



Making Healthcare Better. Together.

BEAR PPO HEALTH INSURANCE POLICY

This document provides a brief overview of the benefits offered under the Colorado HealthOP Bear PPO 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.

BEAR PPO PLAN AT A GLANCE

The Colorado HealthOP Bear Preferred Provider Organization (PPO) plan is one of our bronze-level health insurance plans. Some key features of this plan include:

YOUR CHOICE OF HEALTHCARE PROVIDERS: You can visit any healthcare provider you'd like, but you may pay less if you use doctors, hospitals and other healthcare providers in Colorado HealthOP's network.

FREE PRIMARY CARE OFFICE VISITS: In addition to a free wellness visit, your next two primary care office visits to treat an illness or injury are 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.

BEAR PPO PLAN OVERVIEW

BEAR PPO PLAN OVERVIEW	 BRONZE	BEAR PPO Health Insurance Policy (Cofinity Network)	
		In-Network	Out-of-Network
	Maximum Lifetime In-Network Benefits	No Lifetime Maximum	
	Annual Deductible (Embedded)	In-Network	Out-of-Network
	Individual	\$6,500	\$13,000
	Family	\$13,000	\$26,000
	Annual Out-of-Pocket Maximum	In-Network	Out-of-Network
	Individual (Includes Deductible)	\$6,500	No Maximum
	Family (Includes Deductible)	\$13,000	
	Office Visits	In-Network	Out-of-Network
Annual Wellness Visit	100% Covered	50% Covered After Deductible	
Additional Primary Care Office Visits to Treat an Injury or Illness (Exc. Well Baby, Preventive, and X-rays)	Two (2) 100% Covered Primary Care Visits in Addition to Your Wellness 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	50% Covered After Deductible	
Hospital & Facility Services	In-Network	Out-of-Network	
Hospital Facility	100% Covered After Deductible	50% Covered After Deductible	
Hospital Physician		100% Covered After Deductible	
Emergency Room Services			
Emergency Transportation		50% Covered After Deductible	
Urgent Care Center			
Prescription Drugs ¹	In-Network	Out-of-Network	
	<div><div>Retail</div><div>Preventive: 100% Covered Generics: \$20 Until the Deductible is Met; 100% Covered After Deductible Preferred Brand: 100% Covered After Deductible Other: 100% Covered After Deductible</div><div>Mail Order</div><div>Preventive: 100% Covered Generics: \$40 Until the Deductible is Met; 100% Covered After Deductible Preferred Brand: 100% Covered After Deductible Other: 100% Covered After Deductible</div></div>	<div><div>Retail and Mail Order</div><div>Preventive: 100% Covered Generics: No Coverage Preferred Brand: No Coverage Other: No Coverage</div></div>	
Pediatric Dental (Embedded)	Included (Delta Dental PPO Network)		

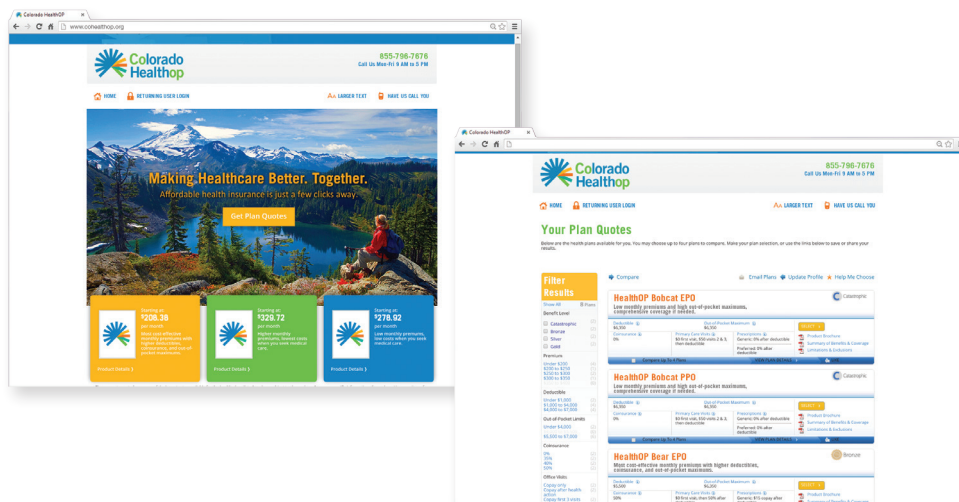
¹ In an effort to offer cost-effective benefits, we have an additional prescription drug discount card. It is not insurance and doesn't coordinate with benefits. Visit our website to learn more about the CO-OP Discount Pharmacy Program.

HOW TO GET STARTED

You can purchase the Colorado HealthOP Bear PPO 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

