

Colorado Health Benefit Plan Description Form

Rocky Mountain Health Care Options

Indemnity 1000 Plan

PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Medical Expense Policy
2. OUT-OF-NETWORK CARE COVERED?¹	Yes, policy makes no distinction between in- and out-of-network care.
3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE	Plan is available throughout Colorado.

PART B: SUMMARY OF BENEFITS

Important Note: This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require prior authorization, a referral from your primary care physician, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage. Coinsurance and copayment options reflect the amount the covered person will pay.

	BENEFIT LEVELS
4. Deductible Type²	Calendar Year
4a. ANNUAL DEDUCTIBLE^{2a} a) Individual ^{2b} b) Family ^{2c}	a) \$1,000 b) \$3,000 aggregate Deductibles shall not be applied to satisfy the out-of-pocket maximum. Deductible must be satisfied before services will be covered, except as noted.
5. OUT-OF-POCKET ANNUAL MAXIMUM³ a) Individual b) Family c) Is deductible included in the out-of-pocket maximum?	a) \$3,000 b) \$6,000 c) Deductible is excluded from the out-of-pocket maximum All copayments apply toward annual out-of-pocket maximum, unless otherwise noted. Services for which the copayments do not apply toward the annual out-of-pocket maximum will remain payable after the out-of-pocket maximum has been reached.
6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	\$1 million per member
7A. COVERED PROVIDERS	All providers licensed or certified to provide covered benefits.
7B. With respect to network plans, are all the providers listed in 7A accessible to me through my primary care physician?	No applicable – this is not a network plan.
8. MEDICAL OFFICE VISITS⁴ a) Primary Care Providers b) Specialists	a) 20% coinsurance after deductible b) 20% coinsurance after deductible

	BENEFIT LEVELS
9. PREVENTIVE CARE a) Children's services (well-child services as age appropriate) b) Adults' services (routine physical and gynecological exam – 1 per member per calendar year) c) Routine screening mammograms, pap smears, prostate screenings, and colorectal cancer screenings d) Immunizations	a) No copayment (100% covered), not subject to deductible b) \$20 per visit copayment, not subject to deductible – for exam office visit only. Copayment does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: \$100 per member per calendar year. Associated services will have the applicable copayment for the type of service. c) No copayment (100% covered), not subject to deductible – office visit coinsurance may apply. d) 20% coinsurance, not subject to deductible. Coinsurance does not apply toward annual out-of-pocket maximum.
10. MATERNITY a) Prenatal care (routine) b) Delivery & inpatient well baby care ⁵ Non-routine prenatal care will have the applicable copayment for the type of service	a) 20% coinsurance after deductible b) 20% coinsurance after deductible
11. PRESCRIPTION DRUGS⁶ Level of coverage and restrictions on prescriptions a) Inpatient prescription drugs and injectables b) Outpatient prescription drugs and Insulin (not including injectables) <u>Injectable medication and infusion drugs:</u> c) Select Injectable List and injectables obtained at a pharmacy (except Insulin). - Maximum copayment: \$500 per fill - Maximum benefit level: 31-day supply per fill d) All other injectable medication and infusion drugs (except Insulin).	a) Included in inpatient hospital copayment b) See benefit schedule attached c) 20% copayment, not subject to deductible. Copayment does not apply toward annual out-of-pocket maximum. d) 20% copayment after deductible For Drugs on our approved list, contact Customer Service at 800-346-4643.
12. INPATIENT HOSPITAL	20% coinsurance after deductible
13. OUTPATIENT/AMBULATORY SURGERY	20% coinsurance after deductible for outpatient surgery and invasive diagnostic tests
14. DIAGNOSTICS a) Laboratory & x-ray b) MRI, nuclear medicine, and other high-tech services	a) 20% coinsurance after deductible b) 20% coinsurance after deductible
15. EMERGENCY CARE^{7, 8}	20% coinsurance after deductible for emergency room
16. AMBULANCE	20% coinsurance after deductible
17. URGENT, NON-ROUTINE, AFTER HOURS CARE	20% coinsurance after deductible
18. BIOLOGICALLY-BASED MENTAL ILLNESS CARE⁹	Coverage is no less extensive than the coverage provided for any other physical illness.
19. OTHER MENTAL HEALTH CARE a) Inpatient care b) Outpatient care	a) 50% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: 45 days or 90 partial days per member per calendar year b) 50% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: 20 visits or \$1,000 payable by health benefit plan per member per calendar year, whichever is greater, except that for groups over 50 employees are limited to 20 visits and the \$1,000 limit does not apply.

	BENEFIT LEVELS
20. ALCOHOL & SUBSTANCE ABUSE Rehabilitation: a) Inpatient care b) Outpatient care Detoxification: c) Inpatient care d) Outpatient care	a) 50% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: 45 days or 90 partial days per member per calendar year. b) 50% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: \$500 payable by health benefit plan per member per calendar year for alcohol and \$500 payable by health benefit plan per member per calendar year for substance abuse. c) 50% coinsurance after deductible – limited to removal of toxic substances from the body. d) 50% coinsurance after deductible – limited to the removal of the toxic substances from the body. No coverage unless entire treatment program is completed as prescribed.
21. PHYSICAL, OCCUPATIONAL, & SPEECH THERAPY a) Inpatient care b) Outpatient care	a) Included in inpatient hospital copayment. Maximum Benefit Level: 60 days per episode per medical condition b) 20% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: 20 visits per episode per medical condition per calendar year.
22. DURABLE MEDICAL EQUIPMENT a) Durable Medical Equipment (DME) and repairs b) Disposable Medical Supplies (DMS) c) Orthotics and Prosthetics	a) 50% coinsurance after deductible. Maximum Benefit Level: \$1,500 per member per calendar year paid by health benefit plan for DME, Repairs, and Oxygen combined. Coinsurance does not apply toward annual out-of-pocket maximum. b) 20% coinsurance, not subject to deductible – limited to a 90-day supply when obtained from a pharmacy. Coinsurance does not apply toward annual out-of-pocket maximum. c) 50% coinsurance after deductible, except for breast prosthetics and mastectomy bras, arm and leg prosthetics, which have 20% coinsurance after deductible.
23. OXYGEN	20% coinsurance after deductible. Maximum Benefit Level: \$1,500 per member per calendar year paid by health benefit plan for DME and Oxygen combined. Coinsurance does not apply toward annual out-of-pocket maximum.
24. ORGAN TRANSPLANTS	20% coinsurance after deductible through a facility pre-approved by RMHCO. Maximum Benefit Level: \$150,000 of covered expenses per transplant per member.
25. HOME HEALTH CARE	20% coinsurance after deductible
26. HOSPICE CARE	20% coinsurance after deductible
27. SKILLED NURSING FACILITY CARE	20% coinsurance after deductible. Maximum Benefit Level: 60 days per member per calendar year.
28. DENTAL CARE	Routine: Not covered. Non-Routine: 20% coinsurance after deductible for repair to sound and natural teeth due to accidental injury.
29. VISION CARE	Routine: Not covered Non Routine: 20% coinsurance after deductible for treatment due to injury or disease of the eye.
30. CHIROPRACTIC CARE	Not covered

	BENEFIT LEVELS
31. SIGNIFICANT ADDITIONAL COVERED SERVICES (list up to 5)	<p>1) <u>Cancer Screening Coverages and Parameters:</u> Subject to the parameters set forth below, cancer screening tests for the following items are covered subject to any applicable plan deductibles, copayments/coinsurance, and maximum benefit levels:</p> <ul style="list-style-type: none"> • Breast – Mammogram • Cervical – PAP test • Colorectal – Colonoscopy, Sigmoidoscopy, Fecal Occult Blood • Ovarian – CA125 • Prostate – PSA <p>Coverage for these cancer screening tests are subject to the following parameters:</p> <p>a) the test must be ordered by your physician, and</p> <p>b) you must comply with plan procedures</p> <p>2) <u>Medically Necessary Eyeglasses and Contacts:</u> 20% coinsurance after deductible (when required as a result of eye surgery or with a diagnosis of keratoconus).</p>

PART C: LIMITATIONS AND EXCLUSIONS

32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED.¹⁰	<p>For Business Groups of One: Twelve months for all pre-existing conditions (18 months for late enrollees) unless the covered person is a HIPAA-eligible individual as defined under federal and state law, in which case there are no pre-existing condition exclusions.</p> <p>For small groups (with less than 51 employees): Six months for all pre-existing conditions (18 months for late enrollees) unless the covered person is a HIPAA-eligible individual as defined under federal and state law, in which case there are no pre-existing condition exclusions.</p> <p>For large groups (with 51 or more employees): Not applicable; plan does not impose limitation periods for pre-existing conditions.</p>
33. EXCLUSIONARY RIDERS. Can an individual's specific, pre-existing condition be entirely excluded from the policy?	No.
34. HOW DOES THE POLICY DEFINE A "PRE-EXISTING CONDITION"?	<p>For Business Groups of One: A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received within the last twelve months immediately preceding the date of enrollment or, if earlier, the first day of the waiting period; except that pre-existing condition exclusions may not be imposed on a newly adopted child, a child placed for adoption, a newborn, other special enrollees, or for pregnancy.</p> <p>For small groups: A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received within the last six months immediately preceding the date of enrollment or, if earlier, the first day of the waiting period; except that pre-existing condition exclusions may not be imposed on a newly adopted child, a child placed for adoption, a newborn, other special enrollees, or for pregnancy.</p> <p>For large groups: Not applicable. Plan does not exclude coverage for pre-existing conditions.</p>
35. WHAT TREATMENTS AND CONDITIONS ARE EXCLUDED UNDER THIS POLICY?	Exclusions vary by policy. A list of exclusions is available immediately upon request from your carrier, agent, or plan sponsor (e.g., employer). Review the list to see if a service or treatment you may need is excluded from the policy.

PART D: USING THE PLAN

	IN-NETWORK
36. Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?	No
37. Is prior authorization required for surgical procedures and hospital care (except in an emergency)?	Yes
38. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	Yes
39. What is the main customer service number?	800-346-4643
40. Who do I write/call if I have a complaint or want to file a grievance?¹¹	Rocky Mountain Health Plans Member Concerns Coordinator P.O. Box 60007 Grand Junction, CO 81506-8758
41. Whom do I contact if I am not satisfied with the resolution of my complaint or grievance?	Write to: Colorado Division of Insurance, ICARE Section 1560 Broadway, Suite 850 Denver, CO 80202
42. To assist in filing a grievance, indicate the form number of this policy; whether it is individual, small group, or large group; and if it is a short-term policy.	Policy Form <u>Indemnity 1000 Group Plan</u> - Group - all sizes
43. Does the plan have a binding arbitration clause?	Yes, to the extent permitted by law.

¹ “Network” refers to a specified group of physicians, hospitals, medical clinics and other health care providers that your plan may require you to use in order for you to get any coverage at all under the plan, or that the plan may encourage you to use because it may pay more of your bill if you use their network providers (i.e., go in-network) than if you don’t (i.e., go out-of-network).

² “Deductible Type” indicates whether the deductible period is “Calendar Year” (January 1 through December 31) or “Benefit Year” (i.e., based on a benefit year beginning on the policy’s anniversary date) or if the deductible is based on other requirements such as a “Per Accident or Injury” or “Per Confinement”.

^{2a} “Deductible” means the amount you will have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a calendar year or benefit year) before the carrier will cover those expenses. The specific expenses that are subject to deductible may vary by policy. Expenses that are subject to deductible should be noted in boxes 8 through 31.

^{2b} “Individual” means the deductible amount you and each individual covered by a non-HSA qualified policy will have to pay for allowable covered expenses before the carrier will cover those expenses.

^{2c} “Family” is the maximum deductible amount that is required to be met for all family members covered by a non-HSA qualified policy and it may be an aggregated amount (e.g., “\$3,000 per family”) or specified as the number of individual deductibles that must be met (e.g., “3 deductibles per family”).

³ “Out-of-pocket maximum” means the maximum amount you will have to pay for allowable covered expenses under a health plan, which may or may not include the deductibles or copayments, depending on the contract for that plan. The specific deductibles or copayments included in the out-of-pocket maximum may vary by policy. Expenses that are applied toward the out-of-pocket maximum should be noted in boxes 8 through 31.

⁴ Medical office visits include physician, mid-level practitioner, and specialist visits, including outpatient psychotherapy visits for biologically based mental illness.

⁵ Well baby care includes an in-hospital newborn pediatric visit and newborn hearing screening. The hospital copayment applies to mother and well-baby together; there are not separate copayments.

⁶ Prescription drugs otherwise excluded are not covered, regardless of whether preferred generic, preferred brand name, or non-preferred.

⁷ “Emergency care” means all services delivered in an emergency care facility that are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life or limb threatening emergency existed.

⁸ Non-emergency care delivered in an emergency room is covered only if the covered person receiving such care was referred to the emergency room by his/her carrier or primary care physician. If emergency departments are used by the plan for non-emergency after-hours care, then urgent care copayments apply.

⁹ "Biologically based mental illnesses" means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, and panic disorder.

¹⁰ Waiver of pre-existing condition exclusions. State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage you recently may have had. Ask your carrier or plan sponsor (e.g., employer) for details.

¹¹ Grievances. Colorado law requires all plans to use consistent grievance procedures. Write the Colorado Division of Insurance for a copy of those procedures.