



## Rocky Mountain Canyon 2020 Group Gold HMO 1000/80 \$25

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### Rocky Mountain Canyon Tiered Network Plan offers two levels of coverage:

- Tier 1 Network (Preferred Network):** Pay less for services received from a Tier 1 provider. Tier 1 includes all RMHP-network primary care providers in La Plata, Montezuma, Dolores, Archuleta, and San Juan Counties; three hospitals (Mercy Regional Medical Center, Southwest Memorial Hospital, and Pagosa Springs Medical Center); and many local specialists affiliated with these facilities. Emergency care is always covered as a Tier 1 benefit.
- Tier 2 Regional Network (Participating Network):** In addition to Tier 1 providers, Canyon plans offer access to a network of select Western Slope providers and all Denver and Colorado Springs area providers and facilities. Access to UnitedHealthcare's Options PPO national provider network is covered as a Tier 2 benefit.

Deductible	Tier 1 Providers	Tier 2 Regional Network
Individual	\$1,000	\$2,500
Family	\$2,000	\$5,000
Out-of-Pocket Maximum (includes deductible)	Tier 1 Providers	Tier 2 Regional Network
Individual	\$6,500	
Family	\$13,000	
PCP	1 <sup>st</sup> 3 visits 100% covered, then \$25, no deductible	\$45, no deductible
Specialist	\$55, no deductible	\$75, no deductible
Mental Health	100% covered, no deductible	\$45, no deductible
Physical/Occupational/Speech Therapy	\$25, no deductible	40%
Lab	\$25, no deductible	40%
X-Ray	\$50, no deductible	40%
Scans – MRI/CAT/PET	20%	40%
Urgent Care	\$45, no deductible	
Emergency Care	20% after Tier 1 deductible	
Ambulance	20% after Tier 1 deductible	
Inpatient Hospital	20%	40%
Outpatient Surgery	20%	40%
Preventive Exams, Screenings, & Immunizations	100% covered, no deductible	100% covered, no deductible
Colorectal Cancer Screening	100% covered, no deductible	100% covered, no deductible
Chiropractic Services	\$25, no deductible	
Prescription Drug	no deductible Tier 1: \$15 Tier 2: \$50 Tier 3: \$100 Tier 4: \$200	

All services are subject to deductible unless otherwise noted.

Tier 1 & Tier 2 deductibles do NOT apply toward one another.

## Plan Limitations and Exclusions

For complete details on plan benefits and limitations and exclusions, see the applicable RMHP contract.

An access plan is available for each managed care network offered by RMHP to any interested party upon request. Such access plans contain information on: providers; hospitals; referral and grievance procedures; quality assurance; access for members with special needs; emergency coverage provisions; and other information on how to access services.

**COLORADO INSURANCE LAW REQUIRES ALL CARRIERS IN THE SMALL GROUP MARKET TO ISSUE ANY HEALTH BENEFIT PLAN IT MARKETS IN COLORADO TO SMALL EMPLOYERS UP TO 100 EMPLOYEES, REGARDLESS OF THE HEALTH STATUS OF ANY OF THE INDIVIDUALS IN THE GROUP.**

The contents of this benefits summary are subject to the provisions of the Evidence of Coverage and Plan Attachments, which contain all terms and conditions of membership and benefits.