



ROCKY MOUNTAIN
HEALTH PLANS®

We understand Colorado. We understand you.



Premier Advantage by **Rocky Mountain Health Plans**

**Offering small businesses the
opportunity to self-fund with confidence**



Highly Competitive. Uniquely Colorado.



A Self-Funded Program Offered by Rocky Mountain Health Plans

For more than 30 years, Rocky Mountain Health Plans has taken the initiative to improve the lives of our Members and the health of our communities. We are a financially strong and stable not-for-profit organization that provides innovative health plans and excellent customer service.



Premier Advantage

Until now, smaller employers have not been able to take advantage of the benefits of self-funding for medical coverage. This changes with Premier Advantage, a new self-funded program by Rocky Mountain Health Plans, which has been developed exclusively for small employers.

With Premier Advantage, employers with 5-50 employees can enjoy the benefits of self-funding without the financial risk and administrative complexities.

Employers can choose from a variety of plan designs with deductible, coinsurance and prescription options. Premier Advantage also provides access to the Rocky Mountain Health Plans ASO network, one of the largest in Colorado, including our provider discounts.



How Premier Advantage works

Premier Advantage is a self-funded arrangement that offers insurance protection to employer plan sponsors through Specific and Aggregate Stop Loss coverage.

- Specific Stop Loss coverage limits an employer's self-funded liability to a fixed amount if an individual in the group experiences large claims.
- Aggregate Stop Loss coverage protects an employer from high claim costs if claims exceed 120 percent of the expected claim level.
- In both scenarios, Rocky Mountain assumes the risk.

To further simplify the process, the employer group receives a single monthly bill which includes Maximum Claim Liability funding, Stop Loss premium, and administrative expenses. This allows the group to make one easy payment each month while Rocky Mountain does the rest.

At the end of the year, if actual claims are less than the amount that has been funded for claims liability, Rocky Mountain will refund the difference. Premier Advantage is simple to understand and administer. Best of all, small groups benefit from their good claims experience.



Premier Advantage Plans

Plan	Premier Advantage PPO 80/60 Plans	
Deductible Employee/Family	\$1,000/\$2,000 (In-Network and Out-of-Network Combined)	\$1,500/\$3,000 (In-Network and Out-of-Network Combined)
Emergency Care	20% after \$150 copay	
	In-Network	Out-Of-Network
Out-of-Pocket Maximum	Does not include deductible	
Employee	\$3,000	\$6,000
Family	\$6,000	\$12,000
Office Visit PCP/Specialist	\$20/\$35	40% after deductible
Lab/X-Ray	\$15/\$30	40% after deductible
Urgent Care	\$45	40% after deductible
Ambulance	20% after in-network deductible	
Inpatient Hospital (coverage after deductible)	20%	40%
RX Choice	\$10/\$35/\$50/20%/30% or \$10 Generic	Not Covered

Plan	Premier Advantage PPO 70/50 Plans			
Deductible Employee/Family	\$1,000/\$2,000 (In-Network and Out-of-Network Combined)	\$1,500/\$3,000 (In-Network and Out-of-Network Combined)	\$2,000/\$4,000 (In-Network and Out-of-Network Combined)	
Emergency Care	30% after \$250 copay	30% after \$300 copay	30% after \$300 copay	
	In-Network	Out-Of-Network	In-Network	Out-of-Network
Out-of-Pocket Maximum	Does not include deductible			
Employee	\$4,500	\$7,500	\$5,000	\$7,500
Family	\$9,000	\$15,000	\$10,000	\$15,000
Office Visit PCP/Specialist	\$20/\$35	50% after deductible	\$20/\$35	50% after deductible
Lab/X-Ray	\$15/\$30	50% after deductible	\$15/\$30	50% after deductible
Urgent Care	\$45	50% after deductible	\$45	50% after deductible
Ambulance	30% after in-network deductible		30% after in-network deductible	
Inpatient Hospital (coverage after deductible)	30%	50%	30%	50%
RX Choice	\$10/\$35/\$50/20%/30% or \$10 Generic	Not Covered	\$10/\$35/\$50/20%/30% or \$10 Generic	Not Covered

Plan	SF PPO HSA Plans	
Deductible Employee/Family	\$2,650/100 (In-Network and Out-of-Network Combined)	\$3,250/100 (In-Network and Out-of-Network Combined)
	In-Network	Out-Of-Network
Out-of-Pocket Maximum	Includes deductible	
Employee	\$2,650	\$3,250
Family	\$5,000	\$7,000
Office Visit PCP/Specialist	100% covered after deductible	50% covered after deductible
Lab/X-Ray	100% covered after deductible	50% covered after deductible
Urgent Care	100% covered after deductible	50% covered after deductible
Ambulance	100% covered after deductible	
Inpatient Hospital	100% covered after deductible	50% covered after deductible
Prescription Drugs	100% covered after deductible	Not covered
* Generic Prescription Drugs	\$10 copay	Not covered

*Preventive Generic Drugs - certain preventive drugs will be covered with a \$10 copay, not subject to deductible.

Small employer groups, size 5 - 50, can choose from any of these Premier Advantage plans and offer a dual or triple choice to employees. Pharmacy Benefits offered through WellDyne.

Rocky Mountain Premier Advantage offers security and flexibility

Rocky Mountain will guarantee the issuance of a new Policy Period under Premier Advantage, regardless of the experience in the first Policy Period.

With Premier Advantage, a small employer group can stay with Rocky Mountain Health Plans during every stage of their business development. If an employer group selects Premier Advantage and later needs to return to a fully-insured product, because we have your claim data, we are able to limit or eliminate any surcharge.

In the absence of prior claim experience on a small group plan(s), each eligible participant of an employer group is required to complete an Application and Health Questionnaire before coverage will be offered under Premier Advantage.



Rocky Mountain Health Plans is responsible for:

- Sales and risk management. Submit application for enrollment to Rocky Mountain Health Plans through broker.
- Stop Loss coverage. Rocky Mountain's strong financial backing protects small businesses from large claim costs.
- Providing access to an extensive provider network with competitive discounts.
- Customer Service and claims processing and payment
- Bank account set-up, billing, and accounting
- ID card generation
- ERISA plan documents

At Rocky Mountain Health Plans, we understand the financial pressures that small businesses face when it comes to providing medical benefits. Premier Advantage by Rocky Mountain Health Plans responds to these unique needs with one of the most exciting small group products in the market today. Healthy small businesses can take advantage of low group claims expenses by self-funding through **Premier Advantage by Rocky Mountain Health Plans**.



Corporate Headquarters

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Learn more about Rocky Mountain Health Plans

Rocky Mountain Health Plans is available by telephone between 8:00 A.M. and 5:00 P.M., Monday through Friday, Mountain Time.

www.rmhp.org

Members

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Prospective Members

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Employers & Producers

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