

Colorado PY25 Individual Exchange Plan Designs – Monument One

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
RMHP Monument One Colorado Option Bronze	Bronze	\$7,500	\$15,000	\$9,200	\$18,400	Visits 1-3 0% Visits 4+ \$50	0%	✓ 50%	✓ 50%	✓ 50%	✓ 50%	✓ 50%
RMHP Monument One Bronze Essential-X (\$0 Virtual Urgent Care, No Referrals) <i>(Off-Exchange Only)</i>	Bronze	\$9,100	\$18,200	\$9,100	\$18,200	\$50	✓ 0%	✓ 0%	\$0	✓ 0%	✓ 0%	✓ 0%
RMHP Monument One Bronze Value (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Bronze	\$8,000	\$16,000	\$9,200	\$18,400	\$10	\$100	\$140	\$0	✓ 40%	✓ 35%	\$40
RMHP Monument One Bronze Value HSA (No Referrals)	Bronze	\$7,900	\$15,800	\$7,900	\$15,800	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
RMHP Monument One Bronze Copay Focus (\$0 Virtual Care, No Referrals)	Bronze	\$0	\$0	\$9,200	\$18,400	\$40	\$40	\$130	\$0	\$3,000 (3-day max)	\$750	\$40
RMHP Monument One Colorado Option Silver*	Silver	\$4,000	\$8,000	\$9,000	\$18,000	0%	0%	\$80	\$80	✓ 40%	✓ 40%	✓ 40%
RMHP Monument One Silver Value-X HSA (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$3,700	\$7,400	\$7,000	\$14,000	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%
RMHP Monument One Silver Advantage (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)*	Silver	\$3,500	\$7,000	\$9,200	\$18,400	\$10	\$20	\$80	\$0	✓ 30%	✓ 30%	\$30
RMHP Monument Silver Copay Focus-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx) <i>(Off-Exchange Only)</i>	Silver	\$0	\$0	\$9,200	\$18,400	\$30	\$30	\$85	\$0	\$2,500 (3-day max)	\$550	\$35
RMHP Monument One Colorado Option Gold	Gold	\$1,875	\$3,750	\$8,700	\$17,400	0%	0%	\$50	\$50	✓ 30%	✓ 30%	✓ 30%
RMHP Monument One Gold Value (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Gold	\$1,250	\$2,500	\$8,700	\$17,400	\$10	\$15	\$40	\$0	✓ 25%	✓ 25%	\$20
RMHP Monument One Gold Value-X HSA (No Referrals) <i>(Off-Exchange Only)</i>	Gold	\$3,300	\$6,600	\$4,100	\$8,200	✓ 0%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%
RMHP Monument One Gold Copay Focus-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) <i>(Off-Exchange Only)</i>	Gold	\$0	\$0	\$7,000	\$14,000	\$15	\$15	\$60	\$0	\$2,000 (3-day max)	\$300	\$10

Check (✓) indicates that this benefit is subject to the annual deductible. Star (*) indicates plan has an almost identical off-exchange variant (including an additional \$5 or 5% ambulance POD)



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Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Preferred Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
RMHP Monument One Colorado Option Bronze	Same as Medical	\$0	\$30	\$200	\$350	\$700		
RMHP Monument One Bronze Essential-X (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Same as Medical	\$0	✓ 0%	✓ 0%	✓ 0%	✓ 0%		
RMHP Monument One Bronze Value (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Same as Medical	\$0	\$5	\$150	\$300	\$700		
RMHP Monument One Bronze Value HSA (No Referrals)	Same as Medical	\$0	✓ 0%	✓ 0%	✓ 0%	✓ 0%		●
RMHP Monument One Bronze Copay Focus (\$0 Virtual Care, No Referrals)	\$4,500 \$9,000	\$0	\$30	✓ 40%	✓ 45%	✓ 50%		
RMHP Monument One Colorado Option Silver*	Same as Medical	\$0	\$20	\$125	\$300	\$650		
RMHP Monument One Silver Value-X HSA (No Referrals) (Off-Exchange Only)	Same as Medical	\$0	✓ \$15	✓ \$85	✓ 15%	✓ 20%		●
RMHP Monument One Silver Advantage (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)*	Same as Medical	\$0	\$5	\$75	\$450	\$650		
RMHP Monument Silver Copay Focus-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx) (Off-Exchange Only)	\$2,500 \$5,000	\$0	\$15	✓ \$90	✓ 40%	✓ 50%		
RMHP Monument One Colorado Option Gold	Same as Medical	\$0	\$10	\$50	\$200	\$600		
RMHP Monument One Gold Value (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Same as Medical	\$0	\$5	\$60	\$350	\$625		
RMHP Monument One Gold Value-X HSA (No Referrals) (Off-Exchange Only)	Same as Medical	\$0	✓ 0%	✓ 20%	✓ 45%	✓ 50%		●
RMHP Monument One Gold Copay Focus-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) (Off-Exchange Only)	Same as Medical	\$0	\$5	\$45	\$300	\$580		

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