



Making Healthcare Better. Together.

# BISON FLEX PPO HEALTH INSURANCE POLICY

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

## BISON FLEX PPO PLAN AT A GLANCE

**FLEX PLANS:** Healthcare isn't one-size-fits-all. The Colorado HealthOP Bison Flex PPO is one of our silver-level health insurance plans, created for people who want more flexibility over how to spend their healthcare dollars. This plan features a \$900 debit card to help you pay for qualified medical expenses — including alternative, dental or vision care — that aren't covered by the plan. 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.

**REWARD FOR TAKING HEALTHY STEPS:** When you complete three health actions, you'll get rewarded with a \$900 debit card to be used for qualified medical expenses.

**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.

## BISON FLEX PPO PLAN OVERVIEW

BISON FLEX PPO PLAN OVERVIEW	 SILVER	BISON FLEX 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	\$3,900			\$7,800		
Family	\$7,800			\$15,600		
Annual Out-of-Pocket Maximum	Standard		Enhanced	Out-of-Network		
Individual (Includes Deductible)	\$6,600			No Maximum		
Family (Includes Deductible)	\$13,200					
Health Incentive Account	Standard		Enhanced	Out-of-Network		
Debit Card for Medical Expenses	Not Applicable	<div>Health Actions:</div> <div>(1) Health Survey (100% Covered)</div> <div>(2) Biometric Screening (100% Covered)</div> <div>(3) Wellness Visit (100% Covered)</div>		\$900	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 Primary Care Office Visits	Deductible + 40% Coinsurance					
Behavioral Health						
Specialist						
Acupuncturist or Chiropractor	No Coverage			No Coverage		
Professional Services	Standard		Enhanced	Out-of-Network		
Lab & X-Ray	Deductible + 40% Coinsurance			Deductible + 50% Coinsurance		
Hospital & Facility Services	Standard		Enhanced	Out-of-Network		
Hospital Facility	Deductible + 40% Coinsurance			Deductible + 50% Coinsurance		
Hospital Physician				Deductible + 40% Coinsurance		
Emergency Room Services				Deductible + 40% Coinsurance		
Emergency Transportation				Deductible + 50% Coinsurance		
Urgent Care Center	\$150					
Prescription Drugs <sup>2</sup> (Not Subject to Deductible)	Standard		Enhanced	Out-of-Network		
	<div>Retail Preventive: 100% Covered Generics: \$20 Preferred Brand: 40% Coinsurance Other: 40% Coinsurance</div> <div>Mail Order Preventive: 100% Covered Generics: \$40 Preferred Brand: 40% Coinsurance Other: 40% Coinsurance</div>			<div>Retail and Mail Order Preventive: 100% Covered Generics: No Coverage Preferred Brand: No Coverage Other: No Coverage</div>		
Pediatric Dental (Embedded)	Included (Delta Dental PPO Network)					

<sup>1</sup> 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.

# 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 a \$900 debit card to be used for qualified medical expenses.

**SEE PAGE 3 TO LEARN MORE.**

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

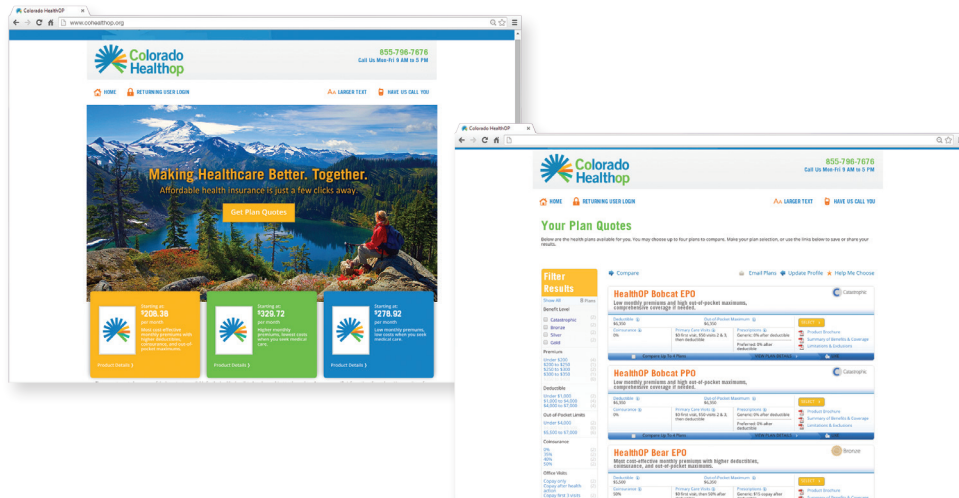
If you have a spouse and/or children who are covered by your plan, the entire family will be upgraded to the enhanced plan when you and your spouse and/or children over 19 complete the health actions. If you choose a child-only plan, your child(ren) will be upgraded to the enhanced plan when they complete a wellness visit.

## HOW TO GET STARTED

You can purchase the Colorado HealthOP Bison Flex PPO plan on Connect for Health Colorado™ or on Colorado HealthOP's website: [www.cohealthop.org](http://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](http://www.cohealthop.org)**

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

