



Making Healthcare Better. Together.

BIGHORN PPO HEALTH INSURANCE POLICY

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

BIGHORN PPO PLAN AT A GLANCE

The Colorado HealthOP Bighorn Preferred Provider Organization (PPO) Plan is one of our gold-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. You can also save money by using a Tier 1 primary care doctor, who is recognized by one or more organizations that measure clinical quality achievements.

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 GENERIC PRESCRIPTIONS: Our Bighorn plans now cover all generic prescription drugs at no cost to you.

REWARDS FOR TAKING HEALTHY STEPS: When you complete three health actions, you'll get rewarded with:

- Lower-cost or free primary care office visits for the rest of the year
- Lower out-of-pocket costs for specialist visits
- Free in-network behavioral health office visits
- A \$150 debit card to be used for qualified medical expenses
- A lower out-of-pocket maximum
- Coverage for acupuncture and chiropractic services

READ MORE ABOUT HOW TO GET REWARDED FOR TAKING HEALTH ACTIONS ON PAGE 4.

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.

BIGHORN PPO PLAN OVERVIEW

BIGHORN PPO PLAN OVERVIEW	 GOLD	BIGHORN PPO Health Insurance Policy (Cofinity Network)		
	Standard		Enhanced	Out-of-Network
Maximum Lifetime In-Network Benefits	No Lifetime Maximum			
Annual Deductible (Embedded)	Standard		Enhanced	Out-of-Network
Individual	\$1,000			\$2,000
Family	\$2,000			\$4,000
Annual Out-of-Pocket Maximum	Standard		Enhanced	Out-of-Network
Individual (Includes Deductible)	\$3,750	<div>Health Actions: (1) Health Survey (100% Covered) (2) Biometric Screening (100% Covered) (3) Wellness Visit (100% Covered)</div>	\$3,250	No Maximum
Family (Includes Deductible)			\$7,500	
Health Incentive Account	Standard		Enhanced	Out-of-Network
Debit Card for Medical Expenses	Not Applicable		\$150	Not Applicable
Office Visits	Standard		Enhanced	Out-of-Network
Annual Wellness Visit	100% Covered			Deductible + 50% Coinsurance
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 Tier 2 Primary Care Office Visits	\$30	\$15		
Additional Tier 1 Primary Care Office Visits ¹	\$20	100% Covered		
Behavioral Health	\$60			
Specialist	\$60	\$40		
Acupuncturist or Chiropractor	No Coverage		\$40 ³	No Coverage
Professional Services	Standard		Enhanced	Out-of-Network
Lab & X-Ray	Deductible + 35% Coinsurance			Deductible + 50% Coinsurance
Hospital & Facility Services	Standard		Enhanced	Out-of-Network
Hospital Facility	Deductible + 35% Coinsurance			Deductible + 50% Coinsurance
Hospital Physician				
Emergency Room Services	\$350 Copay			Deductible + 50% Coinsurance
Emergency Transportation	Deductible + 35% Coinsurance			
Urgent Care Center	\$150			
Prescription Drugs ² (Not Subject to Deductible)	Standard		Enhanced	Out-of-Network
	Retail Preventive: 100% Covered Generics: 100% Covered Preferred Brand: \$30 Other: 35% Coinsurance Mail Order Preventive: 100% Covered Generics: 100% Covered Preferred Brand: \$60 Other: 35% Coinsurance			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 Tier 1 providers share our commitment to improving quality and reducing costs. Visit www.cohealthop.org/find-provider to find a Tier 1 provider.

² 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.

³ This does not apply to your out-of-pocket maximum.

LOWER YOUR HEALTHCARE COSTS IN THREE STEPS

As a Colorado HealthOP member, you will be upgraded from the “standard” version of your plan to the “enhanced” version when you complete three health actions.

HOW TO COMPLETE YOUR HEALTH ACTIONS

STEP 1: TAKE A HEALTH SURVEY

Take a quick, confidential online health survey. It will give you and your primary care doctor a snapshot of your current health and risk for health issues.

STEP 2: GET A BIOMETRIC SCREENING

Schedule a visit at your primary care doctor's office, and get a biometric screening. This free and confidential test will screen for illnesses and identify your risk for certain health conditions.

STEP 3: HAVE A WELLNESS VISIT WITH YOUR PRIMARY CARE PROVIDER

Go to your primary care doctor for an annual wellness visit. The visit is free and it's your chance to discuss your health survey, biometric screening and other health concerns with your doctor.

GET REWARDED!

When you complete all three health actions, you'll be rewarded with:

- Lower-cost or free primary care office visits for the rest of the year
- Lower out-of-pocket costs for specialist visits
- Free in-network behavioral health office visits
- A \$150 debit card to be used for qualified medical expenses
- A lower out-of-pocket maximum
- Coverage for acupuncture and chiropractic services

SEE PAGE 3 TO LEARN MORE.

SHOULD MY SPOUSE AND/OR KIDS COMPLETE THE HEALTH ACTIONS?

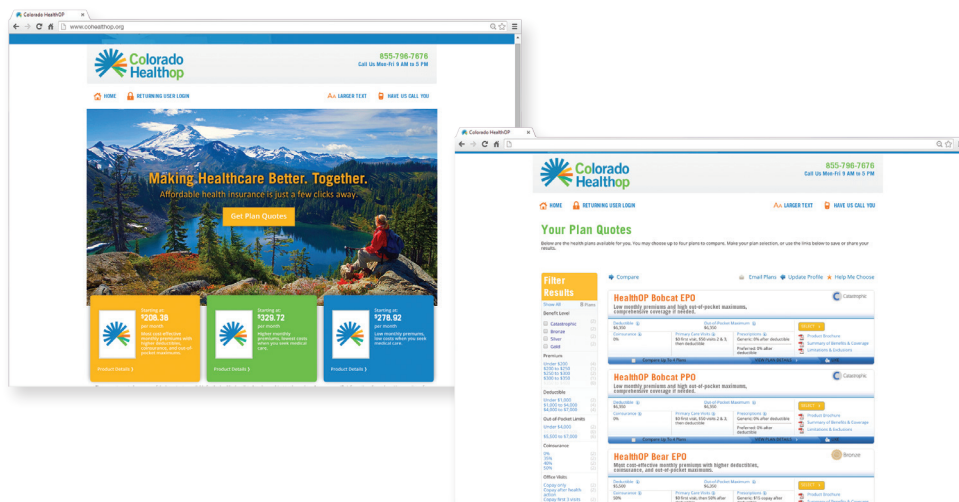
If you have a spouse and/or children who are covered by your plan, the entire family will be upgraded to the enhanced plan when you and your spouse complete the health actions. If you choose a child-only plan, your child(ren) will be upgraded to the enhanced plan when they complete a wellness visit.

HOW TO GET STARTED

You can purchase the Colorado HealthOP Bighorn 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

