



Making Healthcare Better. Together.

BOBCAT PPO HEALTH INSURANCE POLICY

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

BOBCAT PPO PLAN AT A GLANCE

The Colorado HealthOP Bobcat Preferred Provider Organization (PPO) 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:

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 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 PPO PLAN OVERVIEW

BOBCAT PPO PLAN OVERVIEW	 CATASTROPHIC	BOBCAT PPO Health Insurance Policy (Cofinity Network)	
	In-Network		Out-of-Network
	Maximum Lifetime In-Network Benefits		
	No Lifetime Maximum		
	Annual Deductible (Embedded)		Out-of-Network
	Individual	\$6,600	\$13,200
	Family	\$13,200	\$26,400
	Annual Out-of-Pocket Maximum		Out-of-Network
	Individual (Includes Deductible)	\$6,600	No Maximum
	Family (Includes Deductible)	\$13,200	
Office Visits		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)	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		Out-of-Network	
Lab & X-Ray	100% Covered After Deductible		Deductible + 50% Coinsurance
Hospital & Facility Services		Out-of-Network	
Hospital Facility	100% Covered After Deductible		Deductible + 50% Coinsurance
Hospital Physician			
Emergency Room Services			100% Covered After Deductible
Emergency Transportation			Deductible + 50% Coinsurance
Urgent Care Center			
Prescription Drugs ¹		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)	

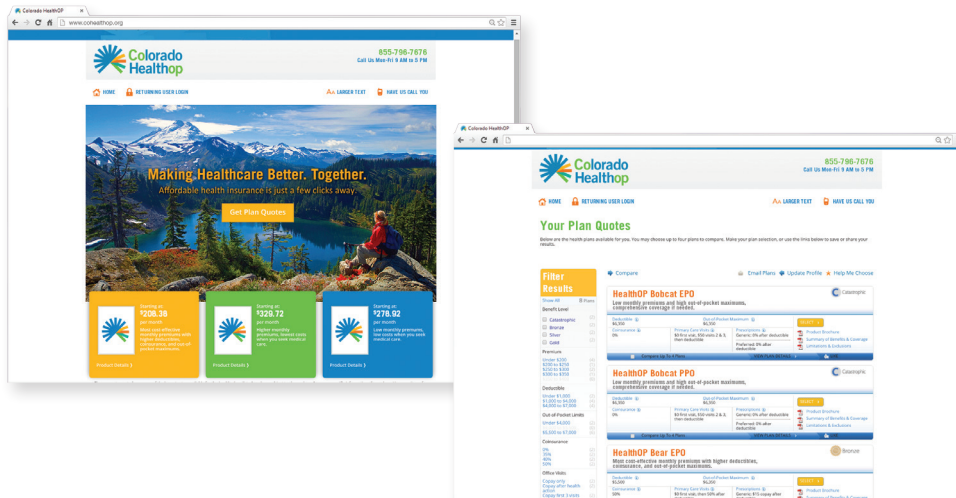
¹ In an effort to offer cost-effective benefits, we have an additional prescription drug discount card. It is not insurance and doesn't coordinate with benefits. Visit our website to learn more about the CO-OP Discount Pharmacy Program.

HOW TO GET STARTED

You can purchase the Colorado HealthOP Bobcat 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

