



Broker Briefing News Flash

New Plans. Lower Prices.

Introducing new Rocky Mountain Good Health HMO and PPO plans for employers.

Rocky Mountain Health Plans is pleased to introduce a comprehensive new line of products that provide quality health care coverage with unique benefits not found anywhere else in the marketplace. We're confident you'll be pleased to introduce these plans with refreshingly lower rates to your clients. Plans are available for new business and group renewals with an effective date of March 1, 2008.

What makes the Rocky Mountain Good Health HMO and PPO plans the "go-to" plans for your clients?

- 100 percent coverage for preventive care –
 - No copayments for child or adult preventive care visits
 - No copayments for preventive screenings, including mammograms, cervical pap tests, and prostate screenings
 - No copayments for immunizations
- Choice of prescription drug coverage AT THE EMPLOYEE LEVEL
 - Rocky Mountain Good Health HMO and PPO plans offer BOTH a Generic/Brand Rx rider and a Generic Only Rx rider. Employees can choose which drug plan they want. This unique selection level offers new opportunities for employers to lower premium expenses.
- Choice of \$500 Accident Rider on Good Health HMO and PPO deductible plans
 - Employers can choose to add an Accident Rider, which covers the first \$500 of an accident, before the deductible or coinsurance applies. This additional coverage is added as part of the medical plan.
- New Core Plus Hospital Plan
 - Employers have the option of offering a lower-premium plan choice that covers essential preventive care and hospital benefits.

Look for a Good Health HMO/PPO Marketing Kit to be mailed to all of our appointed brokers this week.

This Marketing Kit includes:

- New Rating CD (Note: This rating tool holds rates for March 2008 only.)
- New Health Plan Brochures
- New RMHP Underwriting Guidelines

(continued on next page)

As always, if you have any questions, comments or need assistance, please call your Rocky Mountain Health Plans or CNIC Account Manager.

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Headquarters**

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What Changes?

1. **Rocky Mountain Health Plans will no longer offer our existing Choice and Direct product line.** These plan designs will no longer be sold to new groups or be an option for plan changes. Employer groups currently enrolled in a Choice or Direct plan will be able to renew their current health plan through June 2008.

Rocky Mountain Health Plans products that will remain as an offering include:

- C1000 – New Name “Classic 1000”
- PPO 5K – New Name “PPO 5000/80”
- Good Health Savings HDHPs
- Existing Chamber Association Health Plans

2. **New Member Options**

The new Good Health HMO and PPO plans, including the new Core Plus Hospital plan can be paired for a dual option or combined as a triple option with an HDHP. RMHP will maintain our requirement of five or more employees enrolled.

3. **Underwriting Guidelines relating to Participation Requirements for the Core Plus Hospital plan will change.**

- RMHP will lower the participation requirements on the Core Plus Hospital plan to 60 percent of all eligible employees when offered as a single option.
- Core Plus Hospital plan offered as a multi-option will require 75 percent of all eligible employees to participate.

We are very pleased to provide our Broker community and clients with these new, robust products and look forward to a strong enrollment. Happy New Year to you all and thank you for your valued partnership with Rocky Mountain Health Plans.

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