

Colorado Health Benefit Plan Description Form

Rocky Mountain Health Care Options

PPO Basic Limited Mandate Health Benefit Plan for Colorado (Includes additional optional rider coverage for prostate screenings)

PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Preferred Provider Plan
2. OUT-OF-NETWORK CARE COVERED?¹	Yes, but patient pays more for 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.

	IN-NETWORK	OUT-OF-NETWORK
4. Deductible Type²	Calendar Year	
4a. ANNUAL DEDUCTIBLE^{2a} a) Individual ^{2b} b) Family ^{2c}	a) \$4,000 b) \$12,000 Amounts paid toward deductible shall be applied to satisfy the out-of-pocket maximum. Does not include prescription drug deductible; see below.	a) \$8,000 b) \$24,000 Amounts paid toward deductible shall be applied to satisfy the out-of-pocket maximum. Does not include prescription drug deductible; see below.
5. OUT-OF-POCKET ANNUAL MAXIMUM³ a) Individual b) Family c) Is deductible included in the out-of-pocket maximum?	a) \$10,000 b) \$20,000 c) Deductible is included in the out-of-pocket maximum. All copayments apply toward the out-of-pocket maximum, unless otherwise noted. Out-of-pocket maximum is calculated separately for in-network and out-of-network benefits. 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. Prescription drug deductible does not apply to out-of-pocket maximum.	a) \$16,000 b) \$32,000 c) Deductible is included in the out-of-pocket maximum. All copayments apply toward the out-of-pocket maximum, unless otherwise noted. Out-of-pocket maximum is calculated separately for in-network and out-of-network benefits. 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. Prescription drug deductible does not apply to out-of-pocket maximum.
6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	\$5 million per member per lifetime (in-network and out-of-network benefits combined)	\$5 million per member per lifetime (in-network and out-of-network benefits combined)

7A. COVERED PROVIDERS	<u>In Colorado:</u> Rocky Mountain HCO Network <u>Outside Colorado:</u> MultiPlan/PHCS Network <u>Behavioral Health:</u> Life Strategies See participating provider directory for a complete list of current 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?	Yes.	Not applicable
8. MEDICAL OFFICE VISITS⁴ a) Primary Care Providers b) Specialists	a) \$40 per visit copayment, not subject to deductible. b) \$60 per visit copayment, not subject to deductible. Copayments do not apply toward annual out-of-pocket maximum.	a) 50% coinsurance after deductible b) 50% coinsurance after deductible
9. PREVENTIVE CARE a) Children’s services (well-child services as age appropriate) b) Adults’ services (routine physical and gynecological exam) c) Colorectal cancer screenings d) Other covered preventive services (immunizations, screening mammograms, routine pap smears, alcohol misuse screening and behavioral counseling, tobacco use screening and cessation intervention and cholesterol screening for lipid disorders) e) Routine prostate screenings	a) \$40 per visit copayment, not subject to deductible b) \$40 per visit copayment, not subject to deductible c) \$40 per office visit copayment; \$500 per outpatient/ambulatory surgery procedure copayment, not subject to deductible d) \$40 per visit copayment, not subject to deductible, except vaccination for cervical cancer will be covered in full with no copayment. e) No copayment (100% covered), not subject to deductible. Included as an optional rider. Copayments do not apply toward annual out-of-pocket maximum.	a) 50% coinsurance, not subject to deductible. b) 50% coinsurance after deductible c) \$40 per office visit copayment; \$500 per outpatient/ambulatory surgery procedure copayment, not subject to deductible d) \$40 per visit copayment, not subject to deductible, except vaccination for cervical cancer will be covered in full with no copayment. e) 50% coinsurance after deductible. Included as an optional rider. Copayments do not apply toward annual out-of-pocket maximum.
10. MATERNITY a) Prenatal care (routine) b) Delivery & inpatient well baby care ⁵ Applicable copayments, deductible and coinsurance apply to each type of service.	a) 30% coinsurance after deductible b) 30% coinsurance after deductible	a) 50% coinsurance after deductible b) 50% coinsurance after deductible

<p>11. PRESCRIPTION DRUGS⁶ Level of coverage and restrictions on prescriptions</p> <p>a) Inpatient prescription drugs and injectables</p> <p>b) Outpatient prescription drugs and Insulin (including injectables, disposable and diabetic supplies and medical foods)</p> <p>c) Outpatient injectable medication (except Insulin) – administered in a physician’s office or outpatient facility</p> <p>Injectable medication (excluding Insulin) is limited to a 31-day supply when obtained from a mail-order pharmacy.</p> <p>- Prescription drugs are covered only through participating retail and mail order pharmacies. See the Participating Provider Directory for a list of participating pharmacies.</p> <p>- Access to participating pharmacies is available nationwide. To locate participating pharmacies or for more information about drugs on our approved list (RMHP Good Health Formulary), refer to our website at www.rmhp.org or contact Rocky Mountain Health Plans, Customer Service at 800-346-4643.</p>	<p>a) Included in inpatient hospital copayment</p> <p>b) Deductible, In-Network and Out-of-Network Combined: \$150 per person per calendar year for outpatient prescription drugs, disposable medical supplies and medical foods</p> <p>Retail pharmacy: Generic (Tier 1): \$20 copay per prescription for a 31-day supply Preferred (Tier 2): \$50 copay per prescription for a 31-day supply Non-Preferred (Tiers 3, 4 & 5): \$70 copay per prescription for a 31-day supply</p> <p>Mail order pharmacy: Generic (Tier 1): \$50 copay per prescription for a 90-day supply Preferred (Tier 2): \$125 copay per prescription for a 90-day supply Non-Preferred (Tiers 3, 4): \$175 copay per prescription for a 90-day supply</p> <p><i>Tier 5 is limited to certain injectables which are only available in a 31-day supply.</i></p> <p>Deductible and copayments for outpatient prescription drugs, disposable medical supplies and medical foods do not apply toward the out-of-pocket maximum.</p> <p>c) No copayment (100% covered) in addition to the office visit copayment.</p>	<p>a) 50% coinsurance after deductible</p> <p>b) Deductible, In-Network and Out-of-Network Combined: \$150 per person per calendar year for outpatient prescription drugs, disposable medical supplies and medical foods</p> <p>Retail pharmacy: Generic (Tier 1): \$20 copay per prescription for a 31-day supply Preferred (Tier 2): \$50 copay per prescription for a 31-day supply Non-Preferred (Tiers 3, 4 & 5): \$70 copay per prescription for a 31-day supply</p> <p><i>Tier 5 is limited to certain injectables which are only available in a 31-day supply</i></p> <p>Deductible and copayments for outpatient prescription drugs, disposable medical supplies and medical foods do not apply toward the out-of-pocket maximum.</p> <p>c) 50% coinsurance after deductible</p>
<p>12. INPATIENT HOSPITAL</p>	<p>30% coinsurance after deductible</p>	<p>50% coinsurance after deductible</p>
<p>13. OUTPATIENT/AMBULATORY SURGERY</p>	<p>30% coinsurance after deductible for outpatient surgery and invasive diagnostic tests</p>	<p>50% coinsurance after deductible for outpatient surgery and invasive diagnostic tests</p>
<p>14. DIAGNOSTICS a) Laboratory & x-ray b) MRI, nuclear medicine, CT, CTA, MRA and PET scans</p>	<p>a) 30% coinsurance after deductible b) 30% coinsurance after deductible</p>	<p>a) 50% coinsurance after deductible b) 50% coinsurance after deductible</p>
<p>15. EMERGENCY CARE^{7,8}</p>	<p>\$250 per visit copayment, then 30% coinsurance, not subject to deductible</p>	
<p>16. AMBULANCE</p>	<p>30% coinsurance after in-network deductible</p>	
<p>17. URGENT, NON-ROUTINE, AFTER HOURS CARE</p>	<p>\$100 per visit copayment, not subject to deductible. Copayment does not apply toward annual out-of-pocket maximum.</p>	<p>50% coinsurance after deductible</p>
<p>18. BIOLOGICALLY-BASED MENTAL ILLNESS CARE⁹</p>	<p>Coverage is no less extensive than the coverage provided for any other physical illness.</p>	
<p>19. OTHER MENTAL HEALTH CARE a) Inpatient care b) Outpatient care</p>	<p>a) Not covered b) Not covered</p>	

<p>20. ALCOHOL & SUBSTANCE ABUSE <u>Rehabilitation:</u> a) Inpatient care b) Outpatient care <u>Detoxification:</u> c) Inpatient care d) Outpatient care</p>	<p>a) Not covered b) Not covered c) Not covered d) Not covered</p>	<p>a) Not covered b) Not covered c) Not covered d) Not covered</p>
<p>21. PHYSICAL, OCCUPATIONAL, & SPEECH THERAPY a) Inpatient care b) Outpatient care</p>	<p>a) 30% coinsurance after deductible b) 30% coinsurance after deductible. Maximum Benefit Level: 25 total visits per member per therapy per calendar year. Maximum Benefit Level for in-network and out-of-network combined.</p>	<p>a) 50% coinsurance after deductible b) 50% coinsurance after deductible. Maximum Benefit Level: 25 total visits per member per therapy per calendar year. Maximum Benefit Level for in-network and out-of-network combined.</p>
<p>22. DURABLE MEDICAL EQUIPMENT a) Durable Medical Equipment (DME) and repairs b) Prosthetic devices (not including arm and leg prostheses) c) Prosthetic devices – arm and leg prostheses</p>	<p>a) and b) 30% coinsurance after deductible - Maximum Benefit Level: \$1,500 per member per calendar year paid by health benefit plan for DME and Oxygen combined. c) 20% coinsurance after deductible Maximum Benefit Level for in-network and out-of-network combined.</p>	<p>a) and b) 50% coinsurance after deductible - Maximum Benefit Level: \$1,500 per member per calendar year paid by health benefit plan for DME and Oxygen combined. c) 20% coinsurance after deductible Maximum Benefit Level for in-network and out-of-network combined.</p>
<p>23. OXYGEN</p>	<p>30% coinsurance after deductible - Maximum Benefit Level: \$1,500 per member per calendar year paid by health benefit plan for DME and Oxygen combined. Maximum Benefit Level for in-network and out-of-network combined.</p>	<p>50% coinsurance after deductible - Maximum Benefit Level: \$1,500 per member per calendar year paid by health benefit plan for DME and Oxygen combined. Maximum Benefit Level for in-network and out-of-network combined.</p>
<p>24. ORGAN TRANSPLANTS a) Inpatient care b) Outpatient care</p>	<p>a) 30% coinsurance after deductible b) 30% coinsurance after deductible</p>	<p>a) 50% coinsurance after deductible b) 50% coinsurance after deductible</p>
<p>25. HOME HEALTH CARE</p>	<p>30% coinsurance after deductible Maximum Benefit Level: 60 visits per member per calendar year. Maximum Benefit Level for in-network and out-of-network combined.</p>	<p>50% coinsurance after deductible Maximum Benefit Level: 60 visits per member per calendar year. Maximum Benefit Level for in-network and out-of-network combined.</p>
<p>26. HOSPICE CARE</p>	<p>30% coinsurance after deductible</p>	<p>50% coinsurance after deductible</p>
<p>27. SKILLED NURSING FACILITY CARE</p>	<p>30% coinsurance after deductible. Maximum Benefit Level: 100 days per member per calendar year. Maximum Benefit Level for in-network and out-of-network combined.</p>	<p>50% coinsurance after deductible Maximum Benefit Level: 100 days per member per calendar year. Maximum Benefit Level for in-network and out-of-network combined.</p>
<p>28. DENTAL CARE</p>	<p>Routine: Not covered. Non-Routine: \$40 per visit copayment/PCP, not subject to deductible \$60 per visit copayment/Any other participating provider, not subject to deductible - For repair of sound and natural teeth due to accidental injury. - Copayments do not apply toward annual out-of-pocket maximum.</p>	<p>Routine: Not covered Non-Routine: 50% coinsurance after deductible for treatment due to injury to sound and natural teeth.</p>

29. VISION CARE	Annual Routine Vision Screening: Not covered Non Routine: \$40 per visit copayment/PCP, not subject to deductible \$60 per visit copayment/Any other participating provider, not subject to deductible - For treatment due to injury or disease of the eye. - Copayments do not apply toward annual out-of-pocket maximum.	Annual Routine Vision Screening: Not covered Non-Routine: 50% coinsurance after deductible for treatment due to injury or disease of the eye
30. CHIROPRACTIC CARE	Not covered	Not covered
31. SIGNIFICANT ADDITIONAL COVERED SERVICES (list up to 5)	1) <u>Hearing Aids (for members up to 18 years of age):</u> • Benefit level determined by place of service. 2) <u>Treatment for Autism Spectrum Disorders (ASD):</u> All plans issued or renewed on or after July 1, 2010, will provide coverage for autism spectrum disorders as follows: Copayment/Coinsurance determined by place/type of service. For members from birth up to 9 years of age, the annual maximum benefit level for applied behavior analysis for ASD is \$34,000. For members from 9 years of age up to 19 years of age, the annual maximum benefit level for applied behavior analysis for ASD is \$12,000. No day, visit, or dollar limits other than the annual maximum benefit levels apply.	

PART C: LIMITATIONS AND EXCLUSIONS

32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED. ¹⁰	For Business Groups of One: Up to 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. For small groups (with less than 51 employees): Up to 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.
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"?	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. 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.
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	OUT-OF-NETWORK
36. Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?	No	No
37. Is prior authorization required for surgical procedures and hospital care (except in an emergency)?	Yes	Yes
38. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	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 10600 Grand Junction, CO 81502-5600	
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>PPO BSC_P 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 and the provision of injections of injectable drugs.

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.