

August 30, 2005



## BROKER BRIEFINGS NEWS flash

### Updated 4<sup>th</sup> Quarter Rating Tool Available Now!

Recently, RMHP notified you of the changes that would occur on our Rocky Mountain Good Health Savings Plan High Deductible Health Plans, regarding prescription drug coverage.

RMHP has updated our 4<sup>th</sup> Quarter small group rating tool to now include our HSA-qualified High Deductible Health Plans (HDHP) with the integrated prescription drug benefit.

Effective October 1, 2005, all new RMHP HDHP enrollment will have 2 prescription drug options:

- 1) Prescription drug benefit integrated into the medical plan deductible
- 2) No prescription drug coverage included in medical plan

**Prescription drug option #1:** Prescription drug expenses will go toward meeting the medical deductible. Prescription drug expenses will be based on RMHP's discounted rate. For HDHPs with coinsurance following deductible, prescription drugs will be covered at 80%, after deductible, up to the member's out-of-pocket maximum. HDHPs with 100% coverage after deductible will provide for 100% coverage of prescription drugs, once the deductible is met.

**Prescription drug option #2:** No prescription drug coverage will be offered. RMHP's discounted rate for prescription drugs will not be included.

Your new rating tool provides these two new Rx options for all Rocky Mountain Good Health Savings Plan HDHPs. Please note that your employer group clients with October renewals who may be interested in an HDHP need to have these new HDHP offerings presented. Please contact your RMHP Account Manager or the RMHP Group Management Team to assist you with these renewals.

**Thank You!**

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

# **BROKER BRIEFINGS NEWS FLASH**

---

<b>Grand Junction</b> 970-244-7760 or 800-453-2981	<b>Denver</b> 303-689-7367 or 800-823-8356
<b>Durango</b> 970-385-5131 or 888-662-6489	<b>Pueblo</b> 719-253-3900 or 888-332-8963
<b>Glenwood Springs</b> 970-928-8618 or 800-793-1339	<b>Colorado Springs</b> 719-632-1237