



Rocky Mountain Canyon

2020 Group Silver HMO HSA 4500 RX90

rmhp.org • 800-453-2981

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	\$4,500	\$6,000
Family	\$9,000	\$12,000
Out-of-Pocket Maximum (includes deductible)	Tier 1 Providers	Tier 2 Regional Network
Individual	\$6,500	
Family	\$13,000	
PCP	0%	0%
Specialist	0%	0%
Mental Health	0%	0%
Physical/Occupational/Speech Therapy	0%	0%
Lab	0%	0%
X-Ray	0%	0%
Scans – MRI/CAT/PET	0%	0%
Urgent Care	0% after Tier 1 deductible	
Emergency Care	0% after Tier 1 deductible	
Ambulance	0% after Tier 1 deductible	
Inpatient Hospital	0%	0%
Outpatient Surgery	0%	0%
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	0% after Tier 1 deductible	
Prescription Drug	Tier 1: 10% Tier 2: 10% Tier 3: 10% Tier 4: 10%	

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.