

ROCKY MOUNTAIN MONUMENT HEALTH

2017 Individual & Family Plans



rmhp.org



ROCKY MOUNTAIN
HEALTH PLANS®

ROCKY MOUNTAIN MONUMENT HEALTH

Rocky Mountain Health Plans is Colorado-based and Colorado-focused. We were founded in Grand Junction more than 40 years ago to provide Coloradans access to high quality health care. We continue this commitment and combine the personalized attention, quality care, and comprehensive coverage that our Members deserve and have come to expect from their local health insurance option.

Care That's Close to Home

Rocky Mountain Health Plans, Primary Care Partners, and St. Mary's Medical Center have partnered to create Monument Health, a clinically integrated network, with the vision of a healthier Mesa County. Monument Health works to **first achieve health** for you and your family and ultimately to make a difference in our local community.

Monument Health plans are centered around you and where you seek care – close to home in the Grand Valley – while still giving you access to one of the largest provider networks in both Mesa County and across Colorado through the RMHP statewide provider network.

Working Together for a Healthier Mesa County

As a Member of the Monument Health plans, you have comprehensive coverage with access to high quality care from the Tier 1 Monument Health Network, which includes:

- Primary Care Partners physicians
- St. Mary's Medical Center and their affiliated providers and physicians
- Peach Valley Family Medical Center
- Juniper Family Practice
- Foresight Family Physicians
- Other select providers in Mesa County, including most specialists

With these unique plans, you are not restricted in care. In addition to the Tier 1 providers, you will have access to other RMHP providers outside of the Monument Health Network, as well as to our national provider network through the Tier 2 benefit level. Out-of-network coverage (Tier 3) is also included when you receive non-emergency care out-of-network. Emergency care is always in network.

Monument Health is building a partnership of care for Mesa County by bringing together the team that ensures you and your family get accessible, appropriate, and affordable health care.

Monument Health plans are available exclusively in **Mesa County**.



**MONUMENT
HEALTH**



Choose the Plan That Covers Your Needs

- RMHP helps you maintain your health and prevent illnesses by providing **no cost preventive care and well child exams**, including immunizations, physicals, and preventive exams.
- RMHP is committed to the doctor-patient relationship and boasts **one of the largest provider networks in Colorado**, offering more than 16,000 doctors, specialists, and hospitals.
- When traveling or temporarily residing outside Colorado, **receive care from our national network of providers** and the service will be covered as an in-network benefit. Emergency care is covered anywhere.
- RMHP offers **prescription drug coverage** and access to over 800 pharmacies across the state.
- RMHP **health & wellness services and discounts** are designed to support a healthy lifestyle and live your healthy best.

Get More Than a Health Plan



RMHP helps your child's smile stay bright with our **pediatric dental coverage** (up to age 19) through our valued partner, Delta Dental of Colorado.



RMHP's free Cost Estimator, a personalized tool that provides **estimated costs for your upcoming medical procedures**, can assist you in making informed decisions about your health care.



Get health care anywhere with **RMHP's MyDigitalMD**, a free service available on your mobile device or online that allows you to message and video chat with Colorado Emergency Medicine doctors.



Choose **optional vision coverage** including exams, glasses, and contacts through Vision Service Plan.



Get healthier the easy way with CaféWell by RMHP. This **comprehensive, online wellness platform** is available via web and mobile device and provides Personalized Health Assessments, direct messaging with certified experts in the fields of nutrition, exercise, finance, and stress management; educational programs through articles, quizzes, and videos; and community discussions that allow interaction between users and coaches.



We take pride in our service, and we're committed to helping you navigate your health care coverage decisions. When you contact RMHP, you speak to a **friendly, knowledgeable, Colorado-based representative** that can answer your questions.



PPO PLANS	Bronze 5650/6500			Bronze HSA 6500/7100		
	Tier 1 Monument Health Provider Network	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network	Tier 1 Monument Health Providers	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network
Deductible (Individual/ Family) Deductible spending in Tier 1 goes toward the Tier 2 Deductible.	\$5,650/ \$11,300	\$6,500/ \$13,000	\$12,000/ \$24,000	\$6,500/ \$13,000	\$7,100/ \$14,200	\$10,000/ \$20,000
Out-of-Pocket Maximum (Individual/Family) Once Tier 1 Out-of-Pocket Maximum is met, 100% coverage in Tier 1. Out-of-Pocket Maximum costs in Tier 1 go toward the Tier 2 Out- of-Pocket Maximum.	\$6,850/ \$13,700	\$7,100/ \$14,200	\$15,000/ \$30,000	\$6,500/ \$13,000	\$7,100/ \$14,200	\$15,000/ \$30,000
Coinsurance	40%	50%	50%	0%	0%	50%
Office Visit	PCP - \$45, no deductible Specialist - \$95, no deductible	PCP - \$70, no deductible Specialist - 50%	50%	PCP/Specialist 0%	PCP/Specialist 0%	50%
Lab/X-ray	\$40/\$75, no deductible	\$50/\$120, no deductible	50%	0%	0%	50%
Urgent Care	\$70, no deductible		50%	0%		50%
ER	\$800 copay, then 40% after Tier 1 deductible			0% after Tier 1 deductible		
Inpatient Hospital	40%	50%	50%	0%	0%	50%
Preventive Exams, Screening, and Immunizations	100% covered, no deductible		Coverage based on service	100% covered, no deductible		Coverage based on service
Prescription Drug	No deductible Tier 1: \$28 Tier 2: \$75 Tier 3: \$400 Tier 4: \$540 Tier 5: \$540		Not covered	After Tier 1 deductible Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%		Not covered
Chiropractic Services - up to 20 visits per year when medically indicated	\$45, no deductible	\$45, no deductible	Not covered	0%	0%	Not covered

All services subject to deductible unless otherwise noted.

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.

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.





PPO PLANS	Silver 3000/4500			Silver HSA 4000/5500		
	Tier 1 Monument Health Provider Network	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network	Tier 1 Monument Health Providers	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network
Deductible (Individual/ Family) Deductible spending in Tier 1 goes toward the Tier 2 Deductible.	\$3,000/ \$6,000	\$4,500/ \$9,000	\$8,000/ \$16,000	\$4,000/ \$8,000	\$5,500/ \$11,000	\$9,000/ \$18,000
Out-of-Pocket Maximum (Individual/Family) Once Tier 1 Out-of-Pocket Maximum is met, 100% coverage in Tier 1. Out-of-Pocket Maximum costs in Tier 1 go toward the Tier 2 Out- of-Pocket Maximum.	\$6,400/ \$12,800	\$6,850/ \$13,700	\$15,000/ \$30,000	\$4,000/ \$8,000	\$5,500/ \$11,000	\$12,000/ \$24,000
Coinsurance	30%	50%	50%	0%	0%	50%
Office Visit	PCP - \$20, no deductible Specialist - \$60, no deductible	PCP - \$45, no deductible Specialist - \$60, no deductible	50%	PCP/Specialist 0%	PCP/Specialist 0%	50%
Lab/X-ray	\$15/\$40, no deductible	50%	50%	0%	0%	50%
Urgent Care	\$60, no deductible		50%	0%		50%
ER	\$350 copay, then 30% after Tier 1 deductible			0% after Tier 1 deductible		
Inpatient Hospital	30%	50%	50%	0%	0%	50%
Preventive Exams, Screening, and Immunizations	100% covered, no deductible		Coverage based on service	100% covered, no deductible		Coverage based on service
Prescription Drug	No deductible Tier 1: \$15 Tier 2: \$40 Tier 3: \$75 Tier 4: \$200 Tier 5: \$400		Not covered	After Tier 1 deductible Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%		Not covered
Chiropractic Services - up to 20 visits per year when medically indicated	\$20, no deductible	\$20, no deductible	Not covered	0%	0%	Not covered

All services subject to deductible unless otherwise noted.

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.

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.



PPO PLANS	Gold 1000/2000		
	Tier 1 Monument Health Provider Network	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network
Deductible (Individual/ Family) Deductible spending in Tier 1 goes toward the Tier 2 Deductible.	\$1,000/ \$2,000	\$2,000/ \$4,000	\$4,000/ \$8,000
Out-of-Pocket Maximum (Individual/Family) Once Tier 1 Out-of-Pocket Maximum is met, 100% coverage in Tier 1. Out-of-Pocket Maximum costs in Tier 1 go toward the Tier 2 Out- of-Pocket Maximum.	\$3,500/ \$7,000	\$6,000/ \$12,000	\$12,000/ \$24,000
Coinsurance	20%	40%	50%
Office Visit	PCP - \$15, no deductible Specialist - \$50, no deductible	PCP - \$40, no deductible Specialist - \$50, no deductible	50%
Lab/X-ray	\$15/\$30, no deductible	40%	50%
Urgent Care	\$50, no deductible		50%
ER	\$150 copay, then 20% after deductible		
Inpatient Hospital	20%	40%	50%
Preventive Exams, Screening, and Immunizations	100% covered, no deductible		Coverage based on service
Prescription Drug	No deductible Tier 1: \$15 Tier 2: \$40 Tier 3: \$65 Tier 4: \$175 Tier 5: \$250		Not covered
Chiropractic Services - up to 20 visits per year when medically indicated	\$15, no deductible	\$15, no deductible	Not covered

All services subject to deductible unless otherwise noted.

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.

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.

LEARN MORE ABOUT ROCKY MOUNTAIN HEALTH PLANS



Visit rmhp.org



Email us at individualsales@rmhp.org



Call 800-453-2981, option 4 to speak with a plan expert



Live chat with a plan expert on rmhp.org

Who We Are

We're not just a health plan. We're your local business patrons, the skiers on the lifts, the cyclists on the paths, and we're working beside you in the community. We're your neighbors, and we take pride in that. We live where you live, work where you work, and play where you play. We're Colorado, too.

Enroll with Rocky Mountain Health Plans

Plans are available to purchase directly through RMHP by contacting a dedicated Individual Sales team, by visiting ConnectforHealthCO.com, the state's health insurance Marketplace, or by getting in touch with your local broker.

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.

English

There is important information about your coverage or application with Rocky Mountain Health Plans (RMHP) in this notice. Review it carefully. Look for actions you may need to take and deadlines. You have the right to get information in your language at no cost. Call 800-346-4643 for assistance.

Spanish

Hay información importante sobre su cobertura o solicitud de Rocky Mountain Health Plans (RMHP) en este aviso. Revíselo meticolosamente. Tome las acciones necesarias y considere las fechas de vigencia. Usted tiene el derecho a obtener esta información en su idioma sin ningún cargo. Llame al 800-346-4643 para obtener asistencia.

Arabic

في هذه المذكرة هناك معلومات هامة بخصوص التغطية الخاصة بك أو التطبيق الخاص بك مع الخطط الصحية لروكي ماونتن (RMHP). عليك مراجعتها بعناية. وقم بالتصرف الذي قد يكون عليك القيام به ومدد المهلة المطلوبة لذلك. إن من حقه الحصول على المعلومات بلغتك بدون مقابل. ويكون عليك الاتصال على الرقم 800-346-4643 للمساعدة.

German

Es gibt wichtige Informationen über Ihre Absicherung oder Anwendung bei Rocky Mountain Health Plans (RMHP) in dieser Mitteilung. Sehen Sie diese sorgfältig durch. Schauen Sie, ob sie Maßnahmen ergreifen oder Termine einhalten müssen. Sie haben das Recht, kostenlos Informationen in Ihrer Sprache zu erhalten. Rufen Sie 800-346-4643 an, wenn Sie Hilfe benötigen.

French

Cette notice comprend des informations importantes sur votre assurance ou votre demande aux régimes de Rocky Mountain Health Plans (RMHP). Veuillez l'examiner attentivement. Voyez quelles actions que vous devez prendre et leurs échéances. Vous avez le droit d'obtenir gratuitement des renseignements dans votre langue. Appelez le 800-346-4643 pour obtenir de l'aide.

Japanese

この通知にはロッキー・マウンテン・ヘルス・プラン (RMHP) の補償範囲と申請に関する重要な情報が掲載されていますので、よくお読みください。行う必要のある手続きおよび締め切り日にご注意ください。お客様には、関連情報を無料で母国語で受け取る権利があります。800-346-4643 までご連絡いただきサポートをご依頼ください。

Korean

이 안내문은 로키 마운틴 의료 보험 (Rocky Mountain Health Plans (RMHP))의 보험 적용 범위 또는 신청서에 대한 중요한 정보를 포함하고 있습니다. 신중하게 검토하시기 바랍니다. 취해야 할 조치와 마감기일에 유의하세요. 고객님의 언어로 된 정보를 무료로 받으실 수 있습니다. 서비스 관련 문의는 800-346-4643 로 전화주시기 바랍니다.

Nepali

यो सूचनामा तपाईंको बीमाकृत राशि वा रकी माउन्टेन हेल्थ प्लान्स (RMHP) लाई तपाईंले पेश गर्नुभएको आवेदनका बारेमा महत्त्वपूर्ण जानकारीहरू छन्। यसलाई ध्यानपूर्वक हेर्नुहोस्। तपाईंले चाल्न आवश्यक हुन सक्ने कदमहरू र समय सीमाबारे थाहा पाउनुहोस्। तपाईंसँग आफ्नो भाषामा निःशुल्क रूपमा जानकारीहरू प्राप्त गर्ने अधिकार छ। सहायताका लागि 800-346-4643 मा फोन गर्नुहोस्।

Persian

در این یادداشت اطلاعات مهمی راجع به درخواست یا پوشش مد نظر شما از سوی Rocky Mountain Health Plans (RMHP) ارائه می شود. با دقت آنرا مطالعه فرمایید. به اقداماتی که باید انجام دهید و مهلت مقرر آنها توجه نمایید. شما حق دارید اطلاعات را به زبان خودتان بدون پرداخت هزینه ای دریافت کنید. برای درخواست کمک به شماره 800-346-4643 زنگ بزنید.

Russian

В данном уведомлении содержится важная информация касательно Вашего страхового покрытия или заявления в организацию Rocky Mountain Health Plans (RMHP). Просим Вас внимательно его изучить. Вам необходимо наметить порядок действий и сроки. У Вас есть право на бесплатное получение информации на родном языке. За помощью обращайтесь по номеру телефона 800-346-4643 .

Simplified Chinese

本通知中包含有有关落矶山健康计划 (RMHP) 范围和应用的的重要信息。请仔细阅读。寻找您可能需要采取的措施和最终期限。您有权免费获得以自己的语言提供的信息。请致电 800-346-4643 寻求帮助。

Vietnamese

Trong thông báo này có thông tin quan trọng về phạm vi bảo hiểm hoặc đơn xin của quý vị với Chương Trình Chăm Sóc Sức Khỏe Rocky Mountain Health Plans (RMHP). Vui lòng xem kỹ thông báo này. Hãy tìm các hành động quý vị cần thực hiện và hạn chót của các hành động đó. Quý vị có quyền nhận thông tin bằng ngôn ngữ của quý vị mà không bị tính phí. Hãy gọi 800-346-4643 để được hỗ trợ.

Yoruba

Ìfítónìlétí pàtàkì wà nípa ìdarapọ̀ rẹ̀ àbí ibèèrè rẹ̀ pèlù Àwọn Èto Ìlera Rocky Mountain [RMHP] nínú àfíyèsí yí. Fí pèlèpèlè gbé e yèwò. Wò àwọn igbésẹ̀ tí o lè gbé àti àwọn àkókò tí ó dópín. O ní ètò láti gbà ifitonileti yi ni ede re lofele. Pe 800-346-4643 fun iranlowo.

Ibo/Igbo

Enwere ozi dị mkpa gbasara mkpuchi ma ọ bụ akwụkwọ anamachoihe gị na Rocky Mountain Health Plans (RMHP) n'okwa a. Gugharja ya nke ọma. Chọọ ihe ndị i ga-eme yana nduzi. I nwere ikike inweta ozi n'asụsụ gị na akwụghị ụgwọ ọ bụla. Kpọọ 800-346-4643 maka enyemaka.

Tagalog

May mahalagang impormasyon tungkol sa iyong coverage o aplikasyon sa Rocky Mountain Health Plans (RMHP) sa paalalang ito. Suriin ito nang mabuti. Alamin ang mga pagkilos na maaaring kailangan mong gawin at hanggang kailan mo dapat maisagawa ang mga iyon. May karapatan kang humiling ng impormasyon sa iyong wika nang libre. Tumawag sa 800-346-4643 para sa tulong.

Amharic

በዚህ ግንኙነት ላይ Rocky Mountain Health Plans (RMHP) ስለሚሰጥዎት ሽፋን ወይም ማመልከቻዎን በተመለከተ ጠቃሚ መረጃ አይገኝል። በጥንቃቄ ይገምግሙት። መውሰድ ሊኖርብዎት ስለሚችሉ እርምጃዎችና የግዜ ገደብ ላይ ያተኮሩ። ያለምንም ከፍዶ በጽንጅዎ መረጃ የማግኘት መብት አለዎት። እርዳታ ለማግኘት በ 800-346-4643 ይደውሉ።

Cushite — Oromo

Facaatii yokin iyyanoo kee Rocky Mountain Health Plans (RMHP) walín qabiduu ilalichisee odeeffannoo baribaachisaatu jiraa. Irra deebi'an siriti xiinxalii. Kan itifuxachoo qabidu fi guyyaa itti xumramuu itti hojachofi ilaalii. Kafalitii malle odeeffanno afani ketiinarigachofi miriga qabidaa. Garigarisafi 800-346-4643 lakofisaa kananii bilbilii.

Kru-Bassa

Li bihne lini li gwe banga bi niigana. Li bihne lini li gwe banga bi niigana nyu nam ma kolbaha ndjombi yong tole ma teeda mong ngueda Rocky Mountain Health Plans (RMHP). Yeng ma kel ma ngui munu li bihne lini. Bebeg le u nlama bon nguim man nwaale guim di loo i nkwo nyu l teda mateda ma mboo yong tole l bana mi nsombog mi mahola. U gwee Kundei kosna biniiguene bini ni mahola i hop wong nni nsaa wogui wo. Sebel 800-346-4643.



Notice of Nondiscrimination

Rocky Mountain Health Plans (RMHP) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. RMHP does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

RMHP takes reasonable steps to ensure meaningful access and effective communication is provided timely and free of charge:

- Provides free auxiliary aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters (remote interpreting service or on-site appearance)
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, such as:
 - Qualified interpreters (remote or on-site)
 - Information written in other languages

If you need these services, contact the RMHP Member Concerns Coordinator at 800-346-4643, 970-243-7050, or TTY 970-248-5019, 800-704-6370, Relay 711; para asistencia en español llame al 800-346-4643.

If you believe that RMHP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: the RMHP EEO Officer at 800-346-4643, 970-244-7760, ext. 7883, or TTY 970-248-5019, 800-704-6370, Relay 711; para asistencia en español llame al 800-346-4643, or eeoofficer@rmhp.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the RMHP EEO Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

RMHP is a Medicare-approved Cost plan. Enrollment in RMHP depends on contract renewal.