




Rocky Mountain Valley A Silver 3 Free Visits 4500 RX Copay

Coverage for: Individual/Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.rmhp.org or call 1-800-346-4643. For definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-346-4643 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$4,500 individual /\$9,000 family (In- <u>Network</u>)	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> , outpatient <u>prescription drugs</u> , child eye exams and child dental check-ups are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	\$8,700 individual/\$17,400 family (In- <u>Network</u>)	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges (unless balanced billing is prohibited), and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.rmhp.org or call 1-800-346-4643 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a referral.

 All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you visit a health care <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	No charge for the first 3 visits; <u>deductible</u> does not apply, then 25% <u>coinsurance</u>	Not covered	None
	<u>Specialist</u> visit	25% <u>coinsurance</u>	Not covered	None
	<u>Preventive care/screening/immunization</u>	No charge; <u>deductible</u> does not apply	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	25% <u>coinsurance</u>	Not covered	May require <u>preauthorization</u> . Please go to www.rmhp.org to find out if a service needs <u>preauthorization</u> . If you don't get <u>preauthorization</u> for out-of- <u>network</u> services, benefits will be denied.
	Imaging (CT/PET scans, MRIs)	25% <u>coinsurance</u>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.rmhp.org .	Tier 1 (Preventive drugs.)	No charge; <u>deductible</u> does not apply (R) and (MO)	Not covered	There is no <u>cost sharing</u> for preventive drugs on tier 1 of the RMHP <u>formulary</u> .
	Tier 2 (Lower-cost. Mostly generic drugs, including drugs for cancer treatment.)	\$12 (R)/ \$36 (MO) <u>copay</u> /prescription; <u>deductible</u> does not apply	Not covered	Retail (R) Pharmacy is limited up to a 30-day supply. Mail Order (MO) Pharmacy is limited up to a 90-day supply. <u>Specialty drugs</u> on tiers 2-6 and drugs on tier 6 are limited up to a 30-day supply. This limitation doesn't apply to oral contraceptive drugs, patches and rings. You can get up to a 1 year supply after an initial 3 month supply for oral contraceptive drugs and patches.
	Tier 3 (Mid-range cost. Mostly generic drugs, including drugs for cancer treatment.)	\$30 (R)/ \$90 (MO) <u>copay</u> /prescription; <u>deductible</u> does not apply	Not covered	
	Tier 4 (Mid-range cost. A mix of brand-name and generic drugs, including drugs for cancer treatment.)	\$80 (R)/ \$240 (MO) <u>copay</u> /prescription; <u>deductible</u> does not apply	Not covered	When a drug is packaged or designed to deliver in a manner that provides more than a consecutive 30-day supply, the <u>cost sharing</u> that applies will reflect the number of days dispensed or days the drug will be delivered.
	Tier 5 (Highest-cost. Mostly brand-name drugs, some generics, and <u>Specialty drugs</u> including drugs for cancer treatment.)	\$500 (R)/ \$1,500 (MO) <u>copay</u> /prescription; <u>deductible</u> does not apply	Not covered	<u>Cost sharing</u> will not exceed \$100 per 30 day supply of insulin, regardless of the amount or type of insulin needed to fill your prescription order(s).
	Tier 6 (<u>Specialty drugs</u> , including drugs for cancer treatment.)	\$700 (R) and (MO) <u>copay</u> /prescription; <u>deductible</u> does not apply	Not covered	Retail <u>copay</u> shown 30-day supply, Mail order <u>copay</u> shown 90-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% <u>coinsurance</u>	Not covered	May require <u>preauthorization</u> . Please go to www.rmhp.org to find out if a service needs <u>preauthorization</u> . If you don't get <u>preauthorization</u> for out-of- <u>network</u> services, benefits will be denied.
	Physician/surgeon fees	25% <u>coinsurance</u>	Not covered	
If you need immediate medical attention	<u>Emergency room care</u>	\$500 <u>copay</u> /visit	\$500 <u>copay</u> /visit	None
	<u>Emergency medical transportation</u>	\$5 <u>copay</u> /visit before <u>deductible</u> then 25% <u>coinsurance</u>	\$5 <u>copay</u> /visit before <u>deductible</u> then 25% <u>coinsurance</u>	None
	<u>Urgent care</u>	First 3 visits \$75 <u>copay</u> /visit; <u>deductible</u> does not apply, then 25% <u>coinsurance</u>	First 3 visits \$75 <u>copay</u> /visit; <u>deductible</u> does not apply, then 25% <u>coinsurance</u>	Visits for behavioral, mental health and substance use disorders covered with no <u>cost sharing</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	25% <u>coinsurance</u>	Not covered	May require <u>preauthorization</u> . Please go to www.rmhp.org to find out if a service needs <u>preauthorization</u> . If you don't get <u>preauthorization</u> for out-of- <u>network</u> services, benefits will be denied.
	Physician/surgeon fees	25% <u>coinsurance</u>	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	25% <u>coinsurance</u>	Not covered	May require <u>preauthorization</u> . Please go to www.rmhp.org to find out if a service needs <u>preauthorization</u> . If you don't get <u>preauthorization</u> for out-of- <u>network</u> services, benefits will be denied.
	Inpatient services	25% <u>coinsurance</u>	Not covered	
If you are pregnant	Office visits	25% <u>coinsurance</u>	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> including routine prenatal care.
	Childbirth/delivery professional services	25% <u>coinsurance</u>	Not covered	
	Childbirth/delivery facility services	25% <u>coinsurance</u>	Not covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	25% <u>coinsurance</u>	Not covered	Services may not exceed 28 hours per week combined over any number of days per week and must be for less than 8 hours per day. Additional time up to 35 hours per week but less than 8 hours per day may be approved by us on a case-by-case basis.
	<u>Rehabilitation services</u>	25% <u>coinsurance</u>	Not covered	Coverage is limited to 20 visits/Member/therapy/year for rehabilitative and 20 visits/Member/therapy/year for habilitative services.
	<u>Habilitation services</u>	25% <u>coinsurance</u>	Not covered	
	<u>Skilled nursing care</u>	25% <u>coinsurance</u>	Not covered	Coverage is limited to 100 days/Member/year.
	<u>Durable medical equipment</u>	25% <u>coinsurance</u>	Not covered	May require <u>preauthorization</u> . Please go to www.rmhp.org to find out if a service needs <u>preauthorization</u> . If you don't get <u>preauthorization</u> for out-of- <u>network</u> services, benefits will be denied.
	<u>Hospice services</u>	25% <u>coinsurance</u>	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Coverage is limited to children up to age 19, limited to one/Member/year.
	Children's glasses	25% <u>coinsurance</u>	Not covered	Coverage is limited to children up to age 19, or after covered eye surgery, or with a diagnosis of keratoconus.
	Children's dental check-up	No charge; <u>deductible</u> does not apply	Not covered	Coverage is limited to children up to age 19.

Excluded services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

<ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Drugs not included in the <u>formulary</u> 	<ul style="list-style-type: none"> • Dental care (Adult) • Long-term care • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Routine eye care (Adult) • Routine foot care • Weight loss programs
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

<ul style="list-style-type: none"> • Abortions (cases of rape, incest, or to save the life of the mother) 	<ul style="list-style-type: none"> • Bariatric surgery (covered according to our clinical guidelines and subject to prior authorization) • Chiropractic care 	<ul style="list-style-type: none"> • Hearing Aids (for children) • Infertility treatment • Private-duty nursing
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Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272, <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: you can contact RMHP at 1-800-346-4643.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-346-4643.

Si usted lo solicita, hay disponible una versión de este aviso completamente traducida en español.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** \$4,500
- **Specialist coinsurance** 25%
- **Hospital (facility) coinsurance** 25%
- **Other coinsurance** 25%

This EXAMPLE event includes services like:

Specialist office visits (*pre-natal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$4,500
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$6,570

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** \$4,500
- **Specialist coinsurance** 25%
- **Hospital (facility) coinsurance** 25%
- **Other coinsurance** 25%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,700
<u>Copayments</u>	\$1,500
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$3,220

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- **The plan's overall deductible** \$4,500
- **Specialist coinsurance** 25%
- **Hospital (facility) coinsurance** 25%
- **Other coinsurance** 25%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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. RMHP does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

RMHP takes reasonable steps to ensure meaningful access and effective communication is provided timely and free of charge:

- Provides free auxiliary aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters (remote interpreting service or on-site appearance)
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, such as:
 - Qualified interpreters (remote or on-site)
 - Information written in other languages

If you need these services, contact the RMHP Member Concerns Coordinator at 800-346-4643, 970-243-7050, or TTY 970-248-5019, 800-704-6370, Relay 711; para asistencia en español llame al 800-346-4643.

If you believe that RMHP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with: the RMHP EEO Officer. You can file a grievance in person or by phone, mail, fax, or email.

- Phone: 800-346-4643, 970-244-7760, ext. 7883, or TTY 970-248-5019, 800-704-6370, Relay 711; para asistencia en español llame al 800-346-4643
- Mail: ATTN: EEO Officer, Rocky Mountain Health Plans, PO Box 10600, Grand Junction, CO 81502-5600
- Fax: ATTN: EEO Officer, 970-244-7909
- Email: eeoofficer@rmhp.org

If you need help filing a grievance, the RMHP EEO Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Multi-Language Insert

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en la portada de esta guía.

請注意：如果您說中文(Chinese)，我們免費為您提供語言協助服務。請撥打本手冊封面所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Xin vui lòng gọi số điện thoại miễn phí dành cho hội viên trên trang bìa của tập sách này.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 이 책자 앞 페이지에 기재된 무료 회원 전화번호로 문의하십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ngtulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nakalista sa harapan ng booklet na ito.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (Russian). Позвоните по бесплатному номеру телефона, указанному на лицевой стороне данной брошюры.

تنبيه: إذا كنت تتحدث العربية ، فهناك خدمات مساعدة لغوية مجانية متاحة. اتصل بالرقم المجاني على غلاف هذا الدليل.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo telefòn gratis pou manm yo ki sou kouvèti ti liv sa a.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone sans frais pour les affiliés figurant au début de ce guide.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny członkowski numer telefonu podany na okładce tej broszury.

Colorado Supplement to the Summary of Benefits and Coverage Form

INSURANCE COMPANY NAME	Rocky Mountain Health Maintenance Organization, Inc., A UnitedHealthcare Company
NAME OF PLAN	Rocky Mountain Valley
1. Type of policy	Individual Policy
2. Type of plan	Health Maintenance Organization (HMO)
3. Areas of Colorado where plan is available.	Plan is available only in the following areas: Archuleta, Dolores, Eagle (81621 and 81623), Garfield, Gunnison, Hinsdale, La Plata, Montezuma, Montrose, Ouray, Routt, Pitkin, San Juan and San Miguel counties.

SUPPLEMENTAL INFORMATION REGARDING BENEFITS

Important Note: The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. It provides additional information meant to supplement the Summary of Benefits of Coverage you have received for this plan. This plan may exclude coverage for certain treatments, diagnoses, or services not specifically noted. Consult the actual policy to determine the exact terms and conditions of coverage.

	Description
4. Annual Deductible Type	<p>INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid. Claims will not be paid for any other individual until their individual deductible or the family deductible has been met.</p> <p>FAMILY – The maximum amount that the family will pay for the year. The family deductible can be met by [2] or more individuals.</p>
5. Out-of-Pocket Maximum	<p>INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid at 100%. Claims will not be paid at 100% for any other individual until their individual out-of-pocket or the family out-of-pocket has been met.</p> <p>FAMILY – the maximum amount that the family will pay for the year. The family out-of-pocket can be met by [2] or more individuals.</p>
6. What is included in the In-Network Out-of-Pocket Maximum?	All deductibles, copayments, and coinsurance, including those for prescription drugs.

7. Is pediatric dental covered by this plan?	Yes, pediatric dental is covered at 100% of allowable charges, subject to service limitations.
8. What cancer screenings are covered by this plan?	<p>Subject to the parameters set forth below, cancer screening tests for the following items are covered subject to any applicable plan deductibles, copayments/ coinsurance, and maximum benefit levels:</p> <ul style="list-style-type: none"> • Breast – Mammogram • Cervical – PAP test • Colorectal – Colonoscopy, Sigmoidoscopy, Fecal Occult Blood • Lung – Low-dose CT • Ovarian – CA125 • Prostate – PSA <p>Coverage for these cancer screening tests are subject to the following parameters:</p> <ol style="list-style-type: none"> a) the test must be ordered by your physician, and b) you must comply with plan procedures

USING THE PLAN

	IN-NETWORK	OUT-OF-NETWORK
9. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes
10. Does the plan have a binding arbitration clause?	Yes	

Questions: Call 1-800-346-4643 or visit us at www.rmhp.org

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-346-4643. Si usted lo solicita, hay disponible una versión de este aviso completamente traducida en español.

If you are not satisfied with the resolution of your complaint or grievance, contact:

Colorado Division of Insurance
Consumer Services, Life and Health Section
1560 Broadway, Suite 850, Denver, CO 80202
Call: 303-894-7490 (in-state, toll-free: 800-930-3745)
Email: dora_insurance@state.co.us