

Section I - Introduction to the Summary of Benefits for
Rocky Mountain Health Plans
Green Plan + Rx (Cost), Thrifty Plan + Rx (Cost), Standard Plan + Rx (Cost),
and Gold Plan +Rx (Cost)

January 1, 2010 – December 31, 2010
DENVER/BOULDER METRO COLORADO

Rocky Mountain Health Plans is a Federally Qualified HMO with a Medicare contract.

Thank you for your interest in Rocky Mountain Health Plans' Denver/Boulder Metro Colorado Cost Plans: Green Plan +Rx (Cost), Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), and Gold Plan + Rx (Cost). Our plans are offered by Rocky Mountain Health Maintenance Organization known as Rocky Mountain Health Plans, a Medicare Cost Managed Care organization. This Summary of Benefits tells you some features of our plans. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Rocky Mountain Health Plans (RMHP) and ask for the "Evidence of Coverage".

YOU HAVE CHOICES IN YOUR HEALTH CARE

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like RMHP's Green Plan +Rx (Cost), Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), and Gold Plan + Rx (Cost). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may be able to join or leave a plan only at certain times. Please call RMHP at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

HOW CAN I COMPARE MY OPTIONS?

You can compare RMHP's Green Plan +Rx (Cost), Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), and Gold Plan + Rx (Cost) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plans cover and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

WHERE ARE RMHP'S GREEN PLAN + RX (COST), THRIFTY PLAN +RX (COST), STANDARD PLAN + RX (COST), AND GOLD PLAN + RX (COST) AVAILABLE?

The service area for these plans includes: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson Counties, CO. You must live in one of these counties to join the plan in the Denver/Boulder Metro area.

WHO IS ELIGIBLE TO JOIN RMHP'S GREEN PLAN + RX (COST), THRIFTY PLAN +RX (COST), STANDARD PLAN + RX (COST), AND GOLD PLAN + RX (COST)?

You can join RMHP's Green Plan +Rx (Cost), Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), and Gold Plan + Rx (Cost) if you are entitled to Medicare Part A and enrolled in Part B or enrolled in Part B only and live in the service area. However, individuals with End Stage Renal Disease generally are not eligible to enroll in RMHP's Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), or Gold Plan + Rx (Cost) unless they are members of our organization and have been since their dialysis began.

CAN I CHOOSE MY DOCTORS?

RMHP has formed a network of doctors, specialists, and hospitals. You can use any doctor who is part of our network. You may also go to doctors outside of our network. The health providers in our network can change at any time.

You can ask for a current Provider Directory or for an up-to-date list visit us at our website.

Our customer service number is listed at the end of this introduction.

WHAT HAPPENS IF I GO TO A DOCTOR WHO'S NOT IN YOUR NETWORK?

You can always choose to go to a doctor outside our network. We may not pay for the services you receive outside of our network, but Medicare will pay for its share of charges it approves. You will be responsible for Medicare Part B deductible and co-insurance.

DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?

RMHP's Green Plan +Rx (Cost), Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), and Gold Plan + Rx (Cost) do cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

WHERE CAN I GET MY PRESCRIPTIONS IF I JOIN ONE OF THESE PLANS?

RMHP's Green Plan +Rx (Cost), Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), and Gold Plan + Rx (Cost) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at <http://www.rmhp.org>. Our customer service number is listed at the end of this introduction.

WHAT IS A PRESCRIPTION DRUG FORMULARY?

RMHP's Green Plan +Rx (Cost), Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), and Gold Plan + Rx (Cost) use a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at <http://www.rmhp.org>.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

HOW CAN I GET EXTRA HELP WITH PRESCRIPTION DRUG PLAN COSTS?

You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, call:

* 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week;

* The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or

* Your State Medicaid Office.

WHAT ARE MY PROTECTIONS IN THESE PLANS?

All Medicare Cost Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Cost Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 60 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of RMHP's Green Plan +Rx (Cost), Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), and Gold Plan + Rx (Cost), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state, Colorado Foundation for Medical Care at 303-695-3333 or 800-727-7086 toll free. TTY users should call 877-486-2048 toll free.

As a member of RMHP's Green Plan +Rx (Cost), Thrifty Plan +Rx (Cost), Standard Plan + Rx (Cost), and Gold Plan + Rx (Cost) you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state, Colorado Foundation for Medical Care at 303-695-3333 or 800-727-7086 toll free. TTY users should call 877-486-2048 toll free.

WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?

A Medication Therapy Management (MTM) Program is a free service we may offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact RMHP for more details.

WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact RMHP for more details.

- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.
- Erythropoietin (Epoetin Alfa or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and Infusion Drugs provided through DME.

PLAN RATINGS

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select “Compare Medicare Prescription Drug Plans” or “Compare Health Plans and Medigap Policies in Your Area” to compare the plan ratings for Medicare plans in your area. You can also call us directly at 888-282-1420 toll-free or 970-244-7912 to obtain a copy of the plan ratings for this plan. TTY users call 800-704-6370.

Please call Rocky Mountain Health Plans for more information about these plans.

Visit us at www.rmhp.org or, call us:

Customer Service Hours:

Monday, Tuesday, Wednesday, Thursday, Friday, 8:00 a.m. - 8:00 p.m. Mountain Time.
From November 15 through March 1, we are also available 8:00 a.m. - 8:00 p.m., Mountain Time, on weekends and most holidays.

Current and Prospective Members should call toll-free 888-282-1420 for questions related to the Medicare Cost Plan. (TTY/TDD 800-704-6370).

Current and Prospective Members should call locally 970-244-7912 for questions related to the Medicare Cost Plan. (TTY/TDD 970-248-5019).

Current and Prospective Members should call toll-free 888-282-1420 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD 800-704-6370)

Current and Prospective Members should call locally 970-244-7912 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD 970-248-5019)

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227).
TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.
Or, visit www.medicare.gov on the web.

If you have special needs, this document may be available in other formats.

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

SECTION II – SUMMARY OF BENEFITS

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
IMPORTANT INFORMATION					
This Plan offers Medicare Prescription Drug coverage (Part D) as an optional benefit. Refer to "Prescription Drugs" for more information on this coverage.					
1 – Premium and Other Important Information	<p>In 2009 the monthly Part B Premium was \$96.40 and will change for 2010 and the yearly Part B deductible amount was \$135 and will change for 2010.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p>	<p>General \$31.60 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>In-Network \$500 yearly deductible. Contact the plan for services that apply. \$5,000 out-of-pocket limit. This limit includes only Medicare-covered services.</p>	<p>General \$52.70 monthly plan premium in addition to your monthly Medicare Part B premium.</p>	<p>General \$118.20 monthly plan premium in addition to your monthly Medicare Part B premium.</p>	<p>General \$250.30 monthly plan premium in addition to your monthly Medicare Part B premium.</p>

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SECTION II – SUMMARY OF BENEFITS

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>1 – Premium and Other Important Information, continued</p>	<p>Most people will pay the standard monthly Part B premium. However, starting January 1, 2010, some people will pay a higher premium because of their yearly income. (For 2009, this amount was \$85,000 for singles, \$170,000 for married couples. This amount may change for 2010.) For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>				

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SECTION II – SUMMARY OF BENEFITS

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>2 – Doctor and Hospital Choice (For more information, see Emergency – #15 and Urgently Needed Care – #16.)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>In-Network No referral required for network doctors, specialists, and hospitals. Out-of-Network Plan covers you when you travel in the U.S. In- and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services, but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p>	<p>In-Network No referral required for network doctors, specialists, and hospitals. Out-of-Network Plan covers you when you travel in the U.S. In- and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services, but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p>	<p>In-Network No referral required for network doctors, specialists, and hospitals. Out-of-Network Plan covers you when you travel in the U.S. In- and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services, but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p>	<p>In-Network No referral required for network doctors, specialists, and hospitals. Out-of-Network Plan covers you when you travel in the U.S. In- and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services, but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p>

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SECTION II – SUMMARY OF BENEFITS

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
2 – Doctor and Hospital Choice continued		See Page 58 for additional information about Doctor and Hospital Choice.	See Page 58 for additional information about Doctor and Hospital Choice.	See Page 58 for additional information about Doctor and Hospital Choice.	See Page 58 for additional information about Doctor and Hospital Choice.

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SECTION II – SUMMARY OF BENEFITS

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
SUMMARY OF BENEFITS					
INPATIENT CARE					
3 – Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)	In 2009 the amounts for each benefit period were: Days 1 - 60: \$1068 deductible Days 61 - 90: \$267 per day Days 91 - 150: \$534 per lifetime reserve day These amounts will change for 2010. Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.	In-Network For Medicare-covered hospital stays: Days 1 - 7: \$210 copay per day Days 8 - 90: \$0 copay per day Plan covers 60 lifetime reserve days. Cost per lifetime reserve day: Days 1 - 7: \$210 copay per day Days 8 - 60: \$0 copay per day Plan covers 90 days each benefit period.	In-Network For Medicare-covered hospital stays: Days 1 - 5: \$200 copay per day Days 6 - 90: \$0 copay per day Plan covers 60 lifetime reserve days. Cost per lifetime reserve day: Days 1 - 5: \$200 copay per day Days 6 - 60: \$0 copay per day Plan covers 90 days each benefit period.	In-Network \$550 copay for each Medicare-covered hospital stay. Plan covers 60 lifetime reserve days. Plan covers 90 days each benefit period.	In-Network \$450 copay for each Medicare-covered hospital stay. Plan covers 60 lifetime reserve days. Plan covers 90 days each benefit period.

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SECTION II – SUMMARY OF BENEFITS

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
SUMMARY OF BENEFITS					
<p>3 – Inpatient Hospital Care, continued</p>	<p>A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period.</p> <p>There is no limit to the number of benefit periods you can have.</p>				

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>4 – Inpatient Mental Health Care</p>	<p>Same deductible and copay as inpatient hospital care (see "Inpatient Hospital Care" above). 190 day lifetime limit in a Psychiatric Hospital.</p>	<p>In-Network For Medicare-covered hospital stays: Days 1 - 7: \$210 copay per day Days 8 - 90: \$0 copay per day Plan covers 60 lifetime reserve days. Cost per lifetime reserve day: Days 1 - 7: \$210 copay per day Days 8 - 60: \$0 copay per day You get up to 190 days in a Psychiatric Hospital in a lifetime.</p>	<p>In-Network For Medicare-covered hospital stays: Days 1 - 5: \$200 copay per day Days 6 - 90: \$0 copay per day Plan covers 60 lifetime reserve days. Cost per lifetime reserve day: Days 1 - 5: \$200 copay per day Days 6 - 60: \$0 copay per day You get up to 190 days in a Psychiatric Hospital in a lifetime.</p>	<p>In-Network \$550 copay for each Medicare-covered hospital stay. Plan covers 60 lifetime reserve days. You get up to 190 days in a Psychiatric Hospital in a lifetime.</p>	<p>In-Network \$450 copay for each Medicare-covered hospital stay. Plan covers 60 lifetime reserve days. You get up to 190 days in a Psychiatric Hospital in a lifetime.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>5 – Skilled Nursing Facility (in a Medicare-certified skilled nursing facility)</p>	<p>In 2009 the amounts for each benefit period after at least a 3-day covered hospital stay were: Days 1 - 20: \$0 per day Days 21 - 100: \$133.50 per day These amounts will change for 2010. 100 days for each benefit period. A "benefit period" starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins.</p>	<p>In-Network For Medicare-covered SNF stays: Days 1 - 7: \$0 copay per day Days 8 - 100: \$100 copay per day Plan covers up to 100 days each benefit period 3-day prior hospital stay is required.</p>	<p>In-Network For Medicare-covered SNF stays: Days 1 - 10: \$0 copay per day Days 11 - 100: \$100 copay per day Plan covers up to 100 days each benefit period 3-day prior hospital stay is required.</p>	<p>In-Network For Medicare-covered SNF stays: Days 1 - 14: \$0 copay per day Days 15 - 100: \$95 copay per day Plan covers up to 100 days each benefit period 3-day prior hospital stay is required.</p>	<p>In-Network For Medicare-covered SNF stays: Days 1 - 14: \$0 copay per day Days 15 - 100: \$95 copay per day Plan covers up to 100 days each benefit period 3-day prior hospital stay is required.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
5 – Skilled Nursing Facility continued	You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.				
6 – Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	\$0 copay	In-Network \$0 copay for Medicare-covered home health visits.	In-Network \$0 copay for Medicare-covered home health visits.	In-Network \$0 copay for Medicare-covered home health visits.	In-Network \$0 copay for Medicare-covered home health visits.

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
7 – Hospice	You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.	General You must get care from a Medicare-certified hospice. See Page 58 for additional information about Hospice.	General You must get care from a Medicare-certified hospice. See Page 58 for additional information about Hospice.	General You must get care from a Medicare-certified hospice. See Page 58 for additional information about Hospice.	General You must get care from a Medicare-certified hospice. See Page 58 for additional information about Hospice.

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
SUMMARY OF BENEFITS					
OUTPATIENT CARE					
8 – Doctor Office Visits	20% coinsurance	<p>General See "Physical Exams," for more information.</p> <p>In-Network \$15 copay for each primary care doctor visit for Medicare-covered benefits. \$30 copay for each in-area, network urgent care Medicare-covered visit. \$30 copay for each specialist visit for Medicare-covered benefits.</p>	<p>General See "Physical Exams," for more information.</p> <p>In-Network \$20 copay for each primary care doctor visit for Medicare-covered benefits. \$50 copay for each in-area, network urgent care Medicare-covered visit. \$50 copay for each specialist visit for Medicare-covered benefits.</p>	<p>General See "Physical Exams," for more information.</p> <p>In-Network \$20 copay for each primary care doctor visit for Medicare-covered benefits. \$40 copay for each in-area, network urgent care Medicare-covered visit. \$40 copay for each specialist visit for Medicare-covered benefits.</p>	<p>General See "Physical Exams," for more information.</p> <p>In-Network \$15 copay for each primary care doctor visit for Medicare-covered benefits. \$35 copay for each in-area, network urgent care Medicare-covered visit. \$35 copay for each specialist visit for Medicare-covered benefits.</p>

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>9 – Chiropractic Services</p>	<p>Routine care not covered 20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p>General Authorization rules may apply.</p> <p>In-Network 20% of the cost for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p>General Authorization rules may apply.</p> <p>In-Network 20% of the cost for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p>General Authorization rules may apply.</p> <p>In-Network 20% of the cost for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p>General Authorization rules may apply.</p> <p>In-Network 20% of the cost for each Medicare-covered visit. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>

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10 – Podiatry Services	Routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	In-Network \$30 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.	In-Network \$50 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.	In-Network \$40 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.	In-Network \$35 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.
11 – Outpatient Mental Health Care	45% coinsurance for most outpatient mental health services.	General Authorization rules may apply.	General Authorization rules may apply.	General Authorization rules may apply.	General Authorization rules may apply.
		In-Network \$30 copay for each Medicare-covered individual or group therapy visit.	In-Network \$50 copay for each Medicare-covered individual or group therapy visit.	In-Network \$40 copay for each Medicare-covered individual or group therapy visit.	In-Network \$35 copay for each Medicare-covered individual or group therapy visit.

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Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
12 – Outpatient Substance Abuse Care	20% coinsurance	<p>General Authorization rules may apply.</p> <p>In-Network \$30 copay for Medicare-covered individual or group visits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$50 copay for Medicare-covered individual or group visits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$40 copay for Medicare-covered individual or group visits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$35 copay for Medicare-covered individual or group visits.</p>
13 – Outpatient Services/ Surgery	20% coinsurance for the doctor. 20% of outpatient facility charges.	<p>General Authorization rules may apply.</p> <p>In-Network \$350 copay for each Medicare-covered ambulatory surgical center visit. \$350 copay for each Medicare-covered outpatient hospital facility visit.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$400 copay for each Medicare-covered ambulatory surgical center visit. \$400 copay for each Medicare-covered outpatient hospital facility visit.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$300 copay for each Medicare-covered ambulatory surgical center visit. \$300 copay for each Medicare-covered outpatient hospital facility visit.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$250 copay for each Medicare-covered ambulatory surgical center visit. \$250 copay for each Medicare-covered outpatient hospital facility visit.</p>

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
14 – Ambulance Services (medically necessary ambulance services)	20% coinsurance	<p>General Authorization rules may apply.</p> <p>In-Network \$150 copay for Medicare-covered ambulance benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$150 copay for Medicare-covered ambulance benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$100 copay for Medicare-covered ambulance benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$100 copay for Medicare-covered ambulance benefits.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>15 – Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p>20% coinsurance for the doctor. 20% of facility charge, or a set copay per emergency room visit. You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit. NOT covered outside the U.S. except under limited circumstances.</p>	<p>General \$50 copay for Medicare-covered emergency room visits. Worldwide coverage. If you are admitted to the hospital within 24-hours for the same condition, you pay \$0 for the emergency room visit.</p>	<p>General \$50 copay for Medicare-covered emergency room visits. Not covered outside the U.S. except under limited circumstances. Contact the plan for more details. If you are admitted to the hospital within 24-hours for the same condition, you pay \$0 for the emergency room visit.</p>	<p>General \$50 copay for Medicare-covered emergency room visits. Not covered outside the U.S. except under limited circumstances. Contact the plan for more details. If you are admitted to the hospital within 24-hours for the same condition, you pay \$0 for the emergency room visit.</p>	<p>General \$50 copay for Medicare-covered emergency room visits. Worldwide coverage. If you are admitted to the hospital within 24-hours for the same condition, you pay \$0 for the emergency room visit.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>16 – Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance, or a set copay. NOT covered outside the U.S. except under limited circumstances.</p>	<p>General \$30 copay for Medicare-covered urgently needed care visits. See Page 58 for additional information about Urgently Needed Care.</p>	<p>General \$50 copay for Medicare-covered urgently needed care visits.</p>	<p>General \$40 copay for Medicare-covered urgently needed care visits.</p>	<p>General \$35 copay for Medicare-covered urgently needed care visits. See Page 58 for additional information about Urgently Needed Care.</p>
<p>17 – Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)</p>	<p>20% coinsurance.</p>	<p>In-Network \$15 copay for Medicare-covered Occupational Therapy visits. \$15 copay for Medicare-covered Physical and/or Speech/Language Therapy visits. See Page 58 for additional information about Outpatient Rehabilitation Services.</p>	<p>In-Network \$15 copay for Medicare-covered Occupational Therapy visits. \$15 copay for Medicare-covered Physical and/or Speech/Language Therapy visits. See Page 58 for additional information about Outpatient Rehabilitation Services.</p>	<p>In-Network \$15 copay for Medicare-covered Occupational Therapy visits. \$15 copay for Medicare-covered Physical and/or Speech/Language Therapy visits. See Page 58 for additional information about Outpatient Rehabilitation Services.</p>	<p>In-Network \$15 copay for Medicare-covered Occupational Therapy visits. \$15 copay for Medicare-covered Physical and/or Speech/Language Therapy visits. See Page 58 for additional information about Outpatient Rehabilitation Services.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
SUMMARY OF BENEFITS					
OUTPATIENT MEDICAL SERVICES AND SUPPLIES					
18 – Durable Medical Equipment (includes wheelchairs, oxygen, etc.)	20% coinsurance	General Authorization rules may apply.	General Authorization rules may apply.	General Authorization rules may apply.	General Authorization rules may apply.
		In-Network 20% of the cost for Medicare-covered items.	In-Network 20% of the cost for Medicare-covered items.	In-Network 20% of the cost for Medicare-covered items.	In-Network 20% of the cost for Medicare-covered items.
19 – Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)	20% coinsurance	General Authorization rules may apply.	General Authorization rules may apply.	General Authorization rules may apply.	General Authorization rules may apply.
		In-Network 20% of the cost for Medicare-covered items.	In-Network 20% of the cost for Medicare-covered items.	In-Network 20% of the cost for Medicare-covered items.	In-Network 20% of the cost for Medicare-covered items.

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>20 – Diabetes Self-Monitoring Training, Nutrition Therapy and Supplies (includes coverage for glucose monitors, test strips, lancets, screening tests, and self-management training)</p>	<p>20% coinsurance Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p>In-Network \$0 copay for Diabetes self-monitoring training. \$0 copay for Nutrition Therapy for Diabetes. 20% of the cost for Diabetes supplies.</p>	<p>In-Network \$0 copay for Diabetes self-monitoring training. \$0 copay for Nutrition Therapy for Diabetes. 20% of the cost for Diabetes supplies.</p>	<p>In-Network \$0 copay for Diabetes self-monitoring training. \$0 copay for Nutrition Therapy for Diabetes. 20% of the cost for Diabetes supplies.</p>	<p>In-Network \$0 copay for Diabetes self-monitoring training. \$0 copay for Nutrition Therapy for Diabetes. 20% of the cost for Diabetes supplies.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>21 – Diagnostic Tests, X-Rays, and Lab Services</p>	<p>20% coinsurance for diagnostic tests and x-rays. \$0 copay for Medicare-covered lab services. Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered lab services. \$0 to \$350 copay [or 0% to 20% of the cost] for Medicare-covered diagnostic procedures and tests. 20% of the cost for Medicare-covered X-rays. 20% of the cost for Medicare-covered diagnostic radiology services. 20% of the cost for Medicare-covered therapeutic radiology services.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered lab services. \$0 to \$400 copay for Medicare-covered diagnostic procedures and tests. 20% of the cost for Medicare-covered X-rays. \$0 to \$150 copay for Medicare-covered diagnostic radiology services. 20% of the cost for Medicare-covered therapeutic radiology services.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered lab services. \$0 to \$300 copay for Medicare-covered diagnostic procedures and tests. \$0 copay for Medicare-covered X-rays. \$0 to \$150 copay for Medicare-covered diagnostic radiology services. 20% of the cost for Medicare-covered therapeutic radiology services.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered lab services. \$0 to \$250 copay for Medicare-covered diagnostic procedures and tests. \$0 copay for Medicare-covered X-rays. \$0 to \$150 copay for Medicare-covered diagnostic radiology services. 20% of the cost for Medicare-covered therapeutic radiology services.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
21 – Diagnostic Tests, X-Rays, and Lab Services, continued	<p>Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition.</p> <p>Medicare does not cover most routine screening tests, like checking your cholesterol.</p>	<p>Separate Office Visit cost sharing of \$15 to \$30 may apply.</p> <p>See Page 58–59 for additional information about Diagnostic Tests, X-Rays, and Lab Services.</p>	<p>Separate Office Visit cost sharing of \$20 to \$50 may apply.</p> <p>See Page 58–59 for additional information about Diagnostic Tests, X-Rays, and Lab Services.</p>	<p>Separate Office Visit cost sharing of \$20 to \$40 may apply.</p> <p>See Page 58–59 for additional information about Diagnostic Tests, X-Rays, and Lab Services.</p>	<p>Separate Office Visit cost sharing of \$15 to \$35 may apply.</p> <p>See Page 58–59 for additional information about Diagnostic Tests, X-Rays, and Lab Services.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
SUMMARY OF BENEFITS					
PREVENTIVE SERVICES					
22 – Bone Mass Measurement (for people with Medicare who are at risk)	20% coinsurance Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.	In-Network \$0 copay for Medicare-covered bone mass measurement.	In-Network \$0 copay for Medicare-covered bone mass measurement.	In-Network \$0 copay for Medicare-covered bone mass measurement.	In-Network \$0 copay for Medicare-covered bone mass measurement.
23 – Colorectal Screening Exams (for people with Medicare age 50 and older)	20% coinsurance Covered when you are high risk or when you are age 50 and older.	In-Network \$0 copay for – Medicare-covered colorectal screenings – up to 1 additional screening See Page 59 for additional information about Colorectal Screening Exams.	In-Network \$0 copay for – Medicare-covered colorectal screenings – up to 1 additional screening See Page 59 for additional information about Colorectal Screening Exams.	In-Network \$0 copay for – Medicare-covered colorectal screenings – up to 1 additional screening See Page 59 for additional information about Colorectal Screening Exams.	In-Network \$0 copay for – Medicare-covered colorectal screenings – up to 1 additional screening See Page 59 for additional information about Colorectal Screening Exams.

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>24 – Immunizations (Flu vaccine, Hepatitis B vaccine – for people with Medicare who are at risk, Pneumonia vaccine)</p>	<p>\$0 copay for Flu and Pneumonia vaccines. 20% coinsurance for Hepatitis B vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</p>	<p>In-Network \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for Flu and Pneumonia vaccines.</p>	<p>In-Network \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for Flu and Pneumonia vaccines.</p>	<p>In-Network \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for Flu and Pneumonia vaccines.</p>	<p>In-Network \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for Flu and Pneumonia vaccines.</p>
<p>25 – Mammograms (Annual Screening) (for women with Medicare age 40 and older)</p>	<p>20% coinsurance No referral needed. Covered once a year for all women with Medicare age 40 and older.</p>	<p>In-Network \$0 copay for Medicare-covered screening mammograms – up to 1 additional screening mammogram</p>	<p>In-Network \$0 copay for Medicare-covered screening mammograms – up to 1 additional screening mammogram</p>	<p>In-Network \$0 copay for Medicare-covered screening mammograms – up to 1 additional screening mammogram</p>	<p>In-Network \$0 copay for Medicare-covered screening mammograms – up to 1 additional screening mammogram</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
25 – Mammograms, continued	One baseline mammogram covered for women with Medicare between age 35 and 39.	See Page 59 for additional information about Mammograms.	See Page 59 for additional information about Mammograms.	See Page 59 for additional information about Mammograms.	See Page 59 for additional information about Mammograms.
26 – Pap Smears and Pelvic Exams (for women with Medicare)	\$0 copay for Pap smears Covered once every 2 years. Covered once a year for women with Medicare at high risk. 20% coinsurance for Pelvic Exams.	In-Network \$0 copay for Medicare-covered pap smears and pelvic exams. – up to 1 additional pap smear and pelvic exam See Page 59 for additional information about Pap Smears and Pelvic Exams.	In-Network \$0 copay for Medicare-covered pap smears and pelvic exams. – up to 1 additional pap smear and pelvic exam See Page 59 for additional information about Pap Smears and Pelvic Exams.	In-Network \$0 copay for Medicare-covered pap smears and pelvic exams. – up to 1 additional pap smear and pelvic exam See Page 59 for additional information about Pap Smears and Pelvic Exams.	In-Network \$0 copay for Medicare-covered pap smears and pelvic exams. – up to 1 additional pap smear and pelvic exam See Page 59 for additional information about Pap Smears and Pelvic Exams.
27 – Prostate Cancer Screening Exams (for men with Medicare age 50 and older)	20% coinsurance for the digital rectal exam. \$0 for the PSA test; 20% coinsurance for other related services.	In-Network \$0 copay for – Medicare-covered prostate cancer screening – up to 1 additional screening	In-Network \$0 copay for – Medicare-covered prostate cancer screening – up to 1 additional screening	In-Network \$0 copay for – Medicare-covered prostate cancer screening – up to 1 additional screening	In-Network \$0 copay for – Medicare-covered prostate cancer screening – up to 1 additional screening

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>27 – Prostate Cancer Screening Exams, continued</p>	<p>Covered once a year for all men with Medicare over age 50.</p>	<p>See Page 59 for additional information about Prostate Cancer Screening Exams.</p>	<p>See Page 59 for additional information about Prostate Cancer Screening Exams.</p>	<p>See Page 59 for additional information about Prostate Cancer Screening Exams.</p>	<p>See Page 59 for additional information about Prostate Cancer Screening Exams.</p>
<p>28 – End-Stage Renal Disease</p>	<p>20% coinsurance for renal dialysis. 20% coinsurance for Nutrition Therapy for End-Stage Renal Disease. Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor.</p>	<p>General Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p>	<p>General Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p>	<p>General Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p>	<p>General Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p>
		<p>In-Network \$0 copay for renal dialysis. \$0 copay for Nutrition Therapy for End-Stage Renal Disease.</p>	<p>In-Network \$0 copay for renal dialysis. \$0 copay for Nutrition Therapy for End-Stage Renal Disease.</p>	<p>In-Network \$0 copay for renal dialysis. \$0 copay for Nutrition Therapy for End-Stage Renal Disease.</p>	<p>In-Network \$0 copay for renal dialysis. \$0 copay for Nutrition Therapy for End-Stage Renal Disease.</p>

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
28 – End-Stage Renal Disease, continued	These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.				

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>29 – Prescription Drugs</p>	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p>Drugs covered under Medicare Part B 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p>	<p>Drugs covered under Medicare Part B 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p>	<p>Drugs covered under Medicare Part B 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p>	<p>Drugs covered under Medicare Part B 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p>
		<p>Drugs covered under Medicare Part D General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.rmhp.org on the web.</p>	<p>Drugs covered under Medicare Part D General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.rmhp.org on the web.</p>	<p>Drugs covered under Medicare Part D General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.rmhp.org on the web.</p>	<p>Drugs covered under Medicare Part D General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.rmhp.org on the web.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>29 – Prescription Drugs continued</p>		<p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> – have limited incomes, – live in long term care facilities, or – have access to Indian/Tribal/Urban (Indian Health Service). <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and DC).</p> <p>This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>	<p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> – have limited incomes, – live in long term care facilities, or – have access to Indian/Tribal/Urban (Indian Health Service). <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and DC).</p> <p>This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>	<p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> – have limited incomes, – live in long term care facilities, or – have access to Indian/Tribal/Urban (Indian Health Service). <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and DC).</p> <p>This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>	<p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> – have limited incomes, – live in long term care facilities, or – have access to Indian/Tribal/Urban (Indian Health Service). <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and DC).</p> <p>This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Green Plan + Rx (Cost) for certain drugs.</p>	<p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Thrifty Plan + Rx (Cost) for certain drugs.</p>	<p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Standard Plan + Rx (Cost) for certain drugs.</p>	<p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Gold Plan + Rx (Cost) for certain drugs.</p>

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p>	<p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p>	<p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p>	<p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p>If you request a formulary exception for a drug and RMHP approves the exception, you will pay Preferred Brand Drug cost-sharing for that drug.</p> <p>In-Network \$120 deductible on all drugs except Generic Drugs.</p> <p>Initial Coverage After you pay your yearly deductible, you pay the following until total yearly drug costs reach \$2,830:</p> <p>Retail Pharmacy <i>Generic Drugs</i> – \$12 copay for a one-month (30-day) supply of drugs in this tier – \$36 copay for a three-month (90-day) supply of drugs in this tier</p>	<p>If you request a formulary exception for a drug and RMHP approves the exception, you will pay Preferred Brand Drug cost-sharing for that drug.</p> <p>In-Network \$115 deductible on all drugs except Generic Drugs.</p> <p>Initial Coverage After you pay your yearly deductible, you pay the following until total yearly drug costs reach \$2,830:</p> <p>Retail Pharmacy <i>Generic Drugs</i> – \$12 copay for a one-month (30-day) supply of drugs in this tier – \$36 copay for a three-month (90-day) supply of drugs in this tier</p>	<p>If you request a formulary exception for a drug and RMHP approves the exception, you will pay Preferred Brand Drug cost-sharing for that drug.</p> <p>In-Network \$0 deductible.</p> <p>Initial Coverage You pay the following until total yearly drug costs reach \$2,830:</p> <p>Retail Pharmacy <i>Generic Drugs</i> – \$10 copay for a one-month (30-day) supply of drugs in this tier – \$30 copay for a three-month (90-day) supply of drugs in this tier</p>	<p>If you request a formulary exception for a drug and RMHP approves the exception, you will pay Preferred Brand Drug cost-sharing for that drug.</p> <p>In-Network \$0 deductible.</p> <p>Initial Coverage You pay the following until total yearly drug costs reach \$2,830:</p> <p>Retail Pharmacy <i>Generic Drugs</i> – \$8.50 copay for a one-month (30-day) supply of drugs in this tier – \$25.50 copay for a three-month (90-day) supply of drugs in this tier</p>

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>29 – Prescription Drugs continued</p>		<p><i>Preferred Brand Drugs</i> – \$36 copay for a one-month (30-day) supply of drugs in this tier – \$108 copay for a three-month (90-day) supply of drugs in this tier <i>Non-Preferred Brand Drugs</i> – \$56 copay for a one-month (30-day) supply of drugs in this tier – \$168 copay for a three-month (90-day) supply of drugs in this tier <i>Specialty Drugs</i> – 30% coinsurance for a one-month (30-day) supply of drugs in this tier – 30% coinsurance for a three-month (90-day) supply of drugs in this tier</p>	<p><i>Preferred Brand Drugs</i> – \$40 copay for a one-month (30-day) supply of drugs in this tier – \$120 copay for a three-month (90-day) supply of drugs in this tier <i>Non-Preferred Brand Drugs</i> – \$60 copay for a one-month (30-day) supply of drugs in this tier – \$180 copay for a three-month (90-day) supply of drugs in this tier <i>Specialty Drugs</i> – 30% coinsurance for a one-month (30-day) supply of drugs in this tier – 30% coinsurance for a three-month (90-day) supply of drugs in this tier</p>	<p><i>Preferred Brand Drugs</i> – \$40 copay for a one-month (30-day) supply of drugs in this tier – \$120 copay for a three-month (90-day) supply of drugs in this tier <i>Non-Preferred Brand Drugs</i> – \$60 copay for a one-month (30-day) supply of drugs in this tier – \$180 copay for a three-month (90-day) supply of drugs in this tier <i>Specialty Drugs</i> – 33% coinsurance for a one-month (30-day) supply of drugs in this tier – 33% coinsurance for a three-month (90-day) supply of drugs in this tier</p>	<p><i>Preferred Brand Drugs</i> – \$38 copay for a one-month (30-day) supply of drugs in this tier – \$114 copay for a three-month (90-day) supply of drugs in this tier <i>Non-Preferred Brand Drugs</i> – \$58 copay for a one-month (30-day) supply of drugs in this tier – \$174 copay for a three-month (90-day) supply of drugs in this tier <i>Specialty Drugs</i> – 33% coinsurance for a one-month (30-day) supply of drugs in this tier – 33% coinsurance for a three-month (90-day) supply of drugs in this tier</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p>Long Term Care Pharmacy <i>Generic Drugs</i> – \$12 copay for a one-month (31-day) supply of drugs in this tier</p> <p><i>Preferred Brand Drugs</i> – \$36 copay for a one-month (31-day) supply of drugs in this tier</p> <p><i>Non-Preferred Brand Drugs</i> – \$56 copay for a one-month (31-day) supply of drugs in this tier</p> <p>Specialty Drugs – 30% coinsurance for a one-month (31-day) supply of drugs in this tier</p>	<p>Long Term Care Pharmacy <i>Generic Drugs</i> – \$12 copay for a one-month (31-day) supply of drugs in this tier</p> <p><i>Preferred Brand Drugs</i> – \$40 copay for a one-month (31-day) supply of drugs in this tier</p> <p><i>Non-Preferred Brand Drugs</i> – \$60 copay for a one-month (31-day) supply of drugs in this tier</p> <p>Specialty Drugs – 30% coinsurance for a one-month (31-day) supply of drugs in this tier</p>	<p>Long Term Care Pharmacy <i>Generic Drugs</i> – \$10 copay for a one-month (31-day) supply of drugs in this tier</p> <p><i>Preferred Brand Drugs</i> – \$40 copay for a one-month (31-day) supply of drugs in this tier</p> <p><i>Non-Preferred Brand Drugs</i> – \$60 copay for a one-month (31-day) supply of drugs in this tier</p> <p>Specialty Drugs – 33% coinsurance for a one-month (31-day) supply of drugs in this tier</p>	<p>Long Term Care Pharmacy <i>Generic Drugs</i> – \$8.50 copay for a one-month (31-day) supply of drugs in this tier</p> <p><i>Preferred Brand Drugs</i> – \$38 copay for a one-month (31-day) supply of drugs in this tier</p> <p><i>Non-Preferred Brand Drugs</i> – \$58 copay for a one-month (31-day) supply of drugs in this tier</p> <p>Specialty Drugs – 33% coinsurance for a one-month (31-day) supply of drugs in this tier</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p>Mail Order <i>Generic Drugs</i> – \$24 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Preferred Brand Drugs</i> – \$72 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Non-Preferred Brand Drugs</i> – \$112 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Specialty Drugs</i> – 30% coinsurance for a three-month (90-day) supply of drugs in this tier</p>	<p>Mail Order <i>Generic Drugs</i> – \$24 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Preferred Brand Drugs</i> – \$80 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Non-Preferred Brand Drugs</i> – \$120 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Specialty Drugs</i> – 30% coinsurance for a three-month (90-day) supply of drugs in this tier</p>	<p>Mail Order <i>Generic Drugs</i> – \$20 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Preferred Brand Drugs</i> – \$80 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Non-Preferred Brand Drugs</i> – \$120 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Specialty Drugs</i> – 33% coinsurance for a three-month (90-day) supply of drugs in this tier</p>	<p>Mail Order <i>Generic Drugs</i> – \$17 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Preferred Brand Drugs</i> – \$76 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Non-Preferred Brand Drugs</i> – \$116 copay for a three-month (90-day) supply of drugs in this tier</p> <p><i>Specialty Drugs</i> – 33% coinsurance for a three-month (90-day) supply of drugs in this tier</p>

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Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p>Coverage Gap After your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550.</p>	<p>Coverage Gap After your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550.</p>	<p>Coverage Gap After your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550.</p>	<p>Coverage Gap The plan covers many generics (65% – 99 % of formulary generic drugs) through the coverage gap. You pay the following: Retail Pharmacy <i>Generic Drugs</i> – \$8.50 copay for a one-month (30-day) supply of all drugs covered in this tier – \$25.50 copay for a three-month (90-day) supply of all drugs covered in this tier Long Term Care Pharmacy <i>Generic Drugs</i> – \$8.50 copay for a one-month (31-day) supply of all drugs covered in this tier</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p>Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$ 4,550, you pay the greater of: – A \$ 2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or – 5% coinsurance.</p>	<p>Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$ 4,550, you pay the greater of: – A \$ 2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or – 5% coinsurance.</p>	<p>Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$ 4,550, you pay the greater of: – A \$ 2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or – 5% coinsurance.</p>	<p>Mail Order <i>Generic Drugs</i> – \$17 copay for a three-month (90-day) supply of all drugs covered in this tier For all other covered drugs, after your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550. Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of: – A \$ 2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or – 5% coinsurance.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>29 – Prescription Drugs continued</p>		<p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Green Plan + Rx (Cost).</p>	<p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Thrifty Plan + Rx (Cost).</p>	<p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Standard Plan + Rx (Cost).</p>	<p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Gold Plan + Rx (Cost).</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>29 – Prescription Drugs continued</p>		<p>Out-of-Network Initial Coverage After you pay your yearly deductible, you will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,830: <i>Generic Drugs</i> – \$12 copay for a one-month (30-day) supply of drugs in this tier Preferred Brand Drugs – \$36 copay for a one-month (30-day) supply of drugs in this tier</p>	<p>Out-of-Network Initial Coverage After you pay your yearly deductible, you will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,830: <i>Generic Drugs</i> – \$12 copay for a one-month (30-day) supply of drugs in this tier Preferred Brand Drugs – \$40 copay for a one-month (30-day) supply of drugs in this tier</p>	<p>Out-of-Network Initial Coverage You will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,830: <i>Generic Drugs</i> – \$10 copay for a one-month (30-day) supply of drugs in this tier Preferred Brand Drugs – \$40 copay for a one-month (30-day) supply of drugs in this tier</p>	<p>Out-of-Network Initial Coverage You will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,830: <i>Generic Drugs</i> – \$8.50 copay for a one-month (30-day) supply of drugs in this tier Preferred Brand Drugs – \$38 copay for a one-month (30-day) supply of drugs in this tier</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p><i>Non-Preferred Brand Drugs</i></p> <p>– \$56 copay for a one-month (30-day) supply of drugs in this tier</p> <p><i>Specialty Drugs</i></p> <p>– 30% coinsurance for a one-month (30-day) supply of drugs in this tier</p>	<p><i>Non-Preferred Brand Drugs</i></p> <p>– \$60 copay for a one-month (30-day) supply of drugs in this tier</p> <p><i>Specialty Drugs</i></p> <p>– 30% coinsurance for a one-month (30-day) supply of drugs in this tier</p>	<p><i>Non-Preferred Brand Drugs</i></p> <p>– \$60 copay for a one-month (30-day) supply of drugs in this tier</p> <p><i>Specialty Drugs</i></p> <p>– 33% coinsurance for a one-month (30-day) supply of drugs in this tier</p>	<p><i>Non-Preferred Brand Drugs</i></p> <p>– \$58 copay for a one-month (30-day) supply of drugs in this tier</p> <p><i>Specialty Drugs</i></p> <p>– 33% coinsurance for a one-month (30-day) supply of drugs in this tier</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p>Out-of-Network Coverage Gap</p> <p>After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550.</p> <p>You will not be reimbursed by Green Plan + Rx (Cost) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Green Plan + Rx (Cost) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>	<p>Out-of-Network Coverage Gap</p> <p>After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550.</p> <p>You will not be reimbursed by Thrifty Plan + Rx (Cost) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Thrifty Plan + Rx (Cost) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>	<p>Out-of-Network Coverage Gap</p> <p>After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550.</p> <p>You will not be reimbursed by Standard Plan + Rx (Cost) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Standard Plan + Rx (Cost) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>	<p>Out-of-Network Coverage Gap</p> <p>You will be reimbursed for these drugs purchased out-of-network up to the full cost of the drug minus the following: <i>Generic Drugs</i> – \$8.50 copay for a one-month (30-day) supply of all drugs covered in this tier</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued					<p><i>Preferred Brand</i></p> <ul style="list-style-type: none"> – After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550. You will not be reimbursed by Gold Plan + Rx (Cost) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Gold Plan + Rx (Cost) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued					<p><i>Non-Preferred Brand</i></p> <ul style="list-style-type: none"> – After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550. You will not be reimbursed by Gold Plan + Rx (Cost) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Gold Plan + Rx (Cost) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>29 – Prescription Drugs continued</p>					<p><i>Specialty Drugs</i></p> <ul style="list-style-type: none"> – After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550. You will not be reimbursed by Gold Plan + Rx (Cost) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Gold Plan + Rx (Cost) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
29 – Prescription Drugs continued		<p>Out-of-Network Catastrophic Coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <ul style="list-style-type: none"> – A \$ 2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or – 5% coinsurance. 	<p>Out-of-Network Catastrophic Coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <ul style="list-style-type: none"> – A \$ 2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or – 5% coinsurance. 	<p>Out-of-Network Catastrophic Coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <ul style="list-style-type: none"> – A \$ 2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or – 5% coinsurance. 	<p>Out-of-Network Catastrophic Coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <ul style="list-style-type: none"> – A \$ 2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or – 5% coinsurance.

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
30 – Dental Services	Preventive dental services (such as cleaning) not covered.	In-Network In general, preventive dental benefits (such as cleaning) not covered. However, this plan covers preventive dental benefits for an extra cost (see "Optional Benefits.") \$0 to \$1,470 copay [or 0% to 20% of the cost] for Medicare-covered dental benefits. See Page 59 for additional information about Dental Services.	In-Network In general, preventive dental benefits (such as cleaning) not covered. However, this plan covers preventive dental benefits for an extra cost (see "Optional Benefits.") \$0 to \$1,000 copay [or 0% to 20% of the cost] for Medicare-covered dental benefits. See Page 59 for additional information about Dental Services.	In-Network In general, preventive dental benefits (such as cleaning) not covered. However, this plan covers preventive dental benefits for an extra cost (see "Optional Benefits.") \$0 to \$550 copay [or 0% to 20% of the cost] for Medicare-covered dental benefits. See Page 59 for additional information about Dental Services.	In-Network In general, preventive dental benefits (such as cleaning) not covered. However, this plan covers preventive dental benefits for an extra cost (see "Optional Benefits.") \$0 to \$450 copay [or 0% to 20% of the cost] for Medicare-covered dental benefits. See Page 59 for additional information about Dental Services.
31 – Hearing Services	Routine hearing exams and hearing aids not covered. 20% coinsurance for diagnostic hearing exams.	In-Network Hearing aids not covered. – \$30 copay for Medicare-covered diagnostic hearing exams	In-Network Hearing aids not covered. – \$50 copay for Medicare-covered diagnostic hearing exams	In-Network Hearing aids not covered. – \$40 copay for Medicare-covered diagnostic hearing exams	In-Network Hearing aids not covered. – \$35 copay for Medicare-covered diagnostic hearing exams

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
31 – Hearing Services, continued		– \$20 copay for up to 1 routine hearing test every year See Page 59 for additional information about Hearing Services.	– \$20 copay for up to 1 routine hearing test every year See Page 59 for additional information about Hearing Services.	– \$20 copay for up to 1 routine hearing test every year See Page 59 for additional information about Hearing Services.	– \$20 copay for up to 1 routine hearing test every year See Page 59 for additional information about Hearing Services.

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
32 – Vision Services	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>In-Network \$0 copay for – one pair of eyeglasses or contact lenses after cataract surgery – \$15 to \$30 copay for exams to diagnose and treat diseases and conditions of the eye. – \$0 copay for up to 1 routine eye exam every year</p>	<p>In-Network \$0 copay for – one pair of eyeglasses or contact lenses after cataract surgery – \$20 to \$50 copay for exams to diagnose and treat diseases and conditions of the eye. Non-Medicare-covered eye exams and glasses not covered.</p>	<p>In-Network \$0 copay for – one pair of eyeglasses or contact lenses after cataract surgery – \$20 to \$40 copay for exams to diagnose and treat diseases and conditions of the eye. Non-Medicare-covered eye exams and glasses not covered.</p>	<p>In-Network \$0 copay for – one pair of eyeglasses or contact lenses after cataract surgery – \$15 to \$35 copay for exams to diagnose and treat diseases and conditions of the eye. – \$15 copay for up to 1 routine eye exam every year</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
33 – Physical Exams	<p>20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage.</p> <p>When you get Medicare Part B, you can get a one time physical exam within the first 12 months of your new Part B coverage. The coverage does not include lab tests.</p>	<p>In-Network \$0 copay for routine exams. Limited to 1 exam every year. See Page 60 for additional information about Physical Exams.</p>	<p>In-Network \$0 copay for routine exams. Limited to 1 exam every year. See Page 60 for additional information about Physical Exams.</p>	<p>In-Network \$0 copay for routine exams. Limited to 1 exam every year. See Page 60 for additional information about Physical Exams.</p>	<p>In-Network \$0 copay for routine exams. Limited to 1 exam every year. See Page 60 for additional information about Physical Exams.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
<p>34 – Health/Wellness Education</p>	<p>Smoking Cessation: Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period if you are diagnosed with a smoking-related illness or are taking medicine that may be affected by tobacco. Each counseling attempt includes up to four face-to-face visits. You pay coinsurance, and Part B deductible applies.</p>	<p>In-Network The plan covers the following health/wellness education benefits: – Written health education materials, including Newsletters – \$0 copay for each Medicare-covered smoking cessation counseling session.</p>	<p>In-Network The plan covers the following health/wellness education benefits: – Written health education materials, including Newsletters – \$0 copay for each Medicare-covered smoking cessation counseling session.</p>	<p>In-Network The plan covers the following health/wellness education benefits: – Written health education materials, including Newsletters – \$0 copay for each Medicare-covered smoking cessation counseling session.</p>	<p>In-Network The plan covers the following health/wellness education benefits: – Written health education materials, including Newsletters – \$0 copay for each Medicare-covered smoking cessation counseling session.</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
Transportation (Routine)	Not covered.	In-Network This plan does not cover routine transportation.	In-Network This plan does not cover routine transportation.	In-Network This plan does not cover routine transportation.	In-Network This plan does not cover routine transportation.
Acupuncture	Not covered.	In-Network This plan does not cover Acupuncture.	In-Network This plan does not cover Acupuncture.	In-Network This plan does not cover Acupuncture.	In-Network This plan does not cover Acupuncture.

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
OPTIONAL SUPPLEMENTAL PACKAGE #1					
Premium and Other Important Information		<p>General Package: 1 - Dental Services: \$15.50 monthly premium, in addition to your \$31.60 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: – Dental Services \$1,500 limit every year for these benefits.</p>	<p>General Package: 1 - Dental Services: \$15.50 monthly premium, in addition to your \$52.70 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: – Dental Services \$1,500 limit every year for these benefits.</p>	<p>General Package: 1 - Dental Services: \$15.50 monthly premium, in addition to your \$18.20 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: – Dental Services \$1,500 limit for dental benefits every year</p>	<p>General Package: 1 - Dental Services: \$15.50 monthly premium, in addition to your \$250.30 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: – Dental Services \$1,500 limit for dental benefits every year</p>

If you have any questions about these Plans' benefits or costs, please contact Rocky Mountain Health Plans for details.

Section II – Summary of Benefits

Benefit	Original Medicare	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
OPTIONAL SUPPLEMENTAL PACKAGE #1					
Dental Services	<p>General Plan offers additional comprehensive dental benefits.</p> <p>In-Network – 30% of the cost for up to 2 cleanings every year – 30% of the cost for fluoride treatments – 30% of the cost for up to 2 oral exams every year – 50% of the cost for dental x-rays \$1,500 limit for dental benefits every year See Page 60–61 for additional information about Optional Dental Services.</p>	<p>General Plan offers additional comprehensive dental benefits.</p> <p>In-Network – 30% of the cost for up to 2 cleanings every year – 30% of the cost for fluoride treatments – 30% of the cost for up to 2 oral exams every year – 50% of the cost for dental x-rays \$1,500 limit for dental benefits every year See Page 60–61 for additional information about Optional Dental Services.</p>	<p>General Plan offers additional comprehensive dental benefits.</p> <p>In-Network – 30% of the cost for up to 2 cleanings every year – 30% of the cost for fluoride treatments – 30% of the cost for up to 2 oral exams every year – 50% of the cost for dental x-rays \$1,500 limit for dental benefits every year See Page 60–61 for additional information about Optional Dental Services.</p>	<p>General Plan offers additional comprehensive dental benefits.</p> <p>In-Network – 30% of the cost for up to 2 cleanings every year – 30% of the cost for fluoride treatments – 30% of the cost for up to 2 oral exams every year – 50% of the cost for dental x-rays \$1,500 limit for dental benefits every year See Page 60–61 for additional information about Optional Dental Services.</p>	<p>General Plan offers additional comprehensive dental benefits.</p> <p>In-Network – 30% of the cost for up to 2 cleanings every year – 30% of the cost for fluoride treatments – 30% of the cost for up to 2 oral exams every year – 50% of the cost for dental x-rays \$1,500 limit for dental benefits every year See Page 60–61 for additional information about Optional Dental Services.</p>

Additional Information Regarding RMHP Medicare Plans

Percentage copayments are based on the allowed amount of the primary payor (either RMHP or Medicare) and can vary depending on service and provider.

2 – Doctor and Hospital Choice

Visitor/Travel Program:

You can be out of the RMHP service area for up to six months per calendar year and remain eligible for benefits. Services when you are in a continuous course of treatment are covered when pre-approved by RMHP. Call RMHP for details about out of service area care.

7 – Hospice

There is no copayment for care received from a network hospice.

16 – Urgently Needed Care

For Green Plan + Rx (Cost) and Gold Plan +Rx (Cost) only:

You are covered worldwide for Medicare-covered urgently needed care. You pay the applicable in-network copayment.

17 – Outpatient Rehabilitation Services

Original Medicare imposes a financial limit of about \$1,840 on the amount of care you can receive from independently practicing physical, speech and occupational therapists. RMHP will limit therapy coverage in a similar manner. However, under both original Medicare and RMHP, you are permitted to get the therapy you need from an outpatient hospital department without financial limitation.

21 – Diagnostic Texts, X-Rays and Lab Services

Lab Services:

Medicare covers medically necessary diagnostic lab services done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most routine screening tests, including those received at a health fair, like checking your cholesterol.

Medicare-covered service	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
Clinical and Diagnostic Lab Services	You pay nothing.	You pay nothing.	You pay nothing.	You pay nothing.
MRI/PET scans	You pay 20% coinsurance per visit.	You pay \$150.00 per visit.	You pay \$150.00 per visit.	You pay \$150.00 per visit.

Medicare-covered service	Green Plan + Rx (Cost)	Thrifty Plan + Rx (Cost)	Standard Plan + Rx (Cost)	Gold Plan + Rx (Cost)
CT scans	You pay 20% coinsurance per visit.	You pay \$75.00 per visit.	You pay \$75.00 per visit.	You pay \$75.00 per visit.
Diagnostic procedures and tests	You pay \$350.00 for diagnostic procedures and tests in an outpatient facility. You pay the applicable office visit copayment for diagnostic procedures and tests in a doctor's office.	You pay \$400.00 for diagnostic procedures and tests in an outpatient facility. You pay the applicable office visit copayment for diagnostic procedures and tests in a doctor's office.	You pay \$300.00 for diagnostic procedures and tests in an outpatient facility. You pay the applicable office visit copayment for diagnostic procedures and tests in a doctor's office.	You pay \$250.00 for diagnostic procedures and tests in an outpatient facility. You pay the applicable office visit copayment for diagnostic procedures and tests in a doctor's office.

23 – Colorectal Screening Exams

You are covered for one annual Colorectal Screening Exam every year, regardless of age or risk factors.

25 – Mammograms

You are covered for one annual screening Mammogram every year, regardless of age or risk factors.

26 – Pap Smears and Pelvic Exams

You are covered for one annual screening pap smear and pelvic every year, regardless of age or risk factors.

27 – Prostate Cancer Screening Exams

You are covered for one annual Prostate Screening Exam every year, regardless of age or risk factors.

30 – Dental Services

For Medicare-covered dental services, you pay the applicable copayment or coinsurance for the type of service.

31 – Hearing Services

Covered routine hearing tests must be received from a specified audiology network.

33 – Physical Exams

You are covered for one Physical Exam every calendar year. This exam includes the following services:

- Bone Mass Measurement tests for Members at risk;
- Cardiovascular Screening;
- Colorectal Screening Exams*;
- Diabetes screening for Members at risk;
- For women: Mammogram*, Pap Smears*, Pelvic Exam*;
- For men: Prostate Cancer Screening Exam*

*Limited to one per Member/per calendar year.

Optional Supplemental Benefits

Enrollment in an optional dental services package is voluntary. Members may enroll in any of the medical Plans without taking a dental services package.

Optional Supplement Package #1 - Dental Services through Delta Dental

The annual deductible for dental services is \$50 per Member per calendar year for Basic and Major Services. Preventive services are not subject to the deductible.

The maximum amount paid by the Plan per Member per calendar year is \$1500.00.

Service	Copayment
Type I – Preventive Services Oral exams, prophylaxis (2 cleanings + 2 periodontal cleanings per year), fluoride treatments (approved for adults with specific conditions) No deductible	30%
Type II – Basic Services X-rays, simple extractions, palliative treatment, fillings Deductible applies	50%
Type III – Major Services Endodontic and periodontic services Deductible applies	50-70%

The level of coverage for dental care varies depending on the dentist you see.

Choose an in-network Delta Dental dentist (listed in the provider directory)

- No additional out-of-pocket expenses beyond member coinsurance
- No billing for services that may exceed Delta allowed fees

Choose an out-of-network dentist

- You will have additional out-of-pocket costs
- You may be responsible for paying your claim in full and submitting it to Delta Dental

You will pay the copayments shown above when you receive care from a provider in the preferred network. Benefits are also available from other network providers and out of network providers. For services from those providers, you will pay higher copayments, and may be responsible for the difference between the allowed charge and the dentist's actual charge.

To enroll in the Delta Dental benefit plan, complete an application and return it to RMHP.

See the Delta Dental section in your Member enrollment materials for an application, benefit summary, and provider directory.