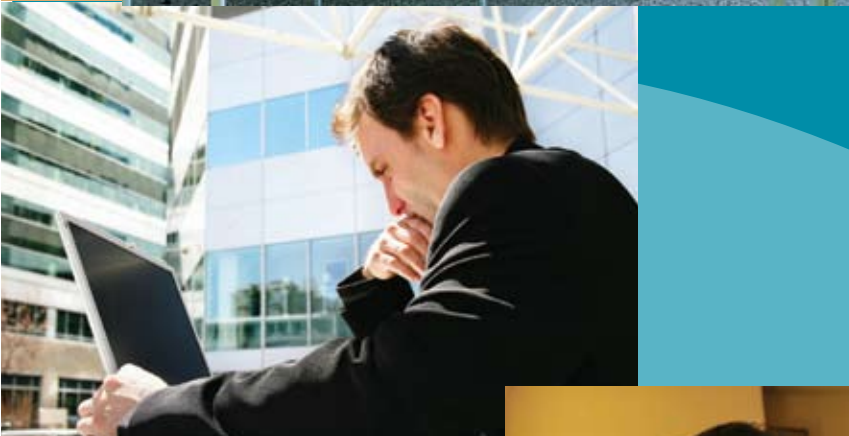


Commercial Health Plans for Every Employer's Needs

We offer a wide selection of Health Plans for businesses of all sizes.



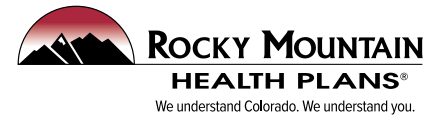
ROCKY MOUNTAIN
HEALTH PLANS®

We understand Colorado. We understand you.

Member focused. Colorado based.

Healthy Plans for Employer Groups

For more than 30 years, Rocky Mountain Health Plans has taken the initiative to improve the lives of our Members and the health of our communities. We are a financially strong and stable not-for-profit organization that provides innovative health plans and excellent customer service.



Quality Coverage for Businesses of All Sizes

As an independent not-for-profit organization, Rocky Mountain Health Plans provides quality, affordable health care coverage to all sizes of employer groups. Our comprehensive plan designs offer benefits that are not only robust, but consistently evolving. A few of our stand-out benefits include:

- **Preventive care that includes an annual adult physical, well-child care, gynecological exam and pap test, screening mammogram, prostate specific antigen (PSA) test, pediatric and adult immunizations. Preventive care is 100 percent covered and not subject to the deductible.**
- **An employee-level choice in prescription coverage. Employees can choose generic-only or brand name drug coverage based on their individual needs.**
- **Nationwide in-network provider access. This lowers employee out-of-pocket costs when care is needed outside of Colorado.**
- **Choices that meet the needs of all employers, from plan designs that are very rich in benefits to a lower premium plan that covers essential preventive care and hospital benefits.**



Health Plans for Employer Groups

- **Rocky Mountain Good Health Plans**
HMO and PPO plan designs that offer a wide selection of deductible and coverage options including out-of-network benefits and access to an extensive nationwide provider network.
- **Rocky Mountain Good Health Savings Plans**
High Deductible Health Plans that qualify for a tax-advantaged Health Savings Account (HSA).
- **Rocky Mountain Vista Plans**
With straightforward benefits and comprehensive coverage, Rocky Mountain Vista Plans provide low out-of-pocket maximums and the same office visit copay is collected whether the patient seeks primary or specialty care.
- **Rocky Mountain Member Option Plans**
Multiple plan options to offer employees that allows them to select from our entire portfolio of HMO, PPO, or Health Savings Account Plans.





Good Health HMO Plans

Our wide selection of HMO plan designs run from classic HMO coverage with traditional office visit copayments to more creative options that include plans with deductibles and the benefit of lower premiums. These plans also offer direct access to one of the largest provider networks in Colorado with no referrals required.

Nationwide in-network access is available at no cost for employees or dependents that live outside of Colorado.



Good Health PPO Plans

Our PPO plan designs offer diverse benefit options and premiums and include value-added components. For example, all plans provide access to national in-network coverage through MultiPlan, Inc. With more than 450,000 providers nationwide, this benefit is appreciated by employees who travel or who have dependents outside of Colorado.

The Good Health PPO Plans provide desired benefits, such as extensive preventive care. Most preventive care is covered at 100 percent before meeting the deductible, giving employees affordable access to routine care. Fixed dollar copayments for doctor visits and certain diagnostic tests are also offered on select plans.

Our PPO plans are available at a variety of deductible and premium levels to meet the needs of employees, including our lower premium Core Plus Hospital Plan.

Good Health Savings Plans

Enrollment in one of these High Deductible Health Plans entitles individuals to open a tax-advantaged Health Savings Account (HSA) with features that include:

- contributions that are tax deductible
- tax-free interest earning potential
- tax-free payment of qualified medical expenses

Customized and comprehensive HSA administration from The Bancorp Bank is provided that includes free account set-up with a debit card and a box of checks. Online account access is available and interest is paid on balances.



Rocky Mountain Good Health HMO Plans

HMO Plans	Classic 50/80	Classic Copay	Classic 75	Classic 70
Deductible	In-Network	In-Network	In-Network	In-Network
Employee	None	None	None	None
Family	None	None	None	None
Out-of-Pocket Maximum				
Employee	\$1,300	\$2,500	\$2,500	\$4,000
Family	\$2,600	\$5,000	\$5,000	\$8,000
Office Visit PCP/Specialist	\$25/\$50	\$35/\$50	\$40/\$55	\$45/\$60
Lab/X-Ray	\$25/\$50	\$25/\$50	\$25/\$50	\$25/\$50
Urgent Care	Basic Benefit*	\$50	\$55	\$60
Emergency Care	Basic Benefit*	20% after \$150 copay	25% after \$150 copay	30% after \$300 copay
Inpatient Hospital	Basic Benefit*	20% after \$250 copay	25%	30%
Preventive Exams, Screenings & Immunizations	100% covered	100% covered	100% covered	100% covered
RX Choice at Subscriber Level	\$15/40/55 or \$10 Generic Select	\$15/40/55 or \$10 Generic Select	\$15/50/65 or \$10 Generic Select	\$15/50/65 or \$10 Generic Select



***Basic Benefit** — 50% of the first \$1 through \$1,000 of eligible expenses, then 20% of the next \$4,000, with no copayment (100% covered) thereafter.

Rocky Mountain Good Health HMO Plans (continued)

HMO Plans	HMO 500/80	HMO 750/75	HMO 1000/70	HMO 1500/75	HMO 2000/70
Deductible	In-Network	In-Network	In-Network	In-Network	In-Network
Employee	\$500	\$750	\$1,000	\$1,500	\$2,000
Family	\$1,000	\$1,500	\$2,000	\$3,000	\$4,000
Out-of-Pocket Maximum	Does not include deductible	Does not include deductible	Does not include deductible	Does not include deductible	Does not include deductible
Employee	\$3,000	\$3,500	\$3,500	\$3,500	\$4,000
Family	\$6,000	\$7,000	\$7,000	\$7,000	\$8,000
Office Visit PCP/Specialist	\$35/\$50	\$40/\$55	\$45/\$60	\$45/\$65	\$45/\$65
Lab/X-Ray	\$25/\$50	\$25/\$50	\$25/\$50	\$30/\$55	\$30/\$55
Urgent Care	\$50	\$55	\$60	\$65	\$65
Emergency Care	20% after \$150 copay	25% after \$150 copay	30% after deductible	25% after deductible	30% after deductible
Inpatient Hospital (after deductible)	20%	25%	30%	25%	30%
Preventive Exams, Screenings & Immunizations	100% covered	100% covered	100% covered	100% covered	100% covered
RX Choice at Subscriber Level	\$15/50/65 or \$10 Generic Select	\$15/50/65 or \$10 Generic Select	\$15/50/65 or \$10 Generic Select	\$15/60/75 or \$15 Generic Select	\$15/60/75 or \$15 Generic Select

Optional Accident Benefit for HMO deductible plans — available at group level and covers the first \$500 of treatment per accident before deductible and coinsurance apply.

Rocky Mountain Good Health PPO Plans

PPO Plans	PPO 500/80		PPO 750/75		PPO 1000/70	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Employee	\$500		\$750		\$1,000	
Family	\$1,000		\$1,500		\$2,000	
Out-of-Pocket Maximum	Does not include deductible		Does not include deductible		Does not include deductible	
Employee	\$3,000	\$6,000	\$3,500	\$7,000	\$3,500	\$7,000
Family	\$6,000	\$12,000	\$7,000	\$14,000	\$7,000	\$14,000
Office Visit PCP/Specialist	\$35/\$50	50% after deductible	\$40/\$55	50% after deductible	\$45/\$60	50% after deductible
Lab/X-Ray	\$25/\$50	50% after deductible	\$25/\$50	50% after deductible	\$25/\$50	50% after deductible
Urgent Care	\$50	50% after deductible	\$55	50% after deductible	\$60	50% after deductible
Emergency Care	20% after \$150 copay		25% after \$150 copay		30% after \$200 copay	
Inpatient Hospital (after deductible)	20%	50%	25%	50%	30%	50%
Preventive Exams, Screenings & Immunizations	100% covered	not covered	100% covered	not covered	100% covered	not covered
RX Choice at Subscriber Level	\$15/50/65 or \$10 Generic Select	not covered	\$15/50/65 or \$10 Generic Select	not covered	\$15/50/65 or \$10 Generic Select	not covered

PPO Core Plus

Core Plus Hospital	
In-Network	Out-of-Network
\$1,500	\$3,000
\$3,000	\$6,000
Does not include deductible	
\$3,500	\$7,000
\$7,000	\$14,000
not a benefit	
25% after deductible not part of office visit	50% after deductible not part of office visit
not a benefit	
25% after deductible	
25% after deductible	50% after deductible
\$25 copay/exam Not subject to deductible 100% covered	not covered
\$15 Generic	not covered

Rocky Mountain Good Health PPO Plans (continued)

PPO Plans	PPO 1500/75		PPO 2000/70		PPO 3000/65		PPO 5000/70	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible								
Employee	\$1,500		\$2,000		\$3,000		\$5,000	
Family	\$3,000		\$4,000		\$6,000		\$10,000	
Out-of-Pocket Maximum	Does not include deductible		Does not include deductible		Does not include deductible		Does not include deductible	
Employee	\$3,500	\$7,000	\$4,000	\$6,000	\$3,000	\$6,000	\$6,000	\$10,000
Family	\$7,000	\$14,000	\$8,000	\$12,000	\$6,000	\$12,000	\$12,000	\$20,000
Office Visit PCP/Specialist	\$45/\$65	50% after deductible	\$45/\$65	50% after deductible	\$45/\$65	50% after deductible	\$45/\$65	50% after deductible
Lab/X-Ray	\$30/\$55	50% after deductible	\$30/\$55	50% after deductible	\$30/\$55	50% after deductible	\$30/\$55	50% after deductible
Urgent Care	\$65	50% after deductible	\$65	50% after deductible	\$65	50% after deductible	\$65	50% after deductible
Emergency Care	25% after deductible		30% after deductible		35% after deductible		30% after deductible	
Inpatient Hospital (after deductible)	25%	50%	30%	50%	35%	50%	30%	50%
Preventive Exams, Screenings & Immunizations	100% covered	not covered	100% covered	not covered	100% covered	not covered	100% covered	not covered
RX Choice at Subscriber Level	\$15/60/75 or \$15 Generic Select	not covered	\$15/60/75 or \$15 Generic Select	not covered	\$15/60/75 or \$15 Generic Select	not covered	\$15/60/75 or \$15 Generic Select	not covered

Optional Accident Benefit — available at group level and covers the first \$500 of treatment per accident before deductible and coinsurance apply.

Rocky Mountain Good Health Savings Plans

HMO High Deductible Health Plans	HMO HSA 2650/100	HMO HSA 3250/100	HMO HSA 5000/100
Deductible	In-Network	In-Network	In-Network
Employee	\$2,650	\$3,250	\$5,000
Family	\$5,000	\$7,000	\$10,000
Out-of-Pocket Maximum	Includes deductible	Includes deductible	Includes deductible
Employee	\$2,650	\$3,250	\$5,000
Family	\$5,000	\$7,000	\$10,000
Office Visits and Basic Benefits (subject to applicable deductible)	100% covered	100% covered	100% covered
Inpatient Hospital (subject to applicable deductible)	100% covered	100% covered	100% covered
Preventive Exams, Screenings & Immunizations	100% covered	100% covered	100% covered
Prescription Drugs (subject to applicable deductible)	100% covered	100% covered	100% covered
* Preventive Generic Drugs (not subject to deductible)	\$10	\$10	\$10

Rocky Mountain Good Health Savings Plans (continued)

PPO High Deductible Health Plans	PPO HSA 2650/100		PPO HSA 3250/100		PPO HSA 5000/100	
Deductible	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Employee	\$2,650		\$3,250		\$5,000	
Family	\$5,000		\$7,000		\$10,000	
Out-of-Pocket Maximum	Includes deductible		Includes deductible		Includes deductible	
Employee	\$2,650	\$5,000	\$3,250	\$6,000	\$5,000	\$8,000
Family	\$5,000	\$10,000	\$7,000	\$12,000	\$10,000	\$16,000
Office Visits and Basic Benefits (subject to applicable deductible)	100% covered	50% coinsurance	100% covered	50% coinsurance	100% covered	50% coinsurance
Inpatient Hospital (subject to applicable deductible)	100% covered	50% coinsurance	100% covered	50% coinsurance	100% covered	50% coinsurance
Preventive Exams, Screenings & Immunizations	100% covered	not covered	100% covered	not covered	100% covered	not covered
Prescription Drugs (subject to applicable deductible)	100% covered	not covered	100% covered	not covered	100% covered	not covered
* Preventive Generic Drugs (not subject to deductible)	\$10	not covered	\$10	not covered	\$10	not covered

***Preventive Generic Drugs** — certain preventive generic drugs will be covered with a \$10 copay, not subject to deductible
Optional Accident Benefit — available at group level and covers the first \$500 of treatment per accident before deductible and coinsurance apply.



Rocky Mountain Vista Plans

Our Rocky Mountain Vista Plans include low out-of-pocket maximums and predictable office visit copays. The same office visit copay is collected whether the patient seeks primary or specialty care. The Rocky Mountain Vista 1000/70 plan provides 100 percent coverage for lab and x-ray services.

Our Vista Plans provide 100 percent coverage for preventive care not subject to deductible, a standard benefit you have come to expect from Rocky Mountain Health Plans. They also include the popular employee-choice option for prescription drug coverage. This benefit allows employers to offer one plan and give employees the choice to select generic-only or brand-name drug coverage, which ever meets their personal needs and budget.



Rocky Mountain Vista Plans

PPO Plans	PPO 500/70		PPO 1000/70		PPO 1500/70	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Employee	\$500		\$1,000		\$1,500	
Family	\$1,000		\$2,000		\$3,000	
Out-of-Pocket Maximum	Does not include deductible		Does not include deductible		Does not include deductible	
Employee	\$3,000	\$6,000	\$2,000	\$5,000	\$3,000	\$7,000
Family	\$6,000	\$12,000	\$4,000	\$10,000	\$6,000	\$14,000
Office Visit PCP/Specialist	\$35	50% after deductible	\$35	50% after deductible	\$35	50% after deductible
Lab/X-Ray	\$15/\$30	50% after deductible	100% covered	50% after deductible	\$25/\$50	50% after deductible
Urgent Care	\$50	50% after deductible	\$50	50% after deductible	\$50	50% after deductible
Emergency Care	30% after \$150 copay		30% after \$200 copay		30% after \$250 copay	
Inpatient Hospital (after deductible)	30%	50%	30%	50%	30%	50%
Preventive Exams, Screenings & Immunizations	100% covered	not covered	100% covered	not covered	100% covered	not covered
RX Choice at Subscriber Level	\$15/40/55 or \$15 Generic Select	not covered	\$15/40/55 or \$15 Generic Select	not covered	\$15/40/55 or \$15 Generic Select	not covered

Strong and Determined to Be the Best

Our commitment to physician-directed care, with an emphasis on keeping our Members healthy, is the heart of our success. As a health plan founded by physicians, we put people before profits and respect the rights of physicians and patients to make their own medical decisions. We base all our decisions on what is in the best interests of our Members and Providers.

RMHP has one of the largest provider networks in Colorado with more than 2,000 primary care physicians and 7,000 specialists and specialty providers. Our Members have choices when selecting a provider for care, whether it is routine or specialized.



Rocky Mountain Member Option Plans

Available to groups with five or more employees, our Member Option Plans provide flexibility and choice that can be passed along to employees.

Employer groups can choose from a:

- dual option, which includes a choice of any two plan combinations from the HMO, PPO, and HSA plan offerings
- triple option, which includes any three plans available, but must include at least one HSA plan

Rocky Mountain Member Option Plans

HMO Plans	Good Health PPO Plans	Vista PPO Plans	High Deductible Health Plans
Classic 50/80	PPO 500/80	PPO 500/70	HMO HSA 2650/100*
Classic Copay	PPO 750/75	PPO 1000/70	HMO HSA 3250/100*
Classic 75	PPO 1000/70	PPO 1500/70	HMO HSA 5000/100*
Classic 70	PPO 1500/75*		PPO HSA 2650/100*
HMO 500/80	PPO 2000/70*		PPO HSA 3250/100*
HMO 750/75	PPO 3000/65*		PPO HSA 5000/100*
HMO 1000/70	PPO 5000/70*		
HMO 1500/75*	Core Plus Hospital		
HMO 2000/70*			

Same Chiropractic rider must be selected for all non-HDHPs.
*Available with Core Plus Hospital Plan



Employer Group Medicare Retiree Plans

As a leading health plan provider, Rocky Mountain Health Plans has served Medicare beneficiaries since 1977 and we offer comprehensive health and prescription drug benefits to Medicare eligible retirees. Our extensive Medicare experience allows employers to deliver group health care benefits to Medicare eligible retirees in an efficient and affordable way; even if the organization no longer contributes toward retiree health benefits.

Depending on group size, benefit designs can be customized to meet the needs of retirees. For groups with a small number of retirees and who do not qualify for customized plans, we offer our Standard Plan to be independently labeled with the employer group name.

Learn more about our health plans

Rocky Mountain Health Plans is available by telephone between 8:00 A.M. and 5:00 P.M., Monday through Friday, Mountain Time.

www.rmhp.org

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