



Monument Health

2018 Large Group PPO HSA 4000/5500

rmhp.org • 800-453-2981

Monument Health Plans provide a unique benefit offering including three levels of coverage:

- + Monument Health Network – Tier 1 (lowest cost for care) – Includes Primary Care Partners, St. Mary's Medical Center, Juniper Family Practice, Foresight Family Physicians, Colorado Canyons, and other select providers in Mesa County, including most specialists.
- + RMHP's statewide network of providers – Tier 2
- + Out-of-network of providers – Tier 3

Deductible	In-Network Tier 1	In-Network Tier 2	Out-of-Network
Individual	\$4,000	\$5,500	\$9,000
Family	\$8,000	\$11,000	\$18,000
Out-of-Pocket <i>(Deductible, all copayments/coinsurance, including prescription drugs, apply)</i>	In-Network Tier 1	In-Network Tier 2	Out-of-Network
Individual	\$5,000	\$6,650	\$12,000
Family	\$10,000	\$13,300	\$24,000
Office Visit PCP/Specialist	100% covered after deductible	100% covered after deductible	50%
Lab	100% covered after deductible	100% covered after deductible	50%
X-Ray	100% covered after deductible	100% covered after deductible	50%
Scans – MRI/CAT/PET	100% covered after deductible	100% covered after deductible	50%
Urgent Care	100% covered after deductible	100% covered after deductible	50%
Emergency Care	100% covered after Tier 1 deductible		
Ambulance	100% covered after Tier 1 deductible		
Inpatient Hospital	100% covered after deductible	100% covered after deductible	50%
Outpatient Surgery	100% covered after deductible	100% covered after deductible	50%
Child Preventive Services	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Adult Preventive Services	100% covered, no deductible	100% covered, no deductible	Not covered
Mammograms, Pap smear, prostate screening	100% covered, no deductible	100% covered, no deductible	100% covered, no deductible
Direct Access to BPMP providers for treatment of back pain	100% covered after deductible	100% covered after deductible	Not covered
Chiropractic Services – up to 20 visits per year when medically indicated	100% covered after Tier 1 deductible		Not covered
Prescription Drug	<u>After Tier 1 Medical Deductible:</u> 20%		Not covered

All services subject to deductible unless otherwise noted.

Tier 1 and Tier 2 Deductibles and Out-of-Pocket Maximum amounts 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.

