



# Plan Year: 2025 | State: Colorado (CO)

## UHC Quick Reference Guide

<p><b>Network Merger</b></p> <ul style="list-style-type: none"> <li><b>Valley</b> and <b>Sky</b> networks will merge their respective provider networks.</li> <li>The merged network will be called <b>Valley</b> and enrolled members in Sky will be passively renewed into a comparable Valley plan.</li> </ul> <p><b>In 2025, CO will have 4 Networks:</b></p> <ul style="list-style-type: none"> <li>Colorado Doctors Plan</li> <li>Valley</li> <li>Monument One</li> <li>Monument Health (<i>tiered</i>)</li> </ul>	<p><b>Network Expansion</b></p> <ul style="list-style-type: none"> <li><b>Colorado Doctors Plan:</b> Elbert, Logan, Phillips, Sedgwick</li> <li><b>Valley:</b> Alamosa, Chaffee, Conejos, Costilla, Custer, Huerfano, Mineral, Rio Grande, Saguache</li> </ul> 
<p><b>New! Off-Exchange ONLY Offerings</b></p> <ul style="list-style-type: none"> <li><b>Bronze:</b> <i>Essential</i> – high out-of-pocket amounts, deductible and MOOP equal.</li> <li><b>Silver:</b> <i>Value HSA</i> - \$3,700 deductible &amp; <i>Copay Focus</i> - \$0 medical deductible, \$2,500 Rx deductible</li> <li><b>Gold:</b> <i>Value HSA</i> - \$3,300 deductible &amp; <i>Copay Focus</i> - \$0 medical &amp; Rx deductible</li> </ul> <p><b>Plans offered on Colorado Doctors Plan, Valley and Monument One Networks</b></p>	<p><b>Gating Updates</b></p> <ul style="list-style-type: none"> <li>All plans (<i>including Colorado Options plans</i>) in all networks will be ungated in 2025</li> <li>A referral from a Primary Care Provider (PCP) is <b>NOT</b> required to see a specialist that is in the UHC network</li> </ul>
<p><b>\$0 Diabetes Management Services</b></p> <p>Members with a <b>Type 1 or Type 2 diabetes diagnosis</b> will be able to receive diabetes management services and insulin for \$0, including:</p> <ul style="list-style-type: none"> <li><b>\$0 Diabetes Management Services:</b> 1. HbA1c screening, 2. Diabetes retinal eye exam, 3. Kidney Health Evaluation for Diabetes, 4. Metabolic panel, 5. Urinalysis Panel, 6. Lipid Panel with Diabetes Risk Index (DRI), 7. Routine Footcare, 8. Nutritional Counseling. <i>Not available on HSA plans</i></li> <li><b>\$0 Insulin Products:</b> Listed under the Insulins section of the Prescription Drug List (PDL) are covered at no charge at a network pharmacy. <i>Not available on CO Option or HSA plans.</i></li> <li><b>\$0 Diabetic Supplies &amp; Continuous Glucose Monitors</b> Available on CO Option plans only</li> </ul>	<p><b>Health Perks Member Incentives</b></p> <p><b>Increasing member incentive to \$150</b> and into two redemption opportunities:</p> <ul style="list-style-type: none"> <li><b>\$100 for having Primary Care Provider (PCP) visit</b></li> <li><b>\$50 for completing account related actions:</b> <ul style="list-style-type: none"> <li>Create a myUHC account</li> <li>Turn on autopay (<i>if \$0 premium, this is automatically completed</i>)</li> <li>Signing up for all text message communications</li> <li>Signing up for all paperless communications</li> </ul> </li> </ul> <ul style="list-style-type: none"> <li>Once a member has completed incentive tasks, reward can be requested through myUHC.</li> <li>A reloadable Visa® card will be mailed and can be used on everyday expenses like utilities, groceries, and healthcare.</li> <li>PCP reward redemption is available after claim has been processed, can take 6-8 weeks.</li> </ul>
<p><b>Fitness with One Pass Select</b></p> <ul style="list-style-type: none"> <li><b>Digital Fitness:</b> All plans include free digital fitness through on-demand and livestreaming classes.</li> <li><b>In-Person Gym Membership:</b> Purchase gym membership at a discounted rate (<i>\$34-\$159/month</i>). With a network of thousands of gym brands to choose from. Includes extra \$0 perks like grocery delivery with Shipt &amp; Wal-Mart+, discounts and more</li> <li><i>Only available to members age 18+</i></li> </ul>	<p><b>Focus On Mental Health</b></p> <ul style="list-style-type: none"> <li><b>Lowering the cost</b> for behavioral health office visits</li> <li><b>Virtual Behavioral Health</b> access at same cost share as in-person visit. In-network options include:</li> </ul> 

\*Passive renewal is not available for OmriSalud members; however, current OmriSalud members will have first access to enroll during the Open Enrollment Period. Current OmriSalud plans will expire on December 31, 2024. To secure a spot in the OmriSalud program, members will need to re-enroll on or before November 22, 2024. Members must select a plan by December 15, 2024 to avoid a gap in coverage and ensure they are covered starting January 1, 2025.