

2022 Bright HealthCare Plan Options - On Exchange (Colorado Peak)



Counties: Grand, Lake, Park, Summit

Plan offerings include: \$0 preventive care and \$0 Tier 1 preventive Rx copays

Plan Overview		Medical Benefits												Pharmacy Benefits - Retail Rx					
Metal Tiers	IND Ded	IND MOOP	FAM Ded	FAM MOOP	COINS	PC	SPEC	CONV	UC	ER	Telehealth	MH	IN HOSP	\$0 Generics	Generics	Pref Brands	Non-Pref Brands	Specialty	
Peak Gold 1000	\$1,000	\$8,700	\$2,000	\$17,400	20%	\$0	2 \$0 visits, then \$40	\$25	\$50	\$500	\$0	\$0	20%	\$0	\$15	\$50	\$125	20%	
Peak Gold \$0 Ded + AD&V Rx Copay Direct	\$0	\$6,500	\$0	\$13,000	20%	2 \$0 visits, then \$20	\$40	\$25	\$75	\$600	\$0	\$0	20%	\$0	\$10	\$50	\$100	\$540	
Peak Silver 4600	\$4,600	\$8,550	\$9,200	\$17,100	40%	\$10	40%	40%	\$75	40%	\$10	\$0	40%	Not Covered	\$10	40%	40%	\$680	
Peak Silver 5000 Rx Copay	\$5,000	\$8,700	\$10,000	\$17,400	40%	3 \$0 visits, then \$25	\$75	\$25	\$75	\$750	\$0	\$0	40%	\$0	\$25	\$80	\$180	\$650	
Peak Silver 3000	\$3,000	\$8,700	\$6,000	\$17,400	40%	2 \$0 visits, then \$35	\$70	\$25	\$50	40%	\$0	\$0	40%	\$0	\$30	\$150	\$250	40%	
Peak Silver 6700	\$6,700	\$8,700	\$13,400	\$17,400	40%	\$0	2 \$0 visits, then \$75	\$25	\$50	40%	\$0	\$0	40%	\$0	\$0	\$90	\$150	40%	
Peak Silver 6700 + AD&V Rx Copay	\$6,700	\$8,700	\$13,400	\$17,400	40%	\$0	2 \$0 visits, then \$75	\$25	\$50	40%	\$0	\$0	40%	\$0	\$0	\$90	\$150	\$600	
Peak Silver \$0 Deductible	\$0	\$8,700	\$0	\$17,400	40%	2 \$0 visits, then \$30	\$30	\$25	\$50	\$750	\$0	\$0	40%	\$0	\$30	\$150	\$250	40%	
73% CSR	Peak Silver 4600	\$2,400	\$6,600	\$4,800	\$13,200	40%	\$10	40%	40%	\$75	40%	\$10	40%	Not Covered	\$10	40%	40%	\$500	
	Peak Silver 5000 Rx Copay	\$3,800	\$6,950	\$7,600	\$13,900	40%	3 \$0 visits, then \$25	\$75	\$15	\$35	\$750	\$0	\$0	40%	\$0	\$20	\$80	\$180	\$575
	Peak Silver 3000	\$3,000	\$6,500	\$6,000	\$13,000	40%	2 \$0 visits, then \$30	\$60	\$15	\$30	40%	\$0	\$0	40%	\$0	\$15	\$150	\$250	40%
	Peak Silver 6700	\$6,700	\$6,950	\$13,400	\$13,900	40%	\$0	2 \$0 visits, then \$75	\$10	\$25	40%	\$0	\$0	40%	\$0	\$0	\$90	\$150	40%
	Peak Silver 6700 + AD&V Rx Copay	\$6,700	\$6,950	\$13,400	\$13,900	40%	\$0	2 \$0 visits, then \$75	\$10	\$25	40%	\$0	\$0	40%	\$0	\$0	\$90	\$150	\$600
	Peak Silver \$0 Deductible	\$0	\$6,950	\$0	\$13,900	40%	2 \$0 visits, then \$30	\$30	\$15	\$30	\$750	\$0	\$0	40%	\$0	\$30	\$150	\$250	40%
87% CSR	Peak Silver 4600	\$500	\$2,700	\$1,000	\$5,400	30%	\$10	30%	30%	\$50	30%	\$10	30%	Not Covered	\$5	30%	30%	\$175	
	Peak Silver 5000 Rx Copay	\$950	\$2,900	\$1,900	\$5,800	30%	3 \$0 visits, then \$20	\$50	\$5	\$15	\$500	\$0	\$0	30%	\$0	\$0	\$15	\$100	\$215
	Peak Silver 3000	\$950	\$2,100	\$1,900	\$4,200	25%	2 \$0 visits, then \$15	\$30	\$5	\$15	25%	\$0	\$0	25%	\$0	\$15	\$100	\$150	25%
	Peak Silver 6700	\$700	\$2,900	\$1,400	\$5,800	25%	\$0	2 \$0 visits, then \$30	\$5	\$10	25%	\$0	\$0	25%	\$0	\$0	\$30	\$150	25%
	Peak Silver 6700 + AD&V Rx Copay	\$700	\$2,900	\$1,400	\$5,800	25%	\$0	2 \$0 visits, then \$30	\$5	\$10	25%	\$0	\$0	25%	\$0	\$0	\$30	\$150	\$400
	Peak Silver \$0 Deductible	\$0	\$2,400	\$0	\$4,800	25%	2 \$0 visits, then \$15	\$15	\$5	\$15	\$450	\$0	\$0	25%	\$0	\$15	\$75	\$150	25%
94% CSR	Peak Silver 4600	\$0	\$1,000	\$0	\$2,000	25%	\$10	25%	25%	\$25	25%	\$10	25%	Not Covered	\$5	25%	25%	\$125	
	Peak Silver 5000 Rx Copay	\$0	\$1,500	\$0	\$3,000	20%	3 \$0 visits, then \$5	\$5	\$0	\$5	\$100	\$0	\$0	20%	\$0	\$0	\$10	\$50	\$165
	Peak Silver 3000	\$100	\$800	\$200	\$1,600	10%	\$0	\$5	\$0	\$5	10%	\$0	\$0	10%	\$0	\$5	\$30	\$80	10%
	Peak Silver 6700	\$0	\$1,600	\$0	\$3,200	10%	\$0	\$0	\$0	\$0	10%	\$0	\$0	10%	\$0	\$0	\$15	\$60	10%
	Peak Silver 6700 + AD&V Rx Copay	\$0	\$1,600	\$0	\$3,200	10%	\$0	\$0	\$0	\$0	10%	\$0	\$0	10%	\$0	\$0	\$15	\$60	\$200
	Peak Silver \$0 Deductible	\$0	\$900	\$0	\$1,800	10%	2 \$0 visits, then \$5	\$5	\$0	\$5	\$200	\$0	\$0	10%	\$0	\$5	\$25	\$50	10%
Peak Bronze 6500	\$6,500	\$8,700	\$13,000	\$17,400	40%	\$25	40%	40%	\$75	40%	\$25	\$0	40%	Not Covered	\$35	40%	40%	40%	
Peak Bronze 7200	\$7,200	\$8,700	\$14,400	\$17,400	50%	\$0	50%	\$25	\$50	50%	\$0	\$0	50%	\$0	\$35	50%	50%	50%	
Peak Bronze 8700 Rx Copay	\$8,700	\$8,700	\$17,400	\$17,400	0%	2 \$0 visits, then \$25	0%	\$25	\$75	0%	\$0	\$0	0%	\$0	\$40	\$200	\$400	\$650	
Peak Bronze 5300 HSA	\$5,300	\$7,050	\$10,600	\$14,100	50%	\$50 after ded	\$100 after ded	50%	50%	50%	50%	\$0 after ded	50%	\$0 after ded	\$10 after ded	50%	50%	50%	
Peak Bronze \$0 Deductible	\$0	\$8,700	\$0	\$17,400	50%	1 \$0 visit, then \$50	1 \$0 visit, then \$100	\$25	\$50	\$1000	\$0	\$0	\$3000	\$0	\$35	\$200	50%	50%	
Peak Catastrophic 7000	\$8,700	\$8,700	\$17,400	\$17,400	0%	3 \$0 visits, then 0%	0%	0%	0%	0%	0%	0%	0%	Not Covered	0%	0%	0%	0%	

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AD&V = Adult Dental & Vision; MH = Mental Health Outpatient Office Visits; Telehealth = Doctor on Demand
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Metal Tiers	IND Ded	IND MOOP	FAM Ded	FAM MOOP	COINS	PC	SPEC	CONV	UC	ER	Telehealth	MH	IN HOSP	\$0 Generics	Generics	Pref Brands	Non-Pref Brands	Specialty
Peak Gold 1000 Direct	\$1,000	\$8,700	\$2,000	\$17,400	20%	\$0	2 \$0 visits, then \$40	\$25	\$50	\$500	\$0	\$0	20%	\$0	\$15	\$50	\$125	20%
Peak Gold \$0 Ded + AD&V Rx Copay Direct	\$0	\$6,500	\$0	\$13,000	20%	2 \$0 visits, then \$20	\$40	\$25	\$75	\$600	\$0	\$0	20%	\$0	\$10	\$50	\$100	\$540
Peak Silver 4600 Direct	\$4,600	\$8,550	\$9,200	\$17,100	40%	\$10	40%	40%	\$75	40%	\$10	\$0	40%	Not Covered	\$10	40%	40%	\$680
Peak Silver 5000 Rx Copay Direct	\$5,000	\$8,700	\$10,000	\$17,400	40%	3 \$0 visits, then \$25	\$75	\$25	\$75	\$750	\$0	\$0	40%	\$0	\$25	\$80	\$180	\$650
Peak Silver 3000 Direct	\$3,000	\$8,700	\$6,000	\$17,400	40%	2 \$0 visits, then \$35	\$70	\$25	\$50	40%	\$0	\$0	40%	\$0	\$30	\$150	\$250	40%
Peak Silver 6700 Direct	\$6,700	\$8,700	\$13,400	\$17,400	40%	\$0	2 \$0 visits, then \$75	\$25	\$50	40%	\$0	\$0	40%	\$0	\$0	\$90	\$150	40%
Peak Silver 6700 + AD&V Rx Copay Direct	\$6,700	\$8,700	\$13,400	\$17,400	40%	\$0	2 \$0 visits, then \$75	\$25	\$50	40%	\$0	\$0	40%	\$0	\$0	\$90	\$150	\$600
Peak Silver \$0 Deductible Direct	\$0	\$8,700	\$0	\$17,400	40%	2 \$0 visits, then \$30	\$30	\$25	\$50	\$750	\$0	\$0	40%	\$0	\$30	\$150	\$250	40%
Peak Silver 4000 HSA Direct	\$4,000	\$7,050	\$8,000	\$14,100	20%	\$35 after ded	\$60 after ded	20%	20%	20%	20%	\$0 after ded	20%	\$0 after ded	\$20 after ded	20%	20%	20%
Peak Bronze 6500 Direct	\$6,500	\$8,700	\$13,000	\$17,400	40%	\$25	40%	40%	\$75	40%	\$25	\$0	40%	Not Covered	\$35	40%	40%	40%
Peak Bronze 7200 Direct	\$7,200	\$8,700	\$14,400	\$17,400	50%	\$0	50%	\$25	\$50	50%	\$0	\$0	50%	\$0	\$35	50%	50%	50%
Peak Bronze 8700 Rx Copay Direct	\$8,700	\$8,700	\$17,400	\$17,400	0%	2 \$0 visits, then \$25	0%	\$25	\$75	0%	\$0	\$0	0%	\$0	\$40	\$200	\$400	\$650
Peak Bronze 5300 HSA Direct	\$5,300	\$7,050	\$10,600	\$14,100	50%	\$50 after ded	\$100 after ded	50%	50%	50%	50%	\$0 after ded	50%	\$0 after ded	\$10 after ded	50%	50%	50%
Peak Bronze \$0 Deductible Direct	\$0	\$8,700	\$0	\$17,400	50%	1 \$0 visit, then \$50	1 \$0 visit, then \$100	\$25	\$50	\$1000	\$0	\$0	\$3000	\$0	\$35	\$200	50%	50%
Peak Catastrophic 7000 Direct	\$8,700	\$8,700	\$17,400	\$17,400	0%	3 \$0 visits, then 0%	0%	0%	0%	0%	0%	0%	0%	Not Covered	0%	0%	0%	0%