Colorado – Valley 2024 Benefit Grid

Plan Name	Metal	Annual Deductible		Maximum Out-of-Pocket		Primary Care	Specialist	Inpatient	Outpatient	Office-Based	
	Level	Individual	Family Individual		Family	Provider Visits (in person or virtual)	Visit	Hospital Care	Surgery	Labs	
RMHP Valley Bronze Essential (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Expanded Bronze	\$7,000	\$14,000	\$9,450	\$18,900	\$5 copay	40% coinsurance^	40% coinsurance^	40% coinsurance^	\$40 copay	
RMHP Valley Bronze Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$5 Tier 2 Rx, \$0 Insulin)	Expanded Bronze	\$8,000	\$16,000	\$9,450	\$18,900	\$0 copay	35% coinsurance^	35% coinsurance^	35% coinsurance^	\$40 copay	
RMHP Valley Bronze Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Rx Copay)	Expanded Bronze	\$9,000	\$18,000	\$9,450	\$18,900	\$5 copay	50% coinsurance^	50% coinsurance^	50% coinsurance^	\$40 copay	
RMHP Valley Bronze Value HSA	Expanded Bronze	\$8,050	\$16,100	\$8,050	\$16,100	0% coinsurance^	0% coinsurance^	0% coinsurance^	0% coinsurance^	0% coinsurance^	
RMHP Valley Bronze Copay Focus (\$0 Virtual Urgent Care, \$0 Insulin)	Expanded Bronze	N/A	N/A	\$9,450	\$18,900	\$50 copay	\$150 copay	\$3000 copay Day 3	\$750 copay	\$40 copay	
RMHP Valley Colorado Option Bronze	Expanded Bronze	\$7,500	\$15,000	\$9,450	\$18,900	\$0 copay	50% coinsurance^	50% coinsurance^	50% coinsurance^	50% coinsurance^	
RMHP Valley Colorado Option Silver	Silver	\$4,750	\$9,500	\$9,450	\$18,900	\$0 copay	\$80 copay	40% coinsurance^	40% coinsurance^	40% coinsurance^	
RMHP Valley Silver Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin)	Silver	\$3,000	\$6,000	\$9,450	\$18,900	\$5 copay	\$110 copay	30% coinsurance^	30% coinsurance^	\$25 copay	
RMHP Valley Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Silver	\$4,000	\$8,000	\$9,450	\$18,900	\$3 copay	\$85 copay	40% coinsurance^	40% coinsurance^	\$30 copay	
RMHP Valley Silver Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$5 Tier 2 Rx, \$0 Insulin, Rx Copay)	Silver	\$4,500	\$9,000	\$9,450	\$18,900	\$0 copay	25% coinsurance^	25% coinsurance^	25% coinsurance^	\$30 copay	
RMHP Valley Gold Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Rx Copay)	Gold	\$1,250	\$2,500	\$8,700	\$17,400	\$3 copay	\$60 copay	20% coinsurance^	20% coinsurance^	\$10 copay	
RMHP Valley Colorado Option Gold	Gold	\$1,700	\$3,400	\$8,700	\$17,400	\$0 copay	\$50 copay	30% coinsurance^	30% coinsurance^	30% coinsurance^	

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^Annual deductible must be met before cost share applies



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Colorado – Valley 2024 Benefit Grid

Plan Name	RX Deductible	Prescription Drugs*					A 0.1 II	\$0 Virtual	Adult Dental &	\$0	Physical Gym	\$100 Member	
		Tier 2	Tier 3	Tier 4	Tier 5	Tier 6	\$0 Insulin	Urgent Care Covered	Vision	Digital Fitness		Incentive	HSA
RMHP Valley Bronze Essential (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	\$5 copay	\$60 copay	40% coinsurance^	40% coinsurance^	50% coinsurance^	√	√		√		√	
RMHP Valley Bronze Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	\$5 copay	\$50 copay	35% coinsurance^	35% coinsurance^	45% coinsurance^	✓	✓		✓		✓	
RMHP Valley Bronze Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Rx Copay)	Same as Medical	\$5 copay	\$60 copay	\$160 copay	\$500 copay	\$700 copay	✓	✓		✓		✓	
RMHP Valley Bronze Value HSA	Same as Medical	0% coinsurance^	0% coinsurance^	0% coinsurance^	0% coinsurance^	0% coinsurance^		✓		√		✓	✓
RMHP Valley Bronze Copay Focus (\$0 Virtual Urgent Care, \$0 Insulin)	\$4,500	\$20 copay	\$50 copay	50% coinsurance^	50% coinsurance^	50% coinsurance^	✓	✓		✓		✓	
RMHP Valley Colorado Option Bronze	Same as Medical	\$30 copay	\$200 copay	\$350 copay	\$700 copay	N/A		✓		✓		✓	
RMHP Valley Colorado Option Silver	Same as Medical	\$20 copay	\$125 copay	\$300 copay	\$650 copay	N/A		✓		✓		✓	
RMHP Valley Silver Advantage (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin)	Same as Medical	\$3 copay	\$25 copay	\$50 copay^	30% coinsurance^	40% coinsurance^	√	√		√	√	√	
RMHP Valley Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin)	Same as Medical	\$5 copay	\$25 copay	\$50 copay^	30% coinsurance^	40% coinsurance^	√	√		√		✓	
RMHP Valley Silver Value (\$0 Virtual Urgent Care + \$0 PCP Visits, \$5 Tier 2 Rx, \$0 Insulin, Rx Copay)	Same as Medical	\$5 copay	\$30 copay	\$80 copay	\$500 copay	\$700 copay	√	√		√		√	
RMHP Valley Gold Value (\$0 Virtual Urgent Care, \$3 Tier 2 Rx, \$0 Insulin, Rx Copay)	Same as Medical	\$3 copay	\$25 copay	\$70 copay	\$500 copay	\$700 copay	√	√		√		✓	
RMHP Valley Colorado Option Gold	Same as Medical	\$10 copay	\$50 copay	\$200 copay	\$600 copay	N/A		✓		✓		✓	

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

