



Making Healthcare Better. Together.

BOBCAT EPO HEALTH INSURANCE POLICY

This document provides a brief overview of the benefits offered under the Colorado HealthOP Bobcat EPO Health Insurance Policy. Full information is available in the Certificate of Coverage. To request a copy of the Certificate of Coverage, call 855-697-1653.

BOBCAT EPO PLAN AT A GLANCE

The Colorado HealthOP Bobcat Exclusive Provider Organization (EPO) plan is one of our catastrophic-level health insurance plans. It offers the lowest premiums, but highest out-of-pocket costs. Please note that coinsurance begins after the deductible is met. This plan is available for those:

- Younger than age 30 as of Jan. 1, 2015, OR
- In compliance with Connect for Health Colorado requirements for 2015

Some key features of this plan include:

LIMITED NETWORK OF HIGH-QUALITY PROVIDERS: Under Colorado HealthOP's Exclusive Provider Organization (EPO) plans, your healthcare is covered only when you use in-network healthcare providers and facilities (except in case of an emergency). **If you choose to visit an out-of-network doctor, hospital or other healthcare provider, you will be responsible for the full cost of your services.**

FREE PRIMARY CARE OFFICE VISIT: In addition to a free wellness visit, your next primary care office visit to treat an illness or injury is no cost to you.

NO COST FOR MANY COMMON PREVENTIVE GENERIC PRESCRIPTIONS: Some generic preventive prescription drugs (including some medications for cholesterol, diabetes, asthma/COPD, high blood pressure and prenatal care) are covered at no cost to you.

WHY COLORADO HEALTHOP?

Colorado HealthOP is a nonprofit health insurance cooperative (CO-OP) that's focused on people, not profits. Here's what sets us apart:

More Control Over Your Healthcare

We're a CO-OP, which means you have a voice in how your health insurance company is run. Our members sit on the board of directors and weigh in on what's covered under our benefit plans. At Colorado HealthOP, all of our members are working together to take care of their own health and reduce the cost of healthcare for everyone.

A Focus on Preventive Care, Not "Sick Care"

We think health insurance should help you stay healthy, not just take care of you when you're sick. Our benefits are designed to help you and your family catch healthcare issues early — before they become major, expensive health problems.

A "No Surprises" Philosophy

We know health insurance is complicated, and we're committed to helping you understand your benefits. If we can serve you better, we want you to let us know, so we can improve our service for all of our members.

BOBCAT EPO PLAN OVERVIEW

BOBCAT EPO PLAN OVERVIEW	 CATASTROPHIC	BOBCAT EPO Health Insurance Policy (Exclusive Provider Organization)	
		In-Network	Out-of-Network
	Maximum Lifetime In-Network Benefits	No Lifetime Maximum	
	Annual Deductible (Embedded)	In-Network	Out-of-Network
	Individual	\$6,600	No Coverage
	Family	\$13,200	
	Annual Out-of-Pocket Maximum	In-Network	Out-of-Network
	Individual (Includes Deductible)	\$6,600	No Maximum
	Family (Includes Deductible)	\$13,200	
	Office Visits	In-Network	Out-of-Network
Annual Wellness Visit	100% Covered	No Coverage	
Additional Primary Care Office Visits to Treat an Injury or Illness (Exc. Well Baby, Preventive, and X-rays)	One (1) 100% Covered Primary Care Visit \$50 Copay for Second and Third Visit Additional Visits are 100% Covered After Deductible		
Behavioral Health	100% Covered After Deductible		
Specialist			
Acupuncturist or Chiropractor			No Coverage
Professional Services	In-Network	Out-of-Network	
Lab & X-Ray	100% Covered After Deductible	No Coverage	
Hospital & Facility Services	In-Network	Out-of-Network	
Hospital Facility	100% Covered After Deductible	No Coverage	
Hospital Physician			
Emergency Room Services		100% Covered After Deductible	
Emergency Transportation		No Coverage	
Urgent Care Center			
Prescription Drugs ¹	In-Network	Out-of-Network	
	Retail and Mail Order Preventive: 100% Covered Generics: 100% Covered After Deductible Preferred Brand: 100% Covered After Deductible Other: 100% Covered After Deductible	Retail and Mail Order Preventive: 100% Covered Generics: No Coverage Preferred Brand: No Coverage Other: No Coverage	
Pediatric Dental (Embedded)	Included (Delta Dental PPO Network)		

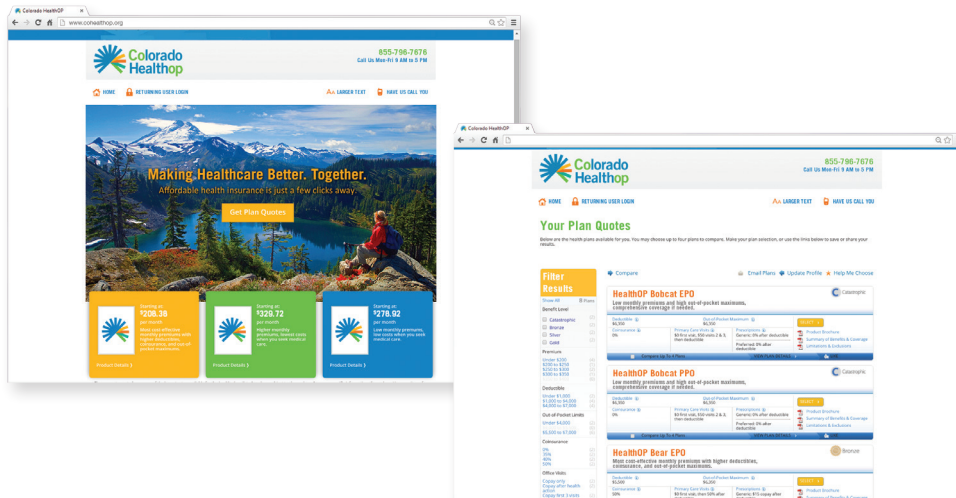
¹ In an effort to offer cost-effective benefits, we have an additional prescription drug discount card. It is not insurance and doesn't coordinate with benefits. Visit our website to learn more about the CO-OP Discount Pharmacy Program.

HOW TO GET STARTED

You can purchase the Colorado HealthOP Bobcat EPO plan on Connect for Health Colorado™ or on Colorado HealthOP's website: www.cohealthop.org.

On Colorado HealthOP's website, you can:

- Compare your plan options
- Get a quote
- Sign up for your health insurance plan, plus your family's



TAX CREDITS

To receive a tax credit, you must purchase your plan through Connect for Health Colorado™ or through a licensed health insurance broker. To learn more, call us at **855-697-1653**.

HAVE QUESTIONS? CONTACT US!

CALL: 855-697-1653

Our knowledgeable staff can help you figure out the right plan for you and sign you up over the phone.

VISIT: www.cohealthop.org

WRITE: 8000 E. Maplewood Ave.
Building 5, Suite 200
Greenwood Village, CO 80111

