

# ROCKY MOUNTAIN MONUMENT HEALTH PPO PLANS

2017 Small Employer Group



**ROCKY MOUNTAIN**  
**HEALTH PLANS®**

[rmhp.org](http://rmhp.org)

# HEALTHY EMPLOYEES BUILD HEALTHY BUSINESS

Rocky Mountain Health Plans is Colorado-based and Colorado-focused. We are committed to taking a proactive, focused approach to ensure your employees achieve and maintain a healthy lifestyle. Our health plans combine the personalized attention, quality care, and comprehensive coverage that your employees expect and deserve.

## Care That's Close to Home

Rocky Mountain Health Plans, Primary Care Partners, and St. Mary's Medical Center have partnered to create Monument Health, a clinically integrated network, with the vision of a healthier Mesa County. Monument Health works to **first achieve health** in your employee populations and ultimately to make a difference in our local community.

Monument Health plans are centered around your employees and where they seek care – close to home in the Grand Valley – while still giving them access to one of the largest provider networks in both Mesa County and across Colorado through the RMHP statewide provider network.

## Working Together for a Healthier Mesa County

As a Member of the Monument Health plans, your employees have comprehensive coverage with access to high quality care from the Tier 1 Monument Health Network, which includes:

- Primary Care Partners physicians
- St. Mary's Medical Center and their affiliated providers and physicians
- Juniper Family Practice
- Foresight Family Physicians
- Other select providers in Mesa County, including most specialists

With these unique plans, your employees are not restricted in care. In addition to the Tier 1 providers, employees will have access to other RMHP providers outside of the Monument Health Network, as well as to our national provider network, through the Tier 2 benefit level. Out-of-network coverage (Tier 3) is also included when your employees receive non-emergency care out-of-network. Emergency care is always in network.

Monument Health is building a partnership of care for Mesa County by bringing together the team that ensures you and your employees get accessible, appropriate, and affordable health care.

Monument Health plans are available exclusively to Small Employers in **Mesa County**.



**MONUMENT  
HEALTH**



## Choose the Plan That Covers Your Needs

- RMHP will help your employees maintain their health and prevent illnesses by providing **no cost preventive care and well child exams**, including immunizations, physicals, and preventive exams.
- RMHP is committed to the **doctor-patient relationship**. Plus, no referrals are required.
- When traveling or temporarily outside Colorado, **employees can receive care from our national network of providers** and the service will be covered as an in-network benefit. Emergency care is covered anywhere.
- RMHP offers **comprehensive prescription drug coverage** and access to over 750 pharmacies across the state.
- RMHP's **health & wellness services and discounts** are designed to support your employee's healthy lifestyle.
- Get healthier the easy way with CaféWell by RMHP. This **comprehensive, online wellness platform** is available via web and mobile device and provides Personalized Health Assessments, direct messaging with certified experts in the fields of nutrition, exercise, finance, and stress management; educational programs through articles, quizzes, and videos; and community discussions that allow interaction between users and coaches.
- RMHP helps a child's smile stay bright with our **pediatric dental coverage** (up to age 19) through our valued partner, Delta Dental of Colorado.
- RMHP's **free Cost Estimator**, a personalized tool that provides estimated costs for medical procedures, can assist your employees in making informed decisions about health care.
- Get health care anywhere with **RMHP's MyDigitalMD**, a free service that allows your employees to message and video chat with Colorado Emergency Medicine doctors at no charge.

## Get More Than a Health Plan

Supplement your benefits with these additional coverage options, then enjoy the convenience of one bill for all the benefits.



### Dental

Together with Delta Dental of Colorado, RMHP offers comprehensive group dental plan choices to fit your employees needs. Plans offer 100% in-network coverage for preventive services with coverage for basic and major services, as well as options for orthodontic coverage for kids.



### Vision

RMHP partners with VSP® to offer group vision plans with low copays for eye exams, as well as an allowance for frames or contact lenses. Discounts are available for laser vision correction, additional pairs of prescription and non-prescription sunglasses, and other services.



### Employee Assistance Programs

Our EAPs offer confidential support to your employees to help with personal and marital problems, grief and loss, parenting, child or elder care and more. There is also support for financial and legal issues.



### Active&Fit®

With the Active&Fit program from American Specialty Health, employees have access to fitness facilities with reduced membership fees, internet tools on **ActiveandFit.com**, and a quarterly online newsletter with health and fitness topics.

**We take pride in our service, and we're committed to helping you navigate your health care coverage decisions. When you contact RMHP, you speak to a friendly, knowledgeable, Colorado-based representative that can answer your questions.**



PPO PLANS	Bronze 5650/6500			Bronze HSA 6500/7100		
	Tier 1 Monument Health Provider Network	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network	Tier 1 Monument Health Providers	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network
<b>Deductible (Individual/ Family) Deductible spending in Tier 1 goes toward the Tier 2 Deductible.</b>	\$5,650/ \$11,300	\$6,500/ \$13,000	\$12,000/ \$24,000	\$6,500/ \$13,000	\$7,100/ \$14,200	\$10,000/ \$20,000
<b>Out-of-Pocket Maximum (Individual/Family) Once Tier 1 Out-of-Pocket Maximum is met, 100% coverage in Tier 1. Out-of-Pocket Maximum costs in Tier 1 go toward the Tier 2 Out- of-Pocket Maximum.</b>	\$6,850/ \$13,700	\$7,100/ \$14,200	\$18,000/ \$36,000	\$6,500/ \$13,000	\$7,100/ \$14,200	\$15,000/ \$30,000
Coinsurance	40%	50%	50%	0%	0%	50%
Office Visit	PCP - \$45, no deductible Specialist - \$95, no deductible	PCP - \$70 , no deductible Specialist - 50%	50%	PCP/Specialist 0%	PCP/Specialist 0%	50%
Lab/X-ray	\$40/\$75, no deductible	\$50/\$120, no deductible	50%	0%	0%	50%
Urgent Care	\$70, no deductible		50%	0%		50%
ER	\$525 copay, then 40% after Tier 1 deductible			0% after Tier 1 deductible		
Inpatient Hospital	40%	50%	50%	0%	0%	50%
Preventive Exams, Screening, and Immunizations	100% covered, no deductible		Coverage based on service	100% covered, no deductible		Coverage based on service
Prescription Drug	No deductible Tier 1: \$28 Tier 2: \$75 Tier 3: \$400 Tier 4: \$540 Tier 5: \$540		Not covered	After Tier 1 deductible Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%		Not covered
Chiropractic Services - up to 20 visits per year when medically indicated	\$45, no deductible	\$45, no deductible	Not covered	0%	0%	Not covered

All services subject to deductible unless otherwise noted.

If you are enrolled in a family plan and you meet your individual deductible and/or out-of-pocket maximum, you don't need to meet your family deductible or out-of-pocket maximum.

The Summary of Benefits and Coverage (SBC) and the Colorado Supplement to the SBC for these small employer plans can be found at [rmhp.org](http://rmhp.org) and upon request.





PPO PLANS	Silver 3000/4500			Silver HSA 4000/5500		
	Tier 1 Monument Health Provider Network	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network	Tier 1 Monument Health Providers	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network
<b>Deductible (Individual/ Family) Deductible spending in Tier 1 goes toward the Tier 2 Deductible.</b>	\$3,000/ \$6,000	\$4,500/ \$9,000	\$8,000/ \$16,000	\$4,000/ \$8,000	\$5,500/ \$11,000	\$9,000/ \$18,000
<b>Out-of-Pocket Maximum (Individual/Family) Once Tier 1 Out-of-Pocket Maximum is met, 100% coverage in Tier 1. Out-of-Pocket Maximum costs in Tier 1 go toward the Tier 2 Out- of-Pocket Maximum.</b>	\$6,400/ \$12,800	\$6,850/ \$13,700	\$15,000/ \$30,000	\$4,000/ \$8,000	\$5,500/ \$11,000	\$12,000/ \$24,000
Coinsurance	30%	50%	50%	0%	0%	50%
Office Visit	PCP - \$20, no deductible Specialist - \$60, no deductible	PCP - \$45, no deductible Specialist - \$60, no deductible	50%	PCP/Specialist 0%	PCP/Specialist 0%	50%
Lab/X-ray	\$15/\$40, no deductible	50%	50%	0%	0%	50%
Urgent Care	\$60, no deductible		50%	0%		50%
ER	\$350 copay, then 30% after Tier 1 deductible			0% after Tier 1 deductible		
Inpatient Hospital	30%	50%	50%	0%	0%	50%
Preventive Exams, Screening, and Immunizations	100% covered, no deductible		Coverage based on service	100% covered, no deductible		Coverage based on service
Prescription Drug	No deductible Tier 1: \$15 Tier 2: \$40 Tier 3: \$75 Tier 4: \$200 Tier 5: \$400		Not covered	After Tier 1 deductible Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%		Not covered
Chiropractic Services - up to 20 visits per year when medically indicated	\$20, no deductible	\$20, no deductible	Not covered	0%	0%	Not covered

All services subject to deductible unless otherwise noted.

If you are enrolled in a family plan and you meet your individual deductible and/or out-of-pocket maximum, you don't need to meet your family deductible or out-of-pocket maximum.

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PPO PLANS	Gold 1000/2000		
	Tier 1 Monument Health Provider Network	Tier 2 Remaining RMHP Network (Statewide)	Tier 3 Out-of-Network
Deductible (Individual/ Family) Deductible spending in Tier 1 goes toward the Tier 2 Deductible.	\$1,000/ \$2,000	\$2,000/ \$4,000	\$4,000/ \$8,000
Out-of-Pocket Maximum (Individual/Family) Once Tier 1 Out-of-Pocket Maximum is met, 100% coverage in Tier 1. Out-of-Pocket Maximum costs in Tier 1 go toward the Tier 2 Out- of-Pocket Maximum.	\$3,500/ \$7,000	\$6,000/ \$12,000	\$12,000/ \$24,000
Coinsurance	20%	40%	50%
Office Visit	PCP - \$15, no deductible Specialist - \$50, no deductible	PCP - \$40, no deductible Specialist - \$50 no deductible	50%
Lab/X-ray	\$15/\$30, no deductible	40%	50%
Urgent Care	\$50, no deductible		50%
ER	\$150 copay, then 20% after Tier 1 deductible		
Inpatient Hospital	20%	40%	50%
Preventive Exams, Screening, and Immunizations	100% covered, no deductible		Coverage based on service
Prescription Drug	No deductible Tier 1: \$15 Tier 2: \$40 Tier 3: \$65 Tier 4: \$175 Tier 5: \$250		Not covered
Chiropractic Services - up to 20 visits per year when medically indicated	\$15, no deductible	\$15, no deductible	Not covered

All services subject to deductible unless otherwise noted.

If you are enrolled in a family plan and you meet your individual deductible and/or out-of-pocket maximum, you don't need to meet your family deductible or out-of-pocket maximum.

The Summary of Benefits and Coverage (SBC) and the Colorado Supplement to the SBC for these small employer plans can be found at [rmhp.org](http://rmhp.org) and upon request.



# LEARN MORE ABOUT ROCKY MOUNTAIN HEALTH PLANS



Visit [rmhp.org](http://rmhp.org)



Email us at [rmhpsales@rmhp.org](mailto:rmhpsales@rmhp.org)



Call 800-453-2981, option 3 to speak with an Account Executive

## Who We Are

We're not just a health plan. We're your local business patrons, the skiers on the lifts, the cyclists on the paths, and we're working beside you in the community. We're your neighbors, and we take pride in that. We live where you live, work where you work, and play where you play. We're Colorado, too.

### Enroll with Rocky Mountain Health Plans

Plans are available to purchase directly through RMHP by contacting a dedicated Account Executive, by visiting [ConnectforHealthCO.com](http://ConnectforHealthCO.com), the state's health insurance Marketplace, or by getting in touch with your local broker.

### Proud Participant with Connect for Health Colorado®

Rocky Mountain Health Plans is a Qualified Health Plan with Connect for Health Colorado. RMHP is proud to participate with Connect for Health Colorado and we are working together to ensure more Coloradans will have affordable access to health care than ever before.



#### Notice of Nondiscrimination

Rocky Mountain Health Plans (RMHP) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-346-4643 (TTY: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-346-4643 (TTY: 711).