000 Direct	\$1,000	\$2,000	\$8,550	\$17,100	20%	\$0	2 \$0 Visits, \$20 after	\$40	\$50	\$500	\$0	20%	20%	\$0	\$15	\$50	\$125	20%
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