Colorado Doctor's Plan, Monument One, Monument Health, & Valley | Colorado Rocky Mountain Health Maintenance Organization, Incorporated, a UnitedHealthcare Company

Get to know your UnitedHealthcare® coverage options

2026 Individual & Family ACA Marketplace plans

Rocky Mountain Health Plans® A UnitedHealthcare Company

Connect for Health Colorado®

26CO00038E

Before you get started, here are some important words to know

Monthly premium

What you pay each month for your plan, whether or not you use it to get health care.

Deductible

What you pay out of pocket for covered health care services before your plan begins to pay for services. (It may be a couple thousand dollars, depending on the plan you choose.)

Copay (copayment)

A fixed amount you pay for a covered health care service (like $15), usually at the time you get care.

Coinsurance

A percentage of the cost of a covered service, and it's what you pay once you meet your deductible. A common coinsurance amount is 20%, but it could be anything. (If you see "0% coinsurance," that means your plan pays 100% of the covered services.)

Table of contents

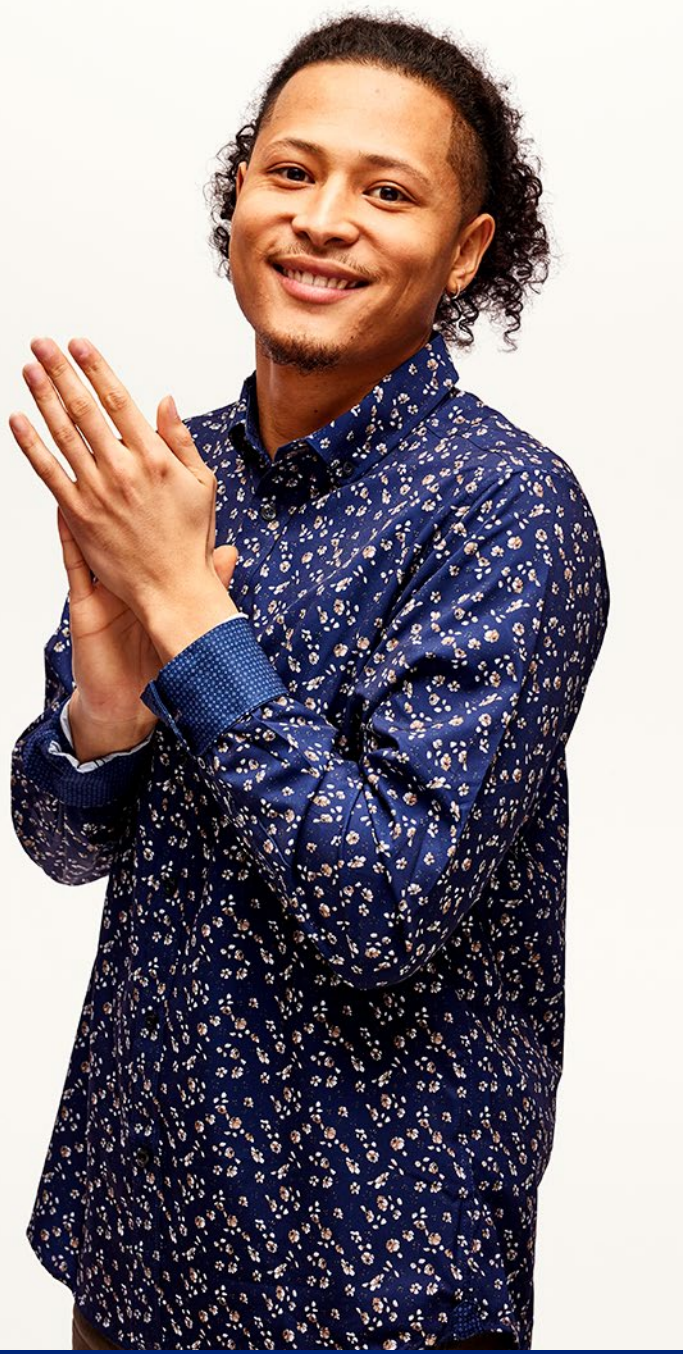
Finding a health plan that's there for what matters to you and your family can be easier than you think.

Use this guide to start your search. Have questions between pages? Give us a call to speak with a licensed insurance agent at **1-855-764-4261, TTY 711** – we've got answers. Or, take a deeper dive into all of this and more at **uhcexchange.com**.

A little bit about us

We will continue to deliver on our promise to connect the world to better health, one person at a time. One of the ways we do that is by offering affordable, reliable health plans that fit your lifestyle and budget. With one of our UnitedHealthcare Individual & Family ACA Marketplace plans, you can count on more — much more:

- $0 virtual urgent care visits and virtual primary care for the same copay amount as in-person primary care[1]
- $0 preventive health care, like yearly checkups, a flu shot and mammogram
- Access to more than 55,000 network pharmacies
- $0 digital fitness classes powered by One Pass Select®[2] with the option to purchase an in-person fitness membership that includes Shipt and Walmart+
- Access to a wide network of quality doctors, clinics and pharmacies in your neighborhood
- Online tools, like a personal online account to check your benefits and find network providers and pharmacies
- A $250 reward for seeing your primary care provider and completing a few online account activities[3], and a 20% discount on Walgreens brand health and wellness products[4]



Here's a look at our service area

Live in one of the counties listed? Great. You can enroll for one of our plans.

Adams, Alamosa, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Conejos, Costilla, Custer, Delta, Denver, Dolores, Douglas, Eagle, El Paso, Elbert, Fremont, Garfield, Gilpin, Grand, Gunnison, Hinsdale, Huerfano, Jefferson, La Plata, Lake, Larimer, Logan, Mesa, Mineral, Moffat, Montezuma, Montrose, Morgan, Ouray, Park, Phillips, Pitkin, Pueblo, Rio Blanco, Rio Grande, Routt, Saguache, San Juan, San Miguel, Sedgwick, Summit and Weld

Learning the plan types – metal levels

When choosing a plan, it's important to understand the different plan types and how they work. Plans on the Affordable Care Act (ACA) Marketplace are categorized based on how you and your plan split the cost of your health care. They go by Bronze, Silver, and Gold — known as the "metal" categories.

Bronze plan

Lowest monthly premiums

High deductible

Might be a good fit if: You're pretty healthy and rarely see your doctor. Bronze plans may have lower monthly premiums, but you'll have to pay more when you get health care.

Silver plan

Moderate monthly premiums

Moderate deductible

Might be a good fit if: You're fairly healthy and typically only see your doctor for your yearly physical. You qualify for extra savings through cost-sharing reductions. If you don't qualify for extra savings, a Silver plan is a good option if you're willing to pay a slightly higher monthly premium than Bronze so you'll have less out-of-pocket expenses.

Reminder: If you qualify for cost-sharing reductions, you have to pick a Silver plan to get those extra savings. (You may save money depending on how much health care you receive.)

Gold plan

High monthly premiums

Low deductible

Might be a good fit if: You might be managing a health condition, taking a prescription and seeing your doctor multiple times a year. You're willing to pay more for your monthly premium to pay less when you get health care.

Ways to save

When you go through the shopping and enrollment process, you'll give your health insurance company an estimate of your income for next year, as well as other household information. Then, they'll give you a quote that outlines what level of subsidy you may qualify for based on what you told them. The only way to get these subsidies (if you qualify) is through the Affordable Care Act (ACA) Marketplace. Here's a look at the two different types:

Premium tax credit
This is something you can use to lower your premium. It can be applied toward any metal level of coverage, so you still have the freedom to compare all your options. Think of this as a way to save on your monthly insurance costs which you need to pay, even if you don't get health care each month.

Cost-sharing reductions ("extra savings")
These lower out-of-pocket costs, like deductibles, copays and coinsurance. Unlike tax credits, you can only use extra savings with a Silver plan. And keep in mind, these extra savings only help you save money when you get health care.

Visit **uhcexchange.com** and we can help you determine if you qualify for these subsidies and the types of plans available to you.

What to expect after you enroll

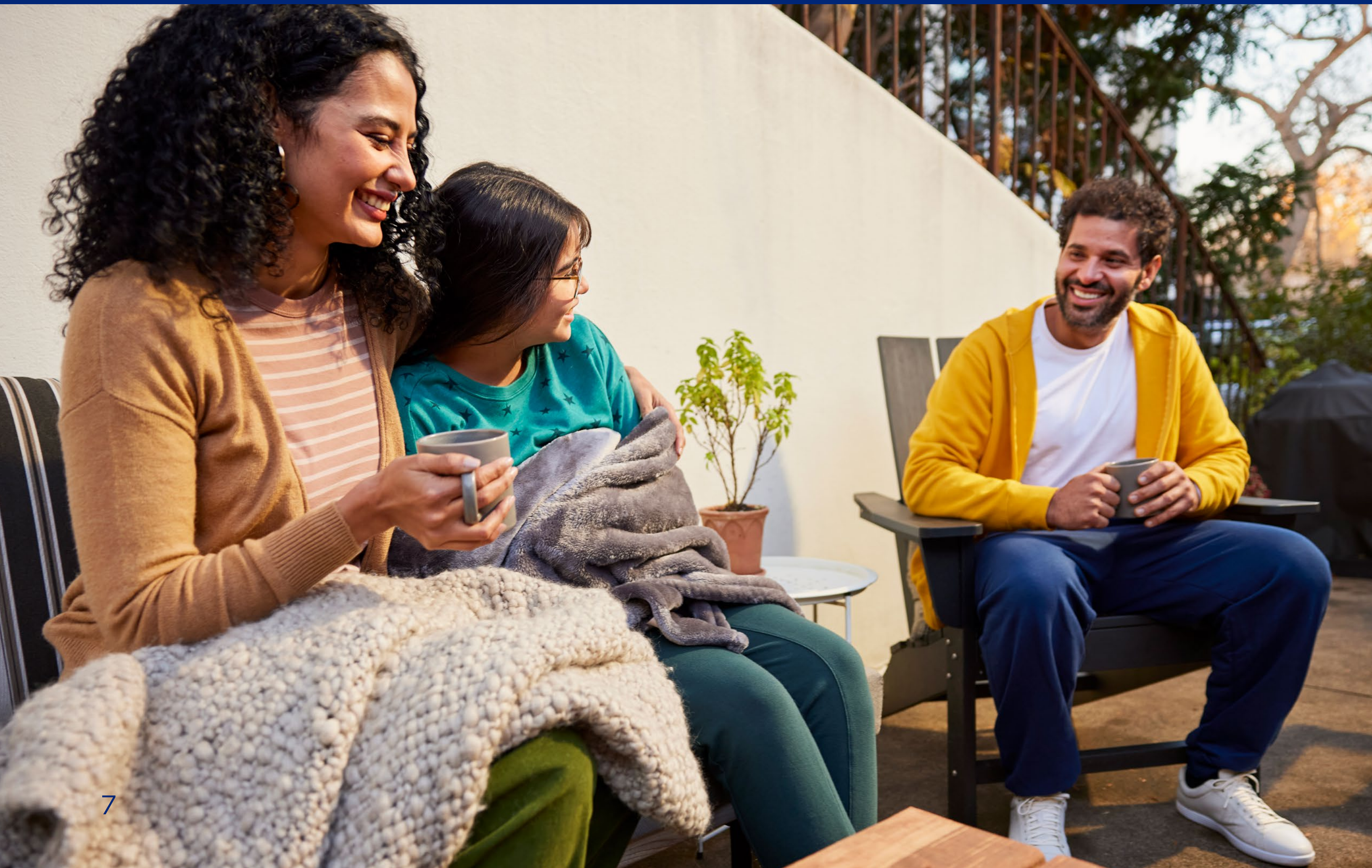
The process of enrolling in your ACA Marketplace plan is pretty simple. Once you've compared your options and picked a UnitedHealthcare plan, head to **uhcexchange.com** to start the enrollment process and see if you qualify for subsidies.

If you would like help enrolling or have additional questions, you can give us a call at **1-855-764-4261, TTY 711**.

1. After you enroll in your UnitedHealthcare Individual & Family ACA Marketplace plan, watch for a letter to pay your binder payment. This payment is required to activate your plan and counts as your first month's premium payment. Your premium payment is due on the first of each month. You'll get an invoice in the mail every month that shows what you owe and how to pay. There are 4 easy ways to pay: Autopay, online, by phone or by mail.

2. Also, keep an eye out for your welcome mailer and health plan ID card. They should arrive in your mailbox about 7 to 10 business days after we process your binder payment.

3. To help you get started, we'll assign a primary care provider (PCP) to everyone on your plan. If you would like to change your PCP you can visit your online account at **myuhc.com/exchange**, or call the member services number on your health plan ID card.



Rocky Mountain Health Maintenance Organization, Incorporated, a UnitedHealthcare Company is pleased to offer health plans through Connect for Health Colorado®. Learn more about Connect for Health Colorado and applying for financial help to lower monthly health insurance costs at ConnectforHealthCO.com.

For help in another language, visit **uhc.com/legal/health-insurance-marketplace.**

Language Assistance/Nondiscrimination Notice Asistencia de Idiomas/
Aviso de no Discriminación/ 語言協助 / 不歧視通知

uhc.com/legal/nondiscrimination-and-language-assistance-notices.

The benefits described may not be offered on all plans or in all states. Some plans may require copayments, deductibles and/or coinsurance for these benefits. The policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review the plan coverage documents, or call or write your insurance agent/broker or the company, whichever is applicable. By responding to this offer or communication, you agree that a representative may contact you.

Medical plan coverage offered by Rocky Mountain Health Maintenance Organization, Incorporated. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

[1]Unless otherwise required, virtual care benefits are available only when services are delivered through a designated virtual network provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be always available, or in all locations, or for all members. Check your benefit plan to determine if these services are available. Data rates may apply. Certain prescriptions may not be available and other restrictions may apply.

[2]One Pass Select® is a voluntary program featuring a subscription based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery delivery services may have tax implications. Members should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

[3]Members age 18 and over can earn up to a $250 reward on a prepaid Visa® card upon completion of eligible activities. To earn $50, complete the following activities: set up a UnitedHealthcare member account on myuhc.com/exchange, opt-in to all types of text messages, sign up for all paperless plan communications, and the subscriber of the plan signs up for Autopay of premiums on behalf of all members enrolled on the plan. To earn $50, complete the health risk assessment available on myuhc.com/exchange. To earn $150, complete a primary care provider (PCP) visit. The PCP reward is earned after claim is processed and can take 6-8 weeks. Limit one reward per eligible member. Eligible members who are unable to participate in an available program may be permitted to earn the same reward by completing a reasonable alternative. Call the number on the back of your health plan ID card to learn more. If you receive access to certain reward funds with your Card, you agree to the terms and conditions available at HealthyBenefitsPlus.com/HealthPerks. Call 1-833-818-8692 for rewards balance. No Cash (except as required by law) or ATM Access. Fees and usage restrictions may apply. See cardholder terms for details. Issued by Citizens Alliance Bank, Member FDIC, pursuant to a license from Visa® U.S.A. Inc.

[4]Walgreens discount valid until 12/31/26. Discount valid only for in-store purchases of eligible Walgreens brand health and wellness products by current members eligible for the UnitedHealthcare discount program. Discount cannot be used online. For a full list of Walgreens brand health and wellness products and exclusions, please visit www.walgreens.com/smartsavings. Not available in Washington.