



Dear Valued Broker,

At Rocky Mountain Health Plans (RMHP), we want to thank you for your interest in the new Peak Health small business plans offered through RMHP. We're committed to keeping our valued partners informed about the new products we're offering and providing the information that's important to you.

NEW UPDATE: Small businesses enrolling in Peak Health must include an HMO plan in their offerings.

RMHP has no limits on the number of plans an employer offers to their employees and when choosing Peak Health, at least one of the plans offered must be a Peak Health HMO plan.

You may receive questions from your clients about the Peak Health plans and networks available to them; the following information can help you answer those questions

Peak Health Products from RMHP

RMHP offers two Peak Health product lines for small business plans:

- 1. Peak Health HMO plans: Single-Tier Coverage (lowest-priced plan options)**
 - Offers access to a local network of providers and facilities that includes:
 - All Colorado Centura Health facilities and providers
 - Local **independent providers**
 - Select service providers and facilities, including **Children's**

Hospital and University Hospital

- All **urgent and emergency care** that will be covered as an in-network benefit, no matter where it is provided
- 2. **Peak Health Choice EPO plans: Two-Tiered Network**
 - **Tier 1** includes access to the **Peak Health HMO network**; Members pay less for services when care is received from a Tier 1 provider.
 - Tier 1 benefits offer lower deductibles, copayments, and coinsurance. On many Peak Health Choice EPO plans, Tier 1 benefits include a set number of free primary care provider (PCP) office visits for each Member, as well as mental health coverage with \$0 copays
 - **Tier 2** includes access to **all other RMHP providers and facilities** through our statewide network, which is one of the largest in Colorado. **All urgent and emergency care will be covered as a Tier 1 benefit**, no matter where it is provided.
 - Members will pay a slightly higher cost sharing for care that is received from a Tier 2 provider in most instances, including higher deductibles, copayments, and coinsurance; however, all cost sharing for Tiers 1 and 2 apply to the same out-of-pocket maximum for each plan

View the RMHP Peak Health [Brochure](#)

Peak Health Choice EPO plans: Understanding the Benefit Grids

- Members accessing care from a Tier 1 provider will pay the cost sharing noted in the Tier 1 column. Any services that include payment toward the deductible will apply to the Tier 1 deductible only. The lower copays and costs associated with Tier 1 providers provides an incentive to seek care from this preferred network
- Members accessing care from a Tier 2 provider will pay the cost sharing noted in the Tier 2 column in the table below. Any services that include payment toward the deductible will apply to the Tier 2 deductible only
- When the columns are combined (such as with urgent care and emergency care) the coverage is designated as Tier 1 coverage, regardless of the provider. Prescription drug coverage is covered as a Tier 1 benefit through in-network pharmacies
- **All cost sharing from both Tier 1 and 2 is applied** to the single out-of-pocket maximum (OOP max) for each plan so Members never pay more than the OOP max, regardless of the coverage Tier.

EPO PLANS	Bronze 7000/60		Bronze HSA 6300 Rx 90		Silver HSA 5000 Rx 90		Silver 5500/70		Gold 2500/80	
	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
Deductible (Individual/Family) Tier 1 and Tier 2 deductibles accrue separately	\$7,000/ \$14,000	\$8,000/ \$16,000	\$6,300/ \$12,600	\$6,350/ \$12,700	\$5,000/ \$10,000	\$5,500/ \$11,000	\$5,500/ \$11,000	\$6,500/ \$13,000	\$2,500/ \$5,000	\$4,000/ \$8,000
OOP Max (Individual/Family) All cost sharing, including deductibles, applies to the combined OOP max.	\$8,150/\$16,300		\$6,750/\$13,500		\$6,200/\$12,400		\$8,150/\$16,300		\$5,000/\$10,000	
Coinsurance	40%	60%	0%		0%		30%	50%	20%	40%
PCP	1st 2 Visits \$50 No Deductible, then \$50 After Deductible	60% After Deductible	0% After Deductible		0% After Deductible		1st 2 Visits 100% No Deductible, then \$45 After Deductible	\$65 No Deductible	1st 3 Visits 100% No Deductible, then \$40 No Deductible	\$60 No Deductible
Specialist	1st 2 Visits \$100 No Deductible, then \$100 After Deductible	60% After Deductible	0% After Deductible		0% After Deductible		1st 2 Visits \$100 No Deductible, then \$100 After Deductible	\$50% After Deductible	1st 3 Visits \$80 No Deductible, then \$80 After Deductible	40% After Deductible
Mental Health	\$50 No Deductible	60% After Deductible	0% After Deductible		0% After Deductible		100% Covered		100% Covered	
Lab/X-ray	40%/40% After Deductible	60%/60% After Deductible	0% After Deductible		0% After Deductible		30%/30% After Deductible	50%/50% After Deductible	\$40/\$70 No Deductible	40%/40% After Deductible
Urgent Care	\$65 No Deductible		0% After Tier 1 Deductible		0% After Tier 1 Deductible		\$65 No Deductible		\$65 No Deductible	
Emergency Care	\$750 Copay, then 40% After Tier 1 Deductible		0% After Tier 1 Deductible		0% After Tier 1 Deductible		\$500 Copay, then 30% After Tier 1 Deductible		\$500 Copay, then 20% After Tier 1 Deductible	
Inpatient Hospital	40% After Deductible	60% After Deductible	0% After Deductible		0% After Deductible		30% After Deductible	50% After Deductible	20% After Deductible	40% After Deductible
Preventive Exams, Screenings, and Immunizations	100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible		100% Covered No Deductible	
Chiropractic Services - up to 20 visits per year when medically indicated	\$50 No Deductible		0% After Deductible		0% After Deductible		\$45 No Deductible		\$40 No Deductible	
Prescription Drug	No Deductible: Tier 1: \$25 Tier 2: \$50 After Tier 1 Deductible: Tier 3: \$90 Tier 4: \$400		After Tier 1 Deductible: Tier 1: 10% Tier 2: 10% Tier 3: 10% Tier 4: 10%		After Tier 1 Deductible: Tier 1: 10% Tier 2: 10% Tier 3: 10% Tier 4: 10%		No Deductible: Tier 1: \$20 Tier 2: \$60 Tier 3: 20% up to \$400 Tier 4: 20% up to \$500		No Deductible: Tier 1: \$15 Tier 2: \$40 Tier 3: \$80 Tier 4: \$350	

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 individual and family plans can be found at rmhp.org and upon request. 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, referrals, and grievance procedures; quality assurance; access for Members with special needs; emergency coverage provisions; and other information on how to access services.

National Network & Pharmacy Access

Peak Health HMO and Peak Health Choice EPO plans offer access to a national provider network and pharmacy network as described below.

National Network

Access to the national provider network is available for care that is medically necessary and pre-authorized, and for dependent children living out of the area.

RMHP contracts with **Optum** for their transplant and centers of excellence network. RMHP utilizes **UnitedHealthcare's Options PPO national network**, which also includes centers of excellence.

Members can be assured that if specialty care is needed and is not available within the RMHP Peak Health networks, they will have access to that care if required.

Any urgent or emergent care needed will be covered as an in-network, Tier 1 benefit in all cases.

Pharmacy Network

RMHP Members enrolled on these Peak Health plans have access to RMHP's statewide and national network pharmacies, including mail order. In Summit County, network pharmacies include Walmart, Safeway, City Market, and Walgreens.

View the Peak Health HMO network of [providers](#)

View the Peak Health Choice EPO network of [providers](#)

We're here to help

For more information about RMHP Peak Health plans, please contact RMHP Group Sales at 800-453-2981, option 3.

As always, thank you for your valued partnership.



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