

# 2022 ROCKY MOUNTAIN VALLEY INDIVIDUAL & FAMILY PLANS



[rmhp.org](https://rmhp.org)



**ROCKY MOUNTAIN**  
**HEALTH PLANS®**

A UnitedHealthcare Company



# FOR ALL THAT LIFE BRINGS: WE'VE GOT YOU COVERED

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*Find the affordable coverage you can rely on from the people you count on.* At Rocky Mountain Health Plans (RMHP), we know it's important to have a partner in good health. We're here to help you get more from your health plan, so we offer comprehensive coverage that centers around you and your needs – from preventive care, to health and wellness services, to a variety of online tools and resources to help make your health care choices easier.



## **A Mission of Service**

We are dedicated to helping you, your family, and your community enjoy wellness and health by providing high-quality healthcare coverage, building community support systems, and by giving back.



## **Deep Colorado Expertise Paired With National Resources**

Coloradans have an advocate who understands their needs and works on their behalf, backed by UnitedHealthcare's national expertise and resources that can serve more people in more ways.



## **We Collaborate and Innovate for You**

We work tirelessly to improve your access to quality healthcare by bringing together community partners, healthcare providers and policymakers to address real-time needs of our Colorado communities.

**You and your family deserve to enjoy life's best moments. That's why we're here for all that life brings. Our health plans offer quality coverage so you can focus on what matters most.**



# WORKING TOGETHER FOR YOU

Rocky Mountain Valley plans include a high-performing network of providers and facilities focused on a collaborative approach for a healthier you – and healthier communities across the Western Slope. RMHP and Rocky Mountain Valley providers are dedicated to providing our Members with access to high-quality, coordinated, and close-to-home care at lower costs.

## AT A GLANCE

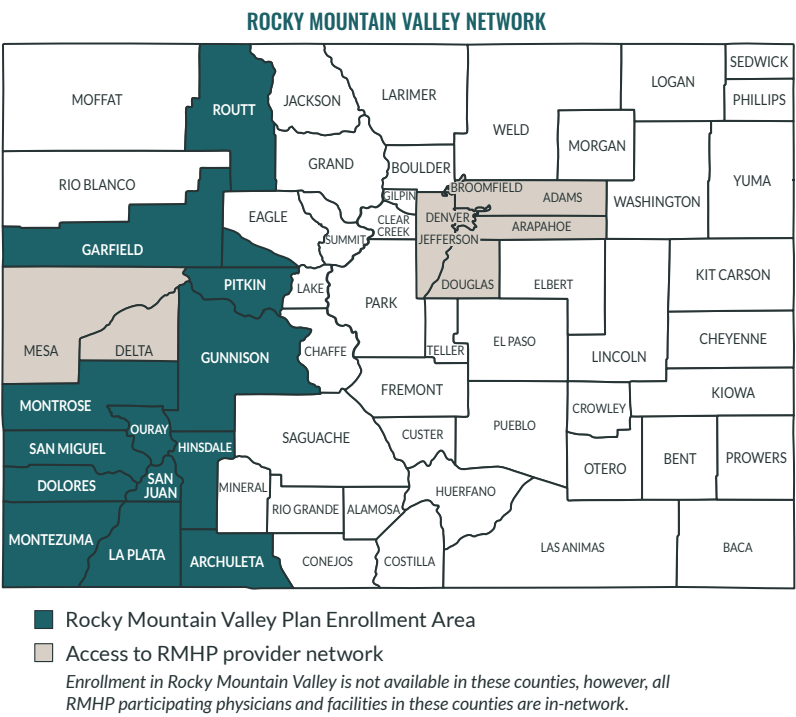
Save money and enjoy peace of mind with a Rocky Mountain Valley plan from RMHP with the value, personalized care, and dependability you expect and deserve.

### Our Plans Offer:

-  An extensive network of local **Western Slope providers**, all **participating Denver-area providers and facilities**, and our broad **pharmacy network**
-  **Low-cost** options for primary care visits
-  **100% covered preventive care**, including annual checkups, flu shots, mammograms, and more
-  **Pediatric dental** benefits covered at 100% for all children up to age 19
-  **Urgent and emergency care** covered anywhere you need it
-  **Virtual visits** with doctors and therapists to get the care you need, when you need it
-  A dedicated, local **customer service team** that can help coordinate your care and answer your questions

## CARE ACROSS THE WESTERN SLOPE

Rocky Mountain Valley plans are available to residents in **Archuleta, Dolores, Eagle (Basalt), Garfield, Gunnison, Hinsdale, La Plata, Montezuma, Montrose, Ouray, Routt, Pitkin, San Juan**, and **San Miguel** counties.



# COMPARE OUR PLANS

## Rocky Mountain Valley

HMO PLANS	Bronze 6500	Bronze 7000	Bronze 7500	Bronze HSA 7000/100
Deductible (Individual/Family)	\$6,500/\$13,000	\$7,000/\$14,000	\$7,500/\$15,000	\$7,000/\$14,000
OOP Max (Individual/Family)	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$7,000/\$14,000
Coinsurance	40%	35%	50%	0%
PCP	\$25 No Deductible	\$25 No Deductible	1st 3 Visits No Charge, then 50% After Deductible	0% After Deductible
Specialist	40% After Deductible	35% After Deductible	50% After Deductible	0% After Deductible
Behavioral Health	40% After Deductible	35% After Deductible	50% After Deductible	0% After Deductible
Lab/X-ray	40% After Deductible	35% After Deductible	50% After Deductible	0% After Deductible
Urgent Care	\$75 No Deductible Behavioral Health and Substance Use covered with no cost sharing.	\$75 No Deductible Behavioral Health and Substance Use covered with no cost sharing.	1st 3 Visits \$75 No Deductible, then 50% After Deductible Behavioral Health and Substance use covered with no cost sharing.	0% After Deductible
Emergency Care	50% After Deductible	50% After Deductible	50% After Deductible	0% After Deductible
Inpatient Hospital	40% After Deductible	35% After Deductible	50% After Deductible	0% After Deductible
Preventive Exams, Screenings, and Immunizations	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible
Chiropractic Services — up to 20 visits per year when medically indicated	\$25 No Deductible	\$25 No Deductible	50% After Deductible	0% After Deductible
Prescription Drug	No Deductible: Tier 1 (preventive drugs) No Cost Sharing Tier 2: \$20 Tier 3: \$30 After Deductible Tier 4 - 40% Tier 5 - 40% Tier 6 - 50%	No Deductible: Tier 1 (preventive drugs) No Cost Sharing Tier 2: \$20 Tier 3: \$30 After Deductible Tier 4: 35% Tier 5: 35% Tier 6: 45%	No Deductible: Tier 1 (preventive drugs) No Cost Sharing Tier 2 - \$20 Tier 3 - \$35 Tier 4 - \$125 Tier 5 - \$500 Tier 6 - \$700	No Deductible: Tier 1 (preventive drugs) No Cost Sharing After Deductible: Tiers 2-6 0% After Deductible

If you are enrolled in a family plan and you meet your individual deductible and/or out-of-pocket maximum, you don't need to meet your family deductible or out-of-pocket maximum. The Summary of Benefits and Coverage (SBC) and the Colorado Supplement to the SBC for these individual and family plans can be found at [rmhp.org](http://rmhp.org) and upon request. An access plan is available for each managed care network offered by RMHP to any interested party upon request. Such access plans contain information on providers, hospitals, referrals, and grievance procedures; quality assurance; access for Members with special needs; emergency coverage provisions; and other information on how to access services.

# COMPARE OUR PLANS

## Rocky Mountain Valley (Cont'd)

HMO PLANS	Silver 3500	Silver 4000	Silver HSA 4950 Rx 90	Silver 4500	Silver 4500 Copay	Gold 2500
Deductible (Individual/Family)	\$3,500/\$7,000	\$4,000/\$8,000	\$4,950/\$9,900	\$4,500/\$9,000	\$4,500/\$9,000	\$2,500/\$5,000
OOP Max (Individual/Family)	\$8,700/\$17,400	\$8,700/\$17,400	\$7,000/\$14,000	\$8,700/\$17,400	\$8,700/\$17,400	\$8,550/\$17,100
Coinsurance	30%	40%	0%	25%	25%	20%
PCP	1st 3 Visits No Charge, then \$25 No Deductible	1st 3 Visits No Charge, then \$25 No Deductible	0% After Deductible	1st 3 Visits No Charge, then 25% After Deductible	1st 3 Visits No Copay, then \$50 No Deductible	\$5 No Deductible
Specialist	30% After Deductible	\$75 No Deductible	0% After Deductible	25% After Deductible	\$100 No Deductible	\$55 No Deductible
Behavioral Health	30% After Deductible	\$75 No Deductible	0% After Deductible	25% After Deductible	\$100 No Deductible	\$55 No Deductible
Lab/X-ray	30% After Deductible	40% After Deductible	0% After Deductible	25% After Deductible	25% After Deductible	20% After Deductible
Urgent Care	\$75 No Deductible Behavioral Health and Substance Use covered with no cost share.	\$75 No Deductible Behavioral Health and Substance Use covered with no cost share.	0% After Deductible	1st 3 Visits \$75 No Deductible, then 25% After Deductible. Behavioral Health and Substance Use covered with no cost sharing.	1st 3 Visits \$75 No Deductible, then 25% After Deductible. Behavioral Health and Substance Use covered with no cost sharing.	\$75 No Deductible Behavioral Health and Substance Use covered with no cost sharing.
Emergency Care	\$500 Copay After Deductible	\$500 Copay After Deductible	0% After Deductible	\$500 Copay After Deductible	\$500 Copay After Deductible	\$300 Copay After Deductible
Inpatient Hospital	30% After Deductible	40% After Deductible	0% After Deductible	25% After Deductible	25% After Deductible	20% After Deductible
Preventive Exams, Screenings, and Immunizations	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible	100% Covered No Deductible
Chiropractic Services — up to 20 visits per year when medically indicated	\$25 No Deductible	\$25 No Deductible	0% After Deductible	25% After Deductible	\$50 No Deductible	\$5 No Deductible
Prescription Drug	No Deductible Tier 1 (preventive drugs) - No Cost Sharing Tier 2 - \$15 Tier 3 - \$25 After Deductible Tier 4 - \$50 Tier 5 - 30% Tier 6 - 40%	No Deductible Tier 1 (preventive drugs) - No Cost Sharing Tier 2 - \$15 Tier 3 - \$25 After Deductible Tier 4 - \$50 Tier 5 - 30% Tier 6 - 40%	No Deductible Tier 1 (preventive drugs) - No Cost Sharing After Deductible: Tier 2 - 10% Tier 3 - 10% Tier 4 - 10% Tier 5 - 10% Tier 6 - 10%	No Deductible Tier 1 (preventive drugs) - No Cost Sharing Tier 2 - \$12 Tier 3 - \$30 Tier 4 - \$80 Tier 5 - \$500 Tier 6 - \$700	No Deductible Tier 1 (preventive drugs) - No Cost Sharing Tier 2 - \$12 Tier 3 - \$30 Tier 4 - \$80 Tier 5 - \$500 Tier 6 - \$700	No Deductible Tier 1 (preventive drugs) - No Cost Sharing Tier 2 - \$10 Tier 3 - \$25 Tier 4 - \$70 Tier 5 - \$500 Tier 6 - \$700

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# THE EXTRAS

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***With RMHP, you don't just get health insurance — you get more than a health plan.*** We care about our Members living their healthy best. Our extra benefits, online tools, and health care resources can help you meet your overall health needs.



## **Access MyRMHP**

Our secure Member portal, MyRMHP, gives you the ability to access personalized benefit information, view claims, pay your premiums, print ID cards, find valuable health resources, and so much more.



## **Search for a Provider**

Our online provider directory makes it easy to find in-network doctors, hospitals, and other providers near you. The directory is simple and easy to use, and it includes smart search and easy filtering features to help you find the care you need.



## **Virtual Visits with Doctor on Demand®**

With Doctor On Demand, you can connect face-to-face with Board Certified doctors and therapists from a phone, tablet, or computer. Get care when and where you need it with 24/7 video chat access.



## **Rally for Better Health**

Whether you're looking for tips to eat better, get more active, or build healthy habits, Rally® can help! This website and mobile app allows you to choose from custom-picked missions based on the results of your health survey. Then, get rewarded for tracking the activities designed to help you achieve a healthier lifestyle.



## **Estimate Medical Costs**

Compare prices for medical treatments when using RMHP's online Cost Estimator tool. Find the estimated average costs and learn how to save money on a medical procedure, whether a routine exam or extensive surgery.

# GET STARTED

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*Our plans are available by contacting our dedicated plan experts, or by getting in touch with your local broker.*

Plans are also available through Connect for Health Colorado, the state's health insurance marketplace.

## FIND YOUR PLAN TODAY



### Call Us

Call a plan expert at **866-945-1837**.

RMHP is proud to be a UnitedHealthcare company. When you call to explore your plan options and enroll in a plan, you'll be connected with a knowledgeable representative to guide you through the process and help find the plan that's right for you.



### Go Online

Visit **rmhp.org** to get a no-cost, no-obligation quote and compare plans in your area. You can also visit Connect for Health Colorado at [connectforhealthco.com](https://connectforhealthco.com).



***When you apply for coverage through the state's health insurance marketplace, you may be eligible for federal financial assistance – called an advance premium tax credit. This credit lowers your monthly health plan payment. One of our plan experts, or your local broker, can help you understand tax credits. Call us to find out more.***

### Proud Participant with Connect for Health Colorado

Rocky Mountain Health Plans is a Qualified Health Plan with Connect for Health Colorado. RMHP is proud to participate with Connect for Health Colorado and we are working together to ensure more Coloradans will have affordable access to health care than ever before. You may be eligible for a tax credit that will help reduce the cost of health insurance. Tax credits are based on your household income, family size, and various eligibility requirements. To take advantage of these tax credits you must purchase health insurance through Connect for Health Colorado.







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