



Caring for you and yours

Individual and Family Member Guide

COLORADO 2027



Coverage for life's little moments.



Welcome to Your Select Health Individual and Family ACA Plans Member Guide

This guide will give you the information you need to know to choose one of our plans.

If you have questions about plans and benefits, call your agent, our Member Services team, or visit selecthealth.org/individual.

Contents

Meet Select Health	4
Member benefits and resources	4
Medical network and facilities	6
Individual plans and benefits	8
Colorado Option Individual plans and benefits	10
Care options	12
Pharmacy benefits	14
General information	16
Contact us	18
Information quick guide	19

Member Services
800-538-5038
Monday - Friday, 7 a.m. to 8 p.m.
Saturday, 9 a.m. to 2 p.m.



Meet Select Health

For over 40 years, Select Health has been committed to helping our members and communities live the healthiest lives possible. We're a Utah-based nonprofit with offices in Colorado, Idaho, Nevada, and Utah. When you call us, you're talking to a real person, who is familiar with your community.

COLORADO | 2027

Member benefits and resources

Virtual care

Virtual visits with in-network primary care providers, mental health providers, Intermountain Health virtual urgent care providers, and UCHealth virtual urgent care providers are covered at no additional cost to you on most plans. Visit selecthealth.org/find-care/virtual-care to get started.

Select Health account and app

Use your Select Health account online or with the mobile app to help you manage your plan details.

- Download your ID cards
- See real-time spending and medical and pharmacy claims in one location
- Search providers and facilities and assign primary care doctors
- Review tasks and take actions to manage your health
- Estimate costs for specific medical services or procedures
- Search for covered medications and pharmacies, compare drug prices, and enroll in cost-saving programs
- Set preferences and get health and wellness reminders and notifications
- Chat with our Member Services team or send them a secure message with questions about your benefits

Get started at selecthealth.org/resources/online-tools.

Intermountain Health app

MyChart makes managing your healthcare journey simple with convenient tools like care reminders, visit summaries, and appointment scheduling. The app also includes new features like built-in telehealth visits, eCheck-in, and spot saving at select urgent care locations. Download the app in the App Store or Google Play.

UCHealth app

This app helps you take charge of your health. It is a safe and secure gateway to My Health Connection, allowing you to schedule or cancel appointments, renew or refill prescriptions at your UCHealth pharmacy, and use your device for virtual visits and secure messaging with your provider. Download the app in the App Store or Google Play.

Medical cost estimator

Our medical cost estimator provides personalized estimates based on your benefits for a doctor, hospital, or service. Log in to your Select Health account to get started.

Wellness resources

Help manage your well-being with resources like:

- Preventive care—typically at no cost
- Way to Wellness—one-year diabetes prevention program for adults who want to work with a registered dietitian to lose weight
- Quit for Life—tobacco cessation program
- Healthy Beginnings—prenatal support for a safe and healthy pregnancy
- Care Management—care coordination and support for chronic conditions

Visit selecthealth.org/wellness to learn more.

Member discounts

Get discounts on things like LASIK surgery, gym memberships, hearing aids, cosmetic dermatology, eyewear, and more. Start browsing and saving at selecthealth.org/discounts.

Wellness Loyalty Rewards Program*

Earn up to \$240 per person or \$580 per family with gym membership and wellness activity rewards. Visit selecthealth.org/loyalty for details.

*Rewards received may be considered income and subject to tax.

Member Advocates

Member Advocates can help you find the right doctor, make an appointment, or learn more about a provider such as training and languages spoken.

800-515-2220

Monday - Friday, 7 a.m. to 8 p.m.

Saturday, 9 a.m. to 2 p.m.

Care Management

Care Managers are specially trained registered nurses who can help members manage long-term chronic diseases and provide support for recovery from surgeries and short-term illnesses. Visit selecthealth.org/wellness/care-management.

Preventive care

Preventive care is covered 100% on most Select Health plans, meaning you'll pay \$0 out-of-pocket for certain services. See our lists of covered preventive care services at selecthealth.org/wellness/preventive-care.

Pharmacy resources

Pharmacy resources include drug lookup, Home Delivery and Specialty Pharmacy, Mark Cuban Cost Plus Drug Company, Pharmacy Compass, Amazon Pharmacy, and Rx Savings Solutions®. Visit selecthealth.org/pharmacy or log in to your Select Health account to get started. See page 14 for more information.

Medical network and facilities

Picking the right plan

Choosing in-network providers and facilities is the best way to maximize your benefits and save money. Scan to find a facility or provider in your area. Visit selecthealth.org/find-care-co.



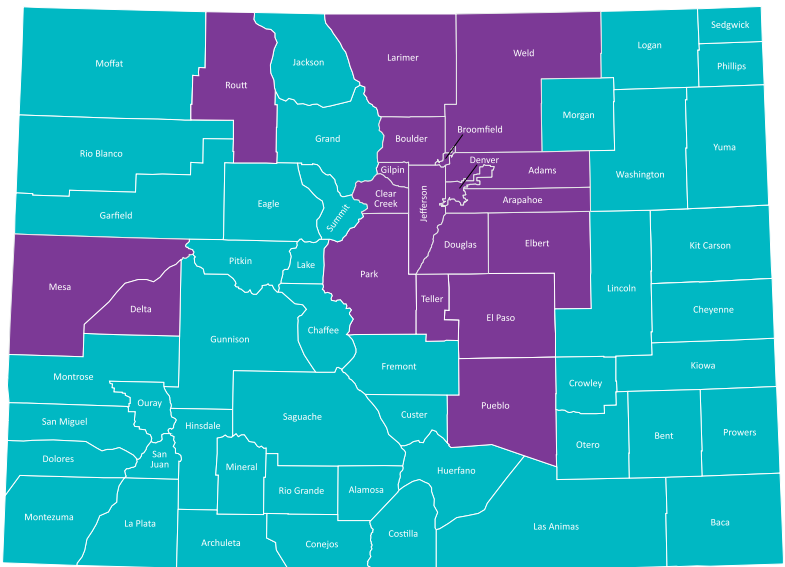
Health savings account (HSA)

Sign up for a plan that pairs with an HSA to pay for your out-of-pocket health expenses. Save, spend, and invest in your healthcare with a tax-advantaged HSA from HealthEquity. For more information on HSAs, visit selecthealth.org/resources/hsa.



Select Health Value

- Available to residents of Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Delta, Denver, Douglas, El Paso, Elbert, Gilpin, Jefferson, Larimer, Mesa, Park, Pueblo, Routt, Teller, and Weld counties.
- Provides access to more than 50 facilities and over 15,000 providers.
- Includes access to AdventHealth, Intermountain Health, Monument Health, UCHealth, and more.



Learn more at selecthealth.org/individual-family/colorado-aca-plans.



Select Health 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**. To verify your eligibility, visit the website or contact your agent.



Individual plans and benefits

Savings
and Perks



Ready to shop?
Contact your agent, visit
selecthealth.org/shop or call 855-442-0220.

Plan name ►	Expanded Bronze \$6900 Medical Deductible (HSA eligible) ⁴	Expanded Bronze \$8500 Medical Deductible (HSA eligible) ⁴	Silver \$1800 Medical Deductible	Silver \$3500 Medical Deductible
Participating networks	V	V	V	V
Deductible (single / family)	\$6,900 / \$13,800	\$8,500 / \$17,000	\$1,800 / \$3,600	\$3,500 / \$7,000
Out-of-pocket maximum (single / family)	\$12,000 / \$24,000	\$12,000 / \$24,000	\$11,000 / \$22,000	\$11,000 / 22,000
Virtual visits ²	\$0	\$0	\$0	\$0
Primary care provider (PCP) office visit	3 visits at \$50, then 0% after deductible	3 visits at \$50, then 0% after deductible	\$35	\$35
Specialty care provider (SCP)	\$90 after deductible	\$65 after deductible	\$85	\$70
Urgent care services	\$65	\$75	\$45	\$60
Inpatient hospitalization (facility)	40% after deductible	50% after deductible	\$3,150 per day (up to 3-day max) after deductible	40% after deductible
Outpatient hospital services (facility)	40% after deductible	50% after deductible	50% after deductible	40% after deductible
Minor diagnostic ³ (lab)	\$50	50% after deductible	\$20	\$20
Minor diagnostic ³ (x-ray)	10% after deductible	50% after deductible	50% after deductible	40% after deductible
Emergency room	40% after deductible	50% after deductible	\$1,800	\$800 after deductible
Rx deductible (single / family)	Combined with medical	Combined with medical	\$2,400 / \$4,800	\$2,000 / \$6,000
Tier 1 drugs	\$0	\$0	\$0	\$0
Tier 2 drugs	\$30	\$30	\$15	\$15
Tier 3 drugs	\$40	\$30	\$25	\$25
Tier 4 drugs	\$55 after Rx deductible	45% after Rx deductible	\$125 after Rx deductible	25% after Rx deductible
Tier 5 drugs	50% after Rx deductible	50% after Rx deductible	50% after Rx deductible	50% after Rx deductible
Tier 6 drugs	50% after Rx deductible	50% after Rx deductible	50% after Rx deductible	50% after Rx deductible

¹ When two or more are enrolled on an HDHP, only the family deductible applies and no single person in a family will pay more than the single embedded out-of-pocket maximum.

² Virtual visits with an in-network primary care provider, Intermountain Health virtual urgent care providers, and UCHealth virtual urgent care providers are covered at no additional cost to you on most plans. Mental health virtual visits are excluded from this benefit on the front page.

³ Some minor diagnostic services may be covered as part of the office visit cost share Minor diagnostics include x-rays and diagnostic imaging as well as laboratory outpatient and professional services.

⁴ Members enrolled on a Bronze plan can be eligible to open and contribute to a health savings account (HSA). Some restrictions may apply. Preauthorization is required for certain services, and visit limits may apply. This chart is not a complete list of benefits. If you have questions, visit selecthealth.org or call Member Services at 800-538-5038.

Silver \$4000 Medical Deductible HDHP / HSAQ-X ¹	Silver \$6000 Medical Deductible Rx Copay	Gold \$0 Medical Deductible	Gold \$1500 Medical Deductible	Gold \$2200 Medical Deductible HDHP / HSAQ ¹
V	V	V	V	V
\$4,000 / \$8,000	\$6,000/ \$12,000	\$0 / \$0	\$1,500 / \$3,000	\$2,200 / \$4,400
\$8,700 / \$17,400	\$10,500 / \$21,000	\$10,500 / \$21,000	\$9,500 / \$19,000	\$8,700 / \$17,400
\$0 after deductible	\$0	\$0	\$0	\$0 after deductible
\$0 after deductible	\$25	\$20	\$20	\$0 after deductible
\$0 after deductible	\$50	\$90	\$50	\$0 after deductible
\$0 after deductible	\$60	\$70	\$40	\$0 after deductible
25% after deductible	40% after deductible	30%	25% after deductible	20% after deductible
25% after deductible	40% after deductible	30%	25% after deductible	20% after deductible
\$0 after deductible	\$25	\$15	\$10	\$0 after deductible
10% after deductible	40% after deductible	10%	10% after deductible	5% after deductible
25% after deductible	40% after deductible	30%	25% after deductible	20% after deductible
Combined with medical	Combined with medical	\$1,800 / \$5,400	\$900 / \$2,700	Combined with medical
\$0	\$0	\$0	\$0	\$0
\$0 after deductible	\$10	\$10	\$10	\$0 after deductible
\$0 after deductible	\$25	\$25	\$25	\$0 after deductible
15% after deductible	\$150	25% after Rx deductible	25% after Rx deductible	15% after deductible
50% after deductible	\$785	50% after Rx deductible	50% after Rx deductible	50% after deductible
50% after deductible	\$875	50% after Rx deductible	50% after Rx deductible	50% after deductible

V Select Health Value Network

To see the full fair treatment notice, visit selecthealth.org/disclaimers/non-discrimination. This information is available for free in other languages and alternate formats by contacting: Select Health: 800-538-5038 (TTY: 711).



Colorado Option Individual plans and benefits

Savings
and Perks



Ready to shop?
Contact your agent, visit
selecthealth.org/shop or call 855-442-0220.

Plan name ►	Select Health Colorado Option Bronze (HSA eligible) ³	Select Health Colorado Option Silver
Participating networks		
Deductible (single / family)	\$8,100 / \$16,200	\$5,000 / \$10,000
Out-of-pocket maximum (single / family)	\$11,200 / \$22,400	\$11,450 / \$22,900
Virtual visits ¹	\$0	\$0
Primary care provider (PCP)	First 3 visits \$0, then \$50 after deductible	\$0 unlimited
Specialty care provider (SCP)	50% after deductible	\$90
Urgent care services	50% after deductible	\$80
Inpatient hospitalization (facility)	50% after deductible	40% after deductible
Outpatient hospital Services (facility)	50% after deductible	40% after deductible
Minor diagnostic ² (lab)	50% after deductible	40% after deductible
Minor diagnostic ² (x-ray)	50% after deductible	40% after deductible
Emergency room	50% after deductible	40% after deductible
Rx deductible (single / family)	Combined with medical	Combined with medical
Tier 1 drugs	\$0	\$0
Tier 2 drugs	\$30	\$20
Tier 3 drugs	\$200	\$125
Tier 4 drugs	\$350	\$300
Tier 5 drugs	\$700	\$650

¹ Virtual visits with an in-network primary care provider, Intermountain Health virtual urgent care providers, and UCHealth virtual urgent care providers are covered at no additional cost to you on most plans. Mental health virtual visits are excluded from this benefit.

² Some minor diagnostic services will be covered as part of the office visit cost share.

³ Members enrolled on a Bronze plan may be eligible to open and contribute to a health savings account (HSA). Some restrictions may apply.

Preauthorization is required for certain services, and visit limits may apply. This chart is not a complete list of benefits. If you have questions, visit selecthealth.org or call Member Services at 800-538-5038.

Your contract is the final authority on your plan's benefits and coverage. If there are differences between the contract, the summary of benefits and coverage (SBC), or other materials, the contract will apply.

Select Health Colorado Option Gold

\$2,400 / \$4,800
\$10,450 / \$20,900
\$0
\$0 unlimited
\$55
\$50
30% after deductible
30% after deductible
30% after deductible
30% after deductible
30% after deductible
Combined with medical
\$0
\$10
\$50
\$200
\$600

 Select Health Value Network

To see the full fair treatment notice, visit selecthealth.org/disclaimers/non-discrimination. This information is available for free in other languages and alternate formats by contacting: Select Health: 800-538-5038 (TTY: 711).



Select
Health

Care options

Scheduled care



PRIMARY CARE PROVIDER

A primary care provider (PCP) sees patients for common medical problems, performs routine exams, and helps prevent or treat illness. You can trust a PCP to know your health history, be your partner in preventive care, and help you search for specialists when you need them.

SPECIALTY CARE PROVIDER

We've partnered with specialty providers to ensure you have access to high-quality care when you need it.

LOCAL CLINICS

All plans include access to AdventHealth, Intermountain Health, Monument Health, UHealth, and more community clinics so you never have to go far to get care.

Immediate care



URGENT CARE

For urgent care within your service area, go to an in-network facility. For emergencies, call **911** or go to the nearest hospital.

HOSPITALS

Access to AdventHealth, Intermountain Health, Monument Health, UHealth, and more hospitals means you get high-quality hospital care at the lowest possible cost.

Visit selecthealth.org/find-care-co to find in-network providers and facilities near you.



Virtual care



VIRTUAL CARE

Intermountain Health virtual care services

Use virtual care services for face-to-face video visits for urgent care, primary care, behavioral health, and specialties like physical therapy and lactation support. Visit intermountainhealthcare.org/services/virtual-care for more information.

UHealth virtual care services

Use Video Appointment Care for face-to-face video visits for virtual urgent care, primary care, and specialties like orthopedics and women's care. Visit uhealth.org for more information.

NURSE LINE

Not sure where to start? Try our free, 24/7 Nurse Line to get advice on how and where to get care. Call **800-624-3394**.

YOUR PROVIDER

You can also schedule a virtual visit directly with your in-network provider. Contact your provider to learn about virtual visit options and to schedule a visit using their preferred platform.

Urgent and emergency out-of-area care



OUTSIDE COLORADO, IDAHO, NEVADA, AND UTAH

In-network benefits apply when you receive services for urgent or emergency conditions, no matter where you are. If you need urgent or emergency care, visit the nearest doctor or hospital, or use the UnitedHealthcare Options PPO Network.

To find a UnitedHealthcare Options PPO Network provider or facility, call Member Services at **800-538-5038** or visit selecthealth.org/find-care#uhc.

Show your ID card when you visit a UnitedHealthcare Options PPO Network provider or facility. The logos on the back of the card give you network access.

OUTSIDE OF THE COUNTRY

If you are traveling outside the U.S. and need urgent or emergency care, visit the nearest doctor or hospital. You may need to pay for the treatment at the time of service. If you do, keep your receipt and submit it with a Claim Reimbursement form, found at selecthealth.org/forms.



Prescription drug list

COLORADO PLANS

RxCore is a closed six-tier formulary (covered drug list), providing appropriate pharmacy coverage of generic and select brand-name drugs. Preferred generic drugs and a limited number of preferred brand-name drugs are covered at the lowest copay/coinsurance available for generics and brands respectively. Some drugs will be covered at higher tiers based on their cost regardless of whether they are brand or generic. See the table below.

TIER 1	Preventive
TIER 2	Lowest cost (preferred generic drugs and some brand-name drugs)
TIER 3	Low cost (non-preferred generics and some brand-name drugs)
TIER 4	Medium cost (preferred brand and some generic drugs)
TIER 5	High cost (non-preferred brand and some generic drugs)
TIER 6	Highest cost (specialty brand-name and generic drugs)

To find your medication, its tier, cost, and any special requirements, use the search function at [selecthealth.org/pharmacy](#).

COLORADO OPTION PLANS

RxCore is a closed five-tier formulary (covered drug list), providing appropriate pharmacy coverage of generic and select brand-name drugs. Preferred generic drugs and a limited number of preferred brand-name drugs are covered at the lowest copay/coinsurance available for generics and brands respectively. Some drugs will be covered at higher tiers based on their cost regardless of whether they are brand or generic. See the table below.

TIER 1	Preventive
TIER 2	Low cost (non-preferred generics and some brand-name drugs)
TIER 3	Medium cost (preferred brand and some generic drugs)
TIER 4	High cost (non-preferred brand and some generic drugs)
TIER 5	Highest cost (specialty brand-name and generic drugs)



Special requirements

Some drugs require step therapy or preauthorization before they will be covered by your plan.

Step ztherapy

If a drug requires step therapy, your doctor must first prescribe an alternative drug. These are generally more cost-effective and do not compromise clinical quality. Step therapy may be waived for medical necessity.

Preauthorization

This means that your doctor must contact us for approval before your drug will be covered.

Home delivery

Intermountain Home Delivery Pharmacy is a great option for people with long-term prescription needs and those who order 90-day prescriptions. This program may also help you save on copays and other prescription fees (certain restrictions apply). Call **855-779-3960** for assistance or visit [selecthealth.org/pharmacy/resources/home-delivery-specialty-pharmacy](#).

Specialty pharmacy

If you take specialty medications, use a specialty pharmacy for quality service at a lower cost. Learn more by calling Intermountain Health at **877-284-1114** or UHealth at **720-848-1432**.

Your neighborhood pharmacy

Your plan includes a large network of local and national pharmacies. To see a full list, visit [selecthealth.org/pharmacy](#).

UHealth has retail pharmacy locations across Colorado, conveniently located near in-network hospitals and clinics, and seamlessly connected to your care team across the UHealth system. You can also get secure prescription delivery right to your door from all UHealth pharmacy locations, at no additional cost.

Rx Savings Solutions®

You can access more than 55,000 pharmacies, including most major national chains, with an average annual savings of \$455. Visit [rxsavingsolutions.com](#) to learn more

Mark Cuban Cost Plus Drugs

You have access to thousands of prescription products at potentially lower prices than traditional pharmacy locations. Visit [costplusdrugs.com](#) to learn more.

Amazon Pharmacy

You have in-network benefits for covered medications at the Amazon Pharmacy. They deliver your medication right to your door with status updates along the way. Visit [pharmacy.amazon.com](#) to get started.

Pharmacy Compass

Pharmacy Compass helps you find the lowest-cost prescription medications, access discounts, and track real-time pharmacy benefit pricing. Visit [selecthealth.org/pharmacy](#) to learn more.

Pharmacy resources

- Log in to [selecthealth.org](#) to access:
- Drug coverage information
 - Rx claims (online Select Health account)
 - Comparable drug prices
 - A list of in-network pharmacies
 - Information on drug interactions

General information

Our plans

Our plans are designed to provide coverage for hospital, medical, preventive care, and surgical expenses incurred as a result of a covered accident or illness. Coverage is provided through in-network providers for daily hospital room and board, miscellaneous hospital services, anesthesia services, in-hospital medical services, and outpatient care. Coverage is subject to any deductible, copay provisions, or other limitations that may be set forth in your contract.

Eligibility

You and your dependents may apply for coverage if you are a resident of Colorado and not eligible for Medicare. Eligible dependents include the subscriber’s legal spouse, children younger than age 26, eligible disabled children older than age 26, and children who are under court-ordered legal guardianship until legal guardianship ends. See contract for more details.

Termination

Based on your contract, health coverage may be terminated for the following reasons:

- Nonpayment of premiums
- Fraud or intentional misrepresentation of material fact
- No longer residing or working in our service area

Excluded services

For a list of excluded services, see your member materials or visit selecthealth.org/disclaimers/member-rights-responsibilities.

Excess charges

There are charges from providers and facilities that exceed the Select Health allowed amount for covered services. Unless protections against balance billing apply under state or federal law, you may be responsible for any incurred excess charges when you use out-of-network providers or facilities. These charges do not apply to your out-of-pocket maximum.

Appeals / Utilization management (UM)

For information about what requires preauthorization, our Care Management programs, or filing an appeal, see your member materials or visit our member resources page at selecthealth.org/disclaimers/member-rights-responsibilities.

Protecting your privacy

To learn more about our privacy policies and security measures, or to view our complete Notice of Privacy Practices, visit selecthealth.org/disclaimers/notice-of-privacy.

Contract and summary of benefits and coverage (SBC)

Your contract is the legally binding and controlling document for your health plan’s benefits, coverage, and limitations. Your SBC provides a brief overview of your benefits and coverage examples. In the event of any inconsistency or conflict between these documents or between the contract and other plan-related materials, the terms of the contract shall supersede and govern.



Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, veteran status, and/or any other characteristic protected by applicable federal or state law.

This information is available for free in other languages and alternate formats by contacting: Select Health: **800-538-5038 (TTY: 711)**

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。

To see the full fair treatment notice, visit selecthealth.org/disclaimers/non-discrimination.



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Contact us

Shop

selecthealth.org/shop

Member Advocates

HELP FINDING A PRIMARY CARE PROVIDER OR SPECIALIST

800-515-2220 (TTY: 711)
Monday - Friday, 7 a.m. to 8 p.m.
Saturday, 9 a.m. to 2 p.m.



Member Services

QUESTIONS ABOUT YOUR PLAN, BENEFITS, AND CLAIMS

800-538-5038 (TTY: 711)
Dial option 2 for Pharmacy
Monday - Friday, 7 a.m. to 8 p.m.
Saturday, 9 a.m. to 2 p.m.

Individual Sales

PLAN INFORMATION

855-442-0220
selecthealth.org/individual

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Information quick guide

Find care	 FIND CARE selecthealth.org/find-care	 VIRTUAL CARE selecthealth.org/find-care/virtual-care
	 PROVIDER SEARCH selecthealth.org/find-care-co	 OUT-OF-AREA CARE selecthealth.org/find-care#uhc
Member resources	 CARE MANAGEMENT selecthealth.org/wellness/care-management	 MEMBER ADVOCATES AND SUPPORT selecthealth.org/member-support
	 MEMBER DISCOUNTS selecthealth.org/discounts	 PREVENTIVE CARE selecthealth.org/wellness/preventive-care
	 PHARMACY RESOURCES selecthealth.org/pharmacy	 WELLNESS LOYALTY REWARDS selecthealth.org/loyalty
	 WELLNESS RESOURCES selecthealth.org/wellness	 HEALTH SAVINGS ACCOUNT (HSA) selecthealth.org/resources/hsa
Digital resources	 MEDICAL COST ESTIMATOR https://fssoconsumer.intermountainhealthcare.org/shmyhealthweb/dashboard	 MEMBER ACCOUNT selecthealth.org/resources/online-tools
	 SELECT HEALTH APP selecthealth.org/resources/online-tools	

