

2022 MONUMENT HEALTH INDIVIDUAL & FAMILY PLANS FROM ROCKY MOUNTAIN HEALTH PLANS



rmhp.org



ROCKY MOUNTAIN
HEALTH PLANS®

A UnitedHealthcare Company

FOR ALL THAT LIFE BRINGS: WE'VE GOT YOU COVERED

Find the affordable coverage you can rely on from the people you count on. At Rocky Mountain Health Plans (RMHP), we know it's important to have a partner in good health. We're here to help you get more from your health plan, so we offer comprehensive coverage that centers around you and your needs – from preventive care, to health and wellness services, to a variety of online tools and resources to help make your health care choices easier.



Commitment to Colorado

RMHP was founded more than 45 years ago in Grand Junction to give Coloradans access to quality health care. We're proud of our long history of providing quality health coverage to our neighbors.



Compassionate, Local Care

We strive to do the right thing for our members, partners, and community. Our local, dedicated teams are here to help coordinate your care and find the resources you need in your community.



Coverage for Your Colorado Lifestyle

We're here to support your health care journey in a way that works best for you. That's why we offer different plan options to meet your needs.

You and your family deserve to enjoy life's best moments. That's why we're here for all that life brings. Our health plans offer quality coverage so you can focus on what matters most.



WORKING TOGETHER FOR YOU

RMHP and Monument Health are dedicated to providing Members with access to high-quality health care at lower costs. Monument Health's network of providers offers Members local access to coordinated health care with a vision of a healthier Western Colorado.

WHY CHOOSE A MONUMENT HEALTH PLAN FROM RMHP?

Save money and enjoy peace of mind with a Monument Health plan from RMHP with the value, personalized care, and dependability you expect and deserve.

Our plans offer:



A network of **high-quality, local providers** focused on coordinated care, including primary care, specialists, facilities, and pharmacies



Seamless access to **Denver-area providers and facilities**



Low-cost options for primary care visits



100% **covered preventive care**, including annual checkups, flu shots, mammograms, and more



Pediatric dental benefits covered at 100% for all children up to age 19



Urgent and emergency care covered anywhere you need it



Virtual visits with doctors and therapists to get the care you need, when you need it



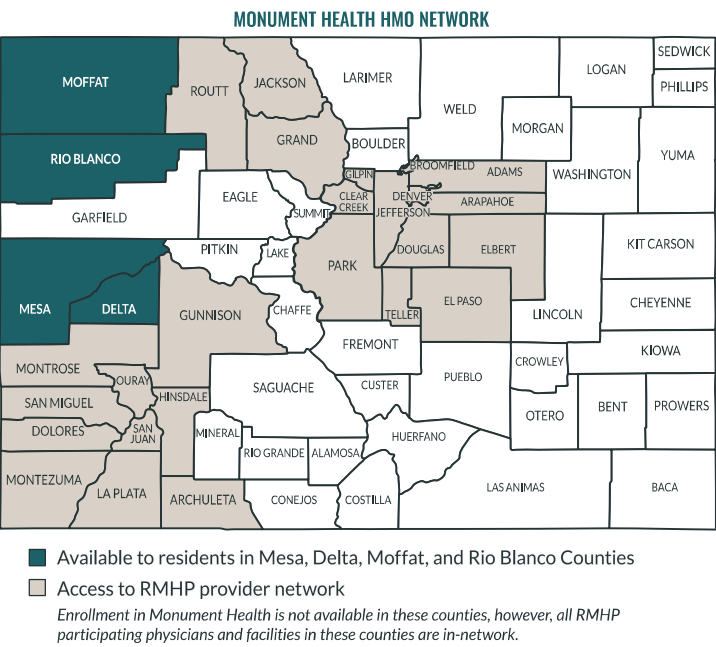
A dedicated, local **customer service team** that can help coordinate your care and answer your questions

ABOUT OUR PLANS

Whether you're out on the trails, camping under the stars, playing games in the backyard, or having lunch with friends, our plans let you focus more on the things that matter to you and your Colorado lifestyle.

YOU HAVE OPTIONS

Monument Health HMO plans are available to individuals and families in **Delta, Mesa, Moffat, and Rio Blanco** counties. The tiered network allows you to choose the providers and coverage that's right for you.



- Tier 1**
- Includes more than 130 primary care practices, multiple local hospitals, and many local specialists.
 - Direct access to select RMHP-network providers and facilities in Denver and surrounding counties.

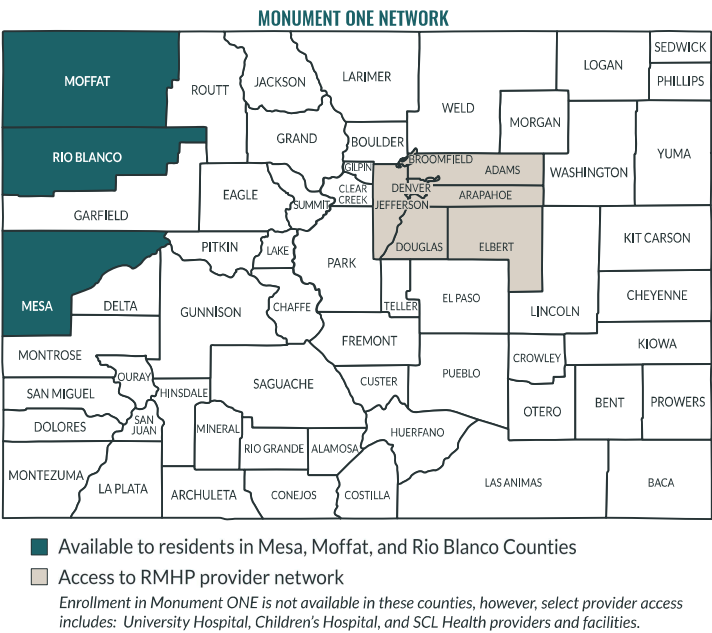
- Tier 2**
- Direct access to our regional network of select Western Slope and Front Range providers.

Emergency care is always covered as a Tier 1 benefit.

Monument ONE plans are low-cost plans that offer access to the Monument Health network, allowing you to get care from providers you know and trust right here in your community. These plans are available to individuals and families in **Mesa, Moffat, and Rio Blanco** counties.

The Monument Health network of providers includes more than 130 primary care practices, multiple local hospitals, and many local specialists.

With Monument One plans, it is important that you stay within the Monument Health network when seeking care. If you go outside of the network, you'll have to pay more for these services. Going out of network may include costs for providers (including specialists), labs, hospitals, pharmacies, or facilities (like urgent care).



COMPARE OUR PLANS

Monument Health HMO

HMO PLANS	Bronze 8000 / 8500		Bronze HSA 6700 / 6800 Rx90		Silver 4500 / 6000	
	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
Deductible (Individual/Family) Tier 1 and Tier 2 deductibles do NOT apply toward one another.	\$8,000 / \$16,000	\$8,500 / \$17,000	\$6,700 / \$13,400	\$6,800 / \$13,600	\$4,500 / \$9,000	\$6,000 / \$12,000
OOP Max (Individual/Family)	\$8,550/\$17,100		\$6,900/\$13,800		\$8,550/\$17,100	
Coinsurance	40%	50%	0%		30%	50%
PCP	\$85 No Deductible	\$110 No Deductible	0% After Deductible		\$5 No Deductible	\$60 No Deductible
Specialist	\$150 No Deductible	\$200 No Deductible	0% After Deductible		\$70 No Deductible	\$90 No Deductible
Behavioral Health	\$150 No Deductible	\$200 No Deductible	0% After Deductible		\$70 No Deductible	\$90 No Deductible
Lab/X-ray	40%/40% After Deductible	50%/50% After Deductible	0% After Deductible		30%/30% After Deductible	50%/50% After Deductible
Urgent Care	\$85 No Deductible Behavioral Health and Substance Abuse covered with no cost sharing		0% After Tier 1 Deductible		\$60 No deductible Behavioral Health and Substance Abuse covered with no cost sharing	
Emergency Care	\$1,000 Copay, then 40% After Tier 1 Deductible		0% After Tier 1 Deductible		\$600 Copay, then 30% After Tier 1 Deductible	
Inpatient Hospital	40% After Deductible	\$1,000 Per Stay, then 50% After Deductible	0% After Deductible		\$750 Copay Per Day, Up To 4 days, No Deductible	50% After Deductible
Preventive Exams, Screenings, and Immunizations	100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible	
Chiropractic Services — up to 20 visit s per year when medically indic ated	\$85 No Deductible		0% After Tier 1 Deductible		\$5 No Deductible	
Prescription Drug	No Deductible No Deductible Tier 1 (preventive drugs) No Cost Sharing Tier 2 - \$20 Tier 3 - \$35 Tier 4 - \$125 Tier 5 - \$500 Tier 6 - \$700		No Deductible Tier 1 (preventive drugs) No Cost Sharing After Tier 1 Deductible: Tier 2 10% Tier 3 10% Tier 4 10% Tier 5 10% Tier 6 10%		No Deductible Tier 1 (preventive drugs) No Cost Sharing Tier 2 - \$12 Tier 3 - \$30 Tier 4 - \$80 Tier 5 - \$500 Tier 6 - \$700	

COMPARE OUR PLANS

Monument Health HMO (Cont'd)

HMO PLANS	Silver 5000/7000		Silver HSA 4500/6000 Rx90-D ¹		Gold 1000/2500	
	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
Deductible (Individual/Family) Tier 1 and Tier 2 deductibles do NOT apply toward one another.	\$5,000/ \$10,000	\$7,000/ \$14,000	\$4,500/ \$9,000	\$6,000/ \$12,000	\$1,000/ \$2,000	\$2,500/ \$5,000
OOP Max (Individual/Family)	\$8,550/\$17,100		\$6,500/\$13,000		\$6,500/\$13,000	
Coinsurance	40%	50%	0%	0%	20%	40%
PCP	\$25 No Deductible	\$60 No Deductible	0% After Deductible		\$15 No Deductible	\$40 No Deductible
Specialist	\$70 No Deductible	\$90 No Deductible	0% After Deductible		\$50 No Deductible	\$70 No Deductible
Behavioral Health	\$70 No Deductible	\$90 No Deductible	0% After Deductible		\$50 No Deductible	\$70 No Deductible
Lab/X-ray	40%/40% After Deductible	50%/50% After Deductible	0% After Deductible		20%/20% After Deductible	40%/40% After Deductible
Urgent Care	\$60 No Deductible Behavioral Health and Substance Abuse covered with no cost sharing		0% After Tier 1 Deductible		\$50 No Deductible Behavioral Health and Substance Abuse covered with no cost sharing	
Emergency Care	\$500 Copay, then 40% After Tier 1 Deductible		0% After Tier 1 Deductible		\$500 Copay, then 20% After Tier 1 Deductible	
Inpatient Hospital	40% After Deductible	\$500 Per Stay, then 50% After Deductible	0% After Deductible		20% After Deductible days, No Deductible	40% After Deductible
Preventive Exams, Screenings, and Immunizations	100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible	
Chiropractic Services — up to 20 visit s per year when medically indic ated	\$25 No Deductible		0% After Tier 1 Deductible		\$15 No Deductible	
Prescription Drug	No Deductible Tier 1 (preventive drugs) No Cost Sharing Tier 2 - \$12 Tier 3 - \$30 Tier 4 - \$80 Tier 5 - \$500 Tier 6 - \$700		No Deductible Tier 1 (preventive drugs) No Cost Sharing After Tier 1 Deductible: Tier 2 10% Tier 3 10% Tier 4 10% Tier 5 10% Tier 6 10%		No Deductible Tier 1 (preventive drugs) No Cost Sharing Tier 2 - \$10 Tier 3 - \$25 Tier 4 - \$70 Tier 5 - \$300 Tier 6 - \$500	

If you are enrolled in a family plan and you meet your individual deductible and/or out-of-pocket maximum, you don't need to meet your family deductible or out-of-pocket maximum. 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 and upon request. An access plan is available for each managed care network offered by RMHP to any interested party upon request. Such access plans contain information on providers, hospitals, referrals, and grievance procedures; quality assurance; access for Members with special needs; emergency coverage provisions; and other information on how to access services.

¹Silver HSA 4500/6000 Rx90-D is available off-Exchange only.

COMPARE OUR PLANS

Monument ONE

HMO PLANS	Bronze HSA 7000/100	Bronze 7200	Bronze HSA 6750 Rx90	Silver HSA 5500 Rx90-D ¹	Silver 5500	Gold 2500
Deductible (Individual/Family)	\$7,000/ \$14,000	\$7,200/ \$14,400	\$6,750/ \$13,500	\$5,500/ \$11,000	\$5,500/ \$11,000	\$2,500/ \$5,000
OOP Max (Individual/Family)	\$7,000/ \$14,000	\$8,550/ \$17,100	\$6,900/ \$13,800	\$6,200/ \$12,400	\$8,150/ \$16,300	\$5,000/ \$10,000
Coinsurance	0%	40%	0%	0%	30%	20%
PCP	0% After Deductible	\$60 No Deductible	0% After Deductible	0% After Deductible	\$25 No Deductible	\$25 No Deductible
Specialist	0% After Deductible	\$100 No Deductible	0% After Deductible	0% After Deductible	\$100 No Deductible	\$80 No Deductible
Behavioral Health	0% After Deductible	\$100 No Deductible	0% After Deductible	0% After Deductible	\$100 No Deductible	\$80 No Deductible
Lab/X-ray	0% After Deductible	40% / 40% After Deductible	0% After Deductible	0% After Deductible	30% / 30% After Deductible	20% / 20% After Deductible
Urgent Care	0% After Deductible	\$65 No Deductible Behavioral Health and Substance Abuse covered with no cost sharing	0% After Deductible	0% After Deductible	\$65 No Deductible Behavioral Health and Substance Abuse covered with no cost sharing	\$65 No Deductible Behavioral Health and Substance Abuse covered with no cost sharing
Emergency Care	0% After Deductible	\$500 Copay, then 40% After Deductible	0% After Deductible	0% After Deductible	\$500 Copay, then 30% After Deductible	\$500 Copay, then 20% After Deductible
Inpatient Hospital	0% After Deductible	40% After Deductible	0% After Deductible	0% After Deductible	30% After Deductible	20% After Deductible
Preventive Exams, Screenings, and Immunizations	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible
Chiropractic Services — up to 20 vis its per year when medically indicated	0% After Deductible	\$60 No Deductible	0% After Deductible	0% After Deductible	\$25 No Deductible	\$25 No Deductible
Prescription Drug	No Deductible Tier 1 (preventive drugs) No Cost Sharing After Plan Deductible Tier 2 - 0% Tier 3 - 0% Tier 4 - 0% Tier 5 - 0% Tier 6 - 0% Tier 2: \$50 Tier 3: \$90 Tier 4: \$400	No Deductible Tier 1 (preventive drugs) No Cost Sharing Tier 2 - \$15 Tier 3 - \$25 After Plan Deductible: Tier 4 - \$50 Tier 5 - 30% Tier 6 - 40%	No Deductible Tier 1 (preventive drugs) No Cost Sharing After Plan Deductible Tier 2 - 10% Tier 3 - 10% Tier 4 - 10% Tier 5 - 10% Tier 6 - 10%	No Deductible Tier 1 (preventive drugs) No Cost Sharing After Plan Deductible Tier 2 - 10% Tier 3 - 10% Tier 4 - 10% Tier 5 - 10% Tier 6 - 10%	No Deductible Tier 1 (preventive drugs) No Cost Sharing Tier 2 - \$10 Tier 3 - \$25 Tier 4 - \$70 Tier 5 - \$450 Tier 6 - \$650	No Deductible Tier 1 (preventive drugs) No Cost Sharing Tier 2 - \$10 Tier 3 - \$25 Tier 4 - \$70 Tier 5 - \$200 Tier 6 - \$400

If you are enrolled in a family plan and you meet your individual deductible and/or out-of-pocket maximum, you don't need to meet your family deductible or out-of-pocket maximum. 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 and upon request. An access plan is available for each managed care network offered by RMHP to any interested party upon request. Such access plans contain information on providers, hospitals, referrals, and grievance procedures; quality assurance; access for Members with special needs; emergency coverage provisions; and other information on how to access services.

¹Silver HSA 5500 RX90-D is available off-Exchange only.

THE EXTRAS

With RMHP, you don't just get health insurance — you get more than a health plan. We care about our Members living their healthy best. Our extra benefits, online tools, and health care resources can help you meet your overall health needs.



Access MyRMHP

Our secure Member portal, MyRMHP, gives you the ability to access personalized benefit information, view claims, pay your premiums, print ID cards, find valuable health resources, and so much more.



Search for a Provider

Our online provider directory makes it easy to find in-network doctors, hospitals, and other providers near you. The directory is simple and easy to use, and it includes smart search and easy filtering features to help you find the care you need. Virtual Visits with



Doctor On Demand®

With Doctor On Demand, you can connect face-to-face with Board Certified doctors and therapists from a phone, tablet, or computer. Get care when and where you need it with 24/7 video chat access.



Rally for Better Health

Whether you're looking for tips to eat better, get more active, or build healthy habits, Rally® can help! This website and mobile app allows you to choose from custom-picked missions based on the results of your health survey. Then, get rewarded for tracking the activities designed to help you achieve a healthier lifestyle.



Estimate Medical Costs

Compare prices for medical treatments when using RMHP's online Cost Estimator tool. Find the estimated average costs and learn how to save money on a medical procedure, whether a routine exam or extensive surgery.



GET STARTED

Our plans are available by contacting our dedicated plan experts, or by getting in touch with your local broker.
Plans are also available through Connect for Health Colorado, the state's health insurance marketplace.

FIND YOUR PLAN TODAY



Call Us

Call a plan expert at **800-691-0014**.

RMHP is proud to be a UnitedHealthcare company. When you call to explore your plan options and enroll in a plan, you'll be connected with a knowledgeable representative to guide you through the process and help find the plan that's right for you.



Go Online

Visit **rmhp.org** to get a no-cost, no-obligation quote and compare plans in your area. You can also visit Connect for Health Colorado at connectforhealthco.com.



When you apply for coverage through the state's health insurance marketplace, you may be eligible for federal financial assistance – called an advance premium tax credit. This credit lowers your monthly health plan payment. A plan expert at Rocky Mountain Health Plans, or your local broker, can help you understand tax credits. Call us to find out more.

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.



