

Summary of Benefits

January 1, 2012 – December 31, 2012



Denver/Boulder Metro Area

Rocky Mountain Green Plan (Cost)

Rocky Mountain Thrifty Plan (Cost)

Rocky Mountain Standard Plan (Cost)

Rocky Mountain Plus Plan (Cost)

(H0602)

Introduction to the Summary of Benefits for
Rocky Mountain Health Plans
Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), and Rocky Mountain Plus Plan (Cost)

January 1, 2012 – December 31, 2012
DENVER/BOULDER METRO AREA

Thank you for your interest in Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), and Rocky Mountain Plus Plan (Cost). Our plans are offered by Rocky Mountain Health Maintenance Organization/Rocky Mountain Health Plans, a Medicare Cost Managed Care organization. This Summary of Benefits tells you some features of our plans. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Rocky Mountain Health Plans (RMHP) and ask for the "Evidence of Coverage".

YOU HAVE CHOICES IN YOUR HEALTH CARE

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), or Rocky Mountain Plus Plan (Cost). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

You may be able to join or leave a plan only at certain times. Please call RMHP at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

HOW CAN I COMPARE MY OPTIONS?

You can compare Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), and Rocky Mountain Plus Plan (Cost) and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plans cover and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

WHERE ARE ROCKY MOUNTAIN GREEN PLAN (COST), ROCKY MOUNTAIN THRIFTY PLAN (COST), ROCKY MOUNTAIN STANDARD PLAN (COST), AND ROCKY MOUNTAIN PLUS PLAN (COST) AVAILABLE?

The service area for these plans includes: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson Counties, CO. You must live in one of these areas to join the plan.

There is more than one plan listed in this Summary of Benefits. If you are enrolled in one plan and wish to switch to another plan, you may do so only during certain times of the year. Please call Customer Service for more information.

WHO IS ELIGIBLE TO JOIN ROCKY MOUNTAIN GREEN PLAN (COST), ROCKY MOUNTAIN THRIFTY PLAN (COST), ROCKY MOUNTAIN STANDARD PLAN (COST), AND ROCKY MOUNTAIN PLUS PLAN (COST)?

You can join Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), or Rocky Mountain Plus Plan (Cost) if you are entitled to Medicare Part A and enrolled in Part B or enrolled in Medicare Part B only and live in the service area. However, individuals with End Stage Renal Disease generally are not eligible to enroll in Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), or Rocky Mountain Plus Plan (Cost) unless they are members of our organization and have been since their dialysis began.

CAN I CHOOSE MY DOCTORS?

Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), or Rocky Mountain Plus Plan (Cost) have formed a network of doctors, specialists, and hospitals. You can use any doctor who is part of our network. You may also go to doctors outside of our network. The health providers in our network can change at any time.

You can ask for a current provider directory by contacting our customer service number listed at the end of this introduction.

WHAT HAPPENS IF I GO TO A DOCTOR WHO'S NOT IN YOUR NETWORK?

You can always choose to go to a doctor outside our network. We may not pay for the services you receive outside of our network, but Medicare will pay for its share of charges it approves. You will be responsible for Medicare Part B deductible and co-insurance.

DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?

Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), and Rocky Mountain Plus Plan (Cost) do cover Medicare Part B prescription drugs. Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), and Rocky Mountain Plus Plan (Cost) do NOT cover Medicare Part D prescription drugs.

WHAT ARE MY PROTECTIONS IN THIS PLAN?

All Medicare Cost Plans agree to stay in the program for a full year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue for another year. A plan may continue in their entire service area (geographic area where the plan accepts members) or chose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan. Even if your Medicare Cost Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, it must send you a letter at least 60 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost), Rocky Mountain Standard Plan (Cost), or Rocky Mountain Plus Plan (Cost), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item

or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact RMHP for more details.

- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.
- Erythropoietin (Epoetin Alfa or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and Infusion Drugs administered through DME.

WHERE CAN I FIND INFORMATION ON PLAN RATINGS?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for these plans. Our customer service number is listed below.

Please call Rocky Mountain Health Plans for more information about these plans.

Visit us at www.rmhpmedicare.org or, call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 8:00 p.m. Mountain

Current and Prospective members should call toll-free (888)-282-1420 for questions related to the Medicare Cost Plan. (TTY/TDD (711))

Current and Prospective members should call locally (970)-244-7912 for questions related to the Medicare Cost Plan. (TTY/TDD (711))

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227).

TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

Or, visit www.medicare.gov on the web.

This document may be available in other formats such as Braille, large print or other alternate formats.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
IMPORTANT INFORMATION					
1 – Premium and Other Important Information	<p>In 2011 the monthly Part B Premium was \$96.40 and may change for 2012 and the annual Part B deductible amount was \$162 and may change for 2012.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B</p>	<p>General \$8.00 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their plan premium. However, some people will pay higher Part B premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227) (24 hours a day/7 days a week). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-</p>	<p>General \$34.00 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their plan premium. However, some people will pay higher Part B premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227) (24 hours a day/7 days a week). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-</p>	<p>General \$69.00 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their plan premium. However, some people will pay higher Part B premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227) (24 hours a day/7 days a week). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-</p>	<p>General \$156.80 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their plan premium. However, some people will pay higher Part B premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227) (24 hours a day/7 days a week). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-</p>

If you go to a provider outside of RMHP’s network who accepts Medicare patients, you’re covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	<p>premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227) (24 hours a day/7 days a week). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p>1213. TTY users should call 1-800-325-0778.</p> <p>In-Network \$500 annual deductible. Contact the plan for services that apply.</p> <p>\$6,700 out-of-pocket limit for Medicare-covered services.</p> <p>See page 32 for information about Premium and Other Important Information.</p>	<p>1213. TTY users should call 1-800-325-0778.</p> <p>In-Network \$500 annual deductible. Contact the plan for services that apply.</p> <p>See page 32 for information about Premium and Other Important Information.</p>	<p>1213. TTY users should call 1-800-325-0778.</p> <p>In-Network \$150 annual deductible. Contact the plan for services that apply.</p> <p>See page 32 for information about Premium and Other Important Information.</p>	<p>1213. TTY users should call 1-800-325-0778.</p>
<p>2 – Doctor and Hospital Choice (For more information, see Emergency Care - #15 and Urgently Needed Care - #16.)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>In-Network No referral required for network doctors, specialists, and hospitals.</p> <p>In and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services,</p>	<p>In-Network No referral required for network doctors, specialists, and hospitals.</p> <p>In and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services,</p>	<p>In-Network No referral required for network doctors, specialists, and hospitals.</p> <p>In and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services,</p>	<p>In-Network No referral required for network doctors, specialists, and hospitals.</p> <p>In and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services,</p>

If you go to a provider outside of RMHP’s network who accepts Medicare patients, you’re covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
		<p>but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p> <p>See page 32 for information about Doctor and Hospital Choice.</p>	<p>but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p> <p>See page 32 for information about Doctor and Hospital Choice.</p>	<p>but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p> <p>See page 32 for information about Doctor and Hospital Choice.</p>	<p>but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p> <p>See page 32 for information about Doctor and Hospital Choice.</p>

SUMMARY OF BENEFITS

INPATIENT CARE

<p>3 – Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2011 the amounts for each benefit period were: Days 1 - 60: \$1132 deductible Days 61 - 90: \$283 per day Days 91 - 150: \$566 per lifetime reserve day These amounts may change for 2012. Call 1-800-MEDICARE (1-800-633-4227) (24</p>	<p>In-Network Plan covers 90 days each benefit period. For Medicare-covered hospital stays: - Days 1 - 7: \$250 copay per day - Days 8 - 90: \$0 copay per day Plan covers 60 lifetime reserve days. Cost per lifetime reserve day: - Days 1 - 7: \$250 copay per day</p>	<p>In-Network Plan covers 90 days each benefit period. For Medicare-covered hospital stays: Days 1 - 5: \$200 copay per day Days 6 - 90: \$0 copay per day Plan covers 60 lifetime reserve days. Cost per lifetime reserve day: Days 1 - 5: \$200 copay per day</p>	<p>In-Network Plan covers 90 days each benefit period. \$600 copay for each Medicare-covered hospital stay Plan covers 60 lifetime reserve days. \$0 copay per lifetime reserve day.</p>	<p>In-Network Plan covers 90 days each benefit period. \$450 copay for each Medicare-covered hospital stay Plan covers 60 lifetime reserve days. \$0 copay per lifetime reserve day.</p>
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If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	<p>hours a day/7 days a week) for information about lifetime reserve days. TTY users should call 1-877-486-2048.</p> <p>Lifetime reserve days can only be used once.</p> <p>A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>- Days 8 - 60: \$0 copay per day</p>	<p>Days 6 - 60: \$0 copay per day</p>		

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
<p>4 – Inpatient Mental Health Care</p>	<p>In 2011 the amounts for each benefit period were: Days 1 - 60: \$1132 deductible Days 61 - 90: \$283 per day Days 91 - 150: \$566 per lifetime reserve day These amounts may change for 2012.</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p>	<p>In-Network You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>For Medicare-covered hospital stays: - Days 1 - 5: \$250 copay per day - Days 6 - 90: \$0 copay per day</p> <p>Plan covers 60 lifetime reserve days. Cost per lifetime reserve day: - Days 1 - 5: \$250 copay per day - Days 6 - 60: \$0 copay per day</p>	<p>In-Network You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>For Medicare-covered hospital stays: Days 1 - 5: \$200 copay per day Days 6 - 90: \$0 copay per day</p> <p>Plan covers 60 lifetime reserve days. Cost per lifetime reserve day: Days 1 - 5: \$200 copay per day Days 6 - 60: \$0 copay per day</p>	<p>In-Network You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>\$600 copay for each Medicare-covered hospital stay.</p>	<p>In-Network You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>\$450 copay for each Medicare-covered hospital stay.</p>

If you go to a provider outside of RMHP’s network who accepts Medicare patients, you’re covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
<p>5 – Skilled Nursing Facility (SNF) (in a Medicare-certified skilled nursing facility)</p>	<p>In 2011 the amounts for each benefit period after at least a 3-day covered hospital stay were: Days 1 - 20: \$0 per day Days 21 - 100: \$141.50 per day These amounts may change for 2012.</p> <p>100 days for each benefit period.</p> <p>A "benefit period" starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to</p>	<p>In-Network Plan covers up to 100 days each benefit period.</p> <p>For Medicare-covered SNF stays: - Days 1 - 20: \$0 copay per day - Days 21 - 100: \$100 copay per day</p>	<p>In-Network Plan covers up to 100 days each benefit period</p> <p>For Medicare-covered SNF stays: Days 1 - 20: \$0 copay per day Days 21 - 100: \$100 copay per day</p>	<p>In-Network Plan covers up to 100 days each benefit period</p> <p>For Medicare-covered SNF stays: Days 1 - 20: \$0 copay per day Days 21 - 100: \$95 copay per day</p>	<p>In-Network Plan covers up to 100 days each benefit period</p> <p>For Medicare-covered SNF stays: Days 1 - 20: \$0 copay per day Days 21 - 100: \$95 copay per day</p>

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	the number of benefit periods you can have.				
6 – Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	\$0 copay.	In Network \$0 copay for Medicare-covered home health visits.	In Network \$0 copay for Medicare-covered home health visits.	In Network \$0 copay for Medicare-covered home health visits.	In Network \$0 copay for Medicare-covered home health visits.
7 – Hospice	You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.	General You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice. See page 32 for information about Hospice.	General You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice. See page 32 for information about Hospice.	General You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice. See page 32 for information about Hospice.	General You must get care from a Medicare-certified hospice. Your plan will pay for a consultative visit before you select hospice. See page 32 for information about Hospice.

If you go to a provider outside of RMHP’s network who accepts Medicare patients, you’re covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
OUTPATIENT CARE					
8 – Doctor Office Visits	20% coinsurance	<p>In-Network \$15 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$40 copay for each in-area, network urgent care Medicare-covered visit.</p> <p>\$40 copay for each specialist visit for Medicare-covered benefits.</p> <p>See page 32 for information about Doctor Office Visits.</p>	<p>In-Network \$20 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$50 copay for each in-area, network urgent care Medicare-covered visit.</p> <p>\$50 copay for each specialist visit for Medicare-covered benefits.</p> <p>See page 32 for information about Doctor Office Visits.</p>	<p>In-Network \$20 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$45 copay for each in-area, network urgent care Medicare-covered visit.</p> <p>\$45 copay for each specialist visit for Medicare-covered benefits.</p> <p>See page 32 for information about Doctor Office Visits.</p>	<p>In-Network \$15 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$35 copay for each in-area, network urgent care Medicare-covered visit.</p> <p>\$35 copay for each specialist visit for Medicare-covered benefits.</p> <p>See page 32 for information about Doctor Office Visits.</p>
9 – Chiropractic Services	<p>Supplemental routine care not covered</p> <p>20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a</p>	<p>In-Network 20% of the cost for each Medicare-covered visit.</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a</p>	<p>In-Network 20% of the cost for each Medicare-covered visit.</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a</p>	<p>In-Network 20% of the cost for each Medicare-covered visit.</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a</p>	<p>In-Network 20% of the cost for each Medicare-covered visit.</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a</p>

If you go to a provider outside of RMHP’s network who accepts Medicare patients, you’re covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	chiropractor or other qualified providers.	displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers. See page 32 for information about Chiropractic Services.	displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers. See page 32 for information about Chiropractic Services.	displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers. See page 32 for information about Chiropractic Services.	displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers. See page 32 for information about Chiropractic Services.
10 – Podiatry Services	Supplemental routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	In-Network \$40 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.	In-Network \$50 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.	In-Network \$45 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.	In-Network \$35 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.
11 – Outpatient Mental Health Care	40% coinsurance for most outpatient mental health services. Specified copayment for outpatient partial hospitalization program services furnished by a hospital or community mental health center	General Authorization rules may apply. In-Network \$40 copay for each Medicare-covered individual therapy visit. \$40 copay for each Medicare-covered group therapy visit.	General Authorization rules may apply. In-Network \$40 copay for each Medicare-covered individual therapy visit. \$40 copay for each Medicare-covered group therapy visit.	General Authorization rules may apply. In-Network \$40 copay for each Medicare-covered individual therapy visit. \$40 copay for each Medicare-covered group therapy visit.	General Authorization rules may apply. In-Network \$35 copay for each Medicare-covered individual therapy visit. \$35 copay for each Medicare-covered group therapy visit.

If you go to a provider outside of RMHP’s network who accepts Medicare patients, you’re covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	(CMHC). Copay cannot exceed the Part A inpatient hospital deductible. "Partial hospitalization program" is a structured program of active outpatient psychiatric treatment that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization.	\$40 copay for each Medicare-covered individual therapy visit with a psychiatrist. \$40 copay for each Medicare-covered group therapy visit with a psychiatrist. \$40 copay for Medicare-covered partial hospitalization program services.	\$40 copay for each Medicare-covered individual therapy visit with a psychiatrist. \$40 copay for each Medicare-covered group therapy visit with a psychiatrist. \$40 copay for Medicare-covered partial hospitalization program services.	\$40 copay for each Medicare-covered individual therapy visit with a psychiatrist. \$40 copay for each Medicare-covered group therapy visit with a psychiatrist. \$40 copay for Medicare-covered partial hospitalization program services.	\$35 copay for each Medicare-covered individual therapy visit with a psychiatrist. \$35 copay for each Medicare-covered group therapy visit with a psychiatrist. \$35 copay for Medicare-covered partial hospitalization program services.
12 – Outpatient Substance Abuse Care	20% coinsurance	General Authorization rules may apply. In-Network \$40 copay for Medicare-covered individual visits. \$40 copay for Medicare-covered group visits.	General Authorization rules may apply. In-Network \$40 copay for Medicare-covered individual visits. \$40 copay for Medicare-covered group visits.	General Authorization rules may apply. In-Network \$40 copay for Medicare-covered individual visits. \$40 copay for Medicare-covered group visits.	General Authorization rules may apply. In-Network \$35 copay for Medicare-covered individual visits. \$35 copay for Medicare-covered group visits.

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
13 – Outpatient Services/ Surgery	<p>20% coinsurance for the doctor’s services</p> <p>Specified copayment for outpatient hospital facility charges. Copay cannot exceed Part A inpatient hospital deductible.</p> <p>20% copayment for ambulatory surgical center facility services.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$400 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>\$400 copay for each Medicare-covered outpatient hospital facility visit.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$400 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>\$400 copay for each Medicare-covered outpatient hospital facility visit.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$350 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>\$350 copay for each Medicare-covered outpatient hospital facility visit.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$250 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>\$250 copay for each Medicare-covered outpatient hospital facility visit.</p>
14 – Ambulance Services (medically necessary ambulance services)	20% coinsurance	<p>General Authorization rules may apply.</p> <p>In-Network \$150 copay for Medicare-covered ambulance benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$200 copay for Medicare-covered ambulance benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$100 copay for Medicare-covered ambulance benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$100 copay for Medicare-covered ambulance benefits.</p>
15 – Emergency Care (You may go to any emergency room if you reasonably believe you need emergency	<p>20% coinsurance for the doctor’s services.</p> <p>Specified copayment for outpatient hospital facility emergency services.</p> <p>Emergency services</p>	<p>General \$65 copay for Medicare-covered emergency room visits.</p> <p>Worldwide coverage.</p> <p>If you are admitted to the hospital within 24-</p>	<p>General \$50 copay for Medicare-covered emergency room visits.</p> <p>Not covered outside the U.S. except under limited circumstances. Contact the plan for</p>	<p>General \$50 copay for Medicare-covered emergency room visits.</p> <p>Worldwide coverage.</p> <p>If you are admitted to the hospital within 24-</p>	<p>General \$50 copay for Medicare-covered emergency room visits.</p> <p>Worldwide coverage.</p> <p>If you are admitted to the hospital within 24-</p>

If you go to a provider outside of RMHP’s network who accepts Medicare patients, you’re covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
care.)	<p>copay cannot exceed Part A inpatient hospital deductible for each service provided by the hospital.</p> <p>You don't have to pay the emergency room copay if you are admitted to the hospital as an inpatient for the same condition within 3 days of the emergency room visit.</p> <p>Not covered outside the U.S. except under limited circumstances.</p>	<p>hours for the same condition, you pay \$0 for the emergency room visit.</p>	<p>more details.</p> <p>If you are admitted to the hospital within 24-hours for the same condition, you pay \$0 for the emergency room visit.</p>	<p>hours for the same condition, you pay \$0 for the emergency room visit.</p>	<p>hours for the same condition, you pay \$0 for the emergency room visit.</p>
<p>16 – Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance, or a set copay</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p>General \$40 copay for Medicare-covered urgently-needed-care visits.</p> <p>See page 32 for information about Urgently Needed Care.</p>	<p>General \$50 copay for Medicare-covered urgently-needed-care visits.</p>	<p>General \$45 copay for Medicare-covered urgently-needed-care visits.</p> <p>See page 32 for information about Urgently Needed Care.</p>	<p>General \$35 copay for Medicare-covered urgently-needed-care visits.</p> <p>See page 32 for information about Urgently Needed Care.</p>

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
17 – Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	20% coinsurance	In-Network There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits. \$15 copay for Medicare-covered Occupational Therapy visits. \$15 copay for Medicare-covered Physical and/or Speech and Language Therapy visits. See page 32 for information about Outpatient Rehabilitation Services.	In-Network There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits. \$15 copay for Medicare-covered Occupational Therapy visits. \$15 copay for Medicare-covered Physical and/or Speech and Language Therapy visits. See page 32 for information about Outpatient Rehabilitation Services.	In-Network There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits. \$15 copay for Medicare-covered Occupational Therapy visits. \$15 copay for Medicare-covered Physical and/or Speech and Language Therapy visits. See page 32 for information about Outpatient Rehabilitation Services.	In-Network There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits. \$15 copay for Medicare-covered Occupational Therapy visits. \$15 copay for Medicare-covered Physical and/or Speech and Language Therapy visits. See page 32 for information about Outpatient Rehabilitation Services.
OUTPATIENT MEDICAL SERVICES AND SUPPLIES					
18 – Durable Medical Equipment (includes	20% coinsurance	General Authorization rules may apply. In-Network	General Authorization rules may apply. In-Network	General Authorization rules may apply. In-Network	General Authorization rules may apply. In-Network

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Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
wheelchairs, oxygen, etc.)		20% of the cost for Medicare-covered items.	20% of the cost for Medicare-covered items.	20% of the cost for Medicare-covered items.	20% of the cost for Medicare-covered items.
19 – Prosthetic Devices (includes braces, artificial limbs and eyes, etc.).	20% coinsurance	General Authorization rules may apply. In-Network 20% of the cost for Medicare-covered items.	General Authorization rules may apply. In-Network 20% of the cost for Medicare-covered items.	General Authorization rules may apply. In-Network 20% of the cost for Medicare-covered items.	General Authorization rules may apply. In-Network 20% of the cost for Medicare-covered items.
20 – Diabetes Programs and Supplies	20% coinsurance for diabetes self-management training 20% coinsurance for diabetes supplies. 20% coinsurance for diabetic therapeutic shoes or inserts.	In-Network \$0 copay for Diabetes self-management training. 20% of the cost for Diabetes monitoring supplies. 20% of the cost for Therapeutic shoes or inserts.	In-Network \$0 copay for Diabetes self-management training. 20% of the cost for Diabetes monitoring supplies. 20% of the cost for Therapeutic shoes or inserts.	In-Network \$0 copay for Diabetes self-management training. 20% of the cost for Diabetes monitoring supplies. 20% of the cost for Therapeutic shoes or inserts.	In-Network \$0 copay for Diabetes self-management training. 20% of the cost for Diabetes monitoring supplies. 20% of the cost for Therapeutic shoes or inserts.
21 – Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	20% coinsurance for diagnostic tests and x-rays \$0 copay for Medicare-covered lab services	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered lab services.	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered lab services.	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered lab services.	General Authorization rules may apply. In-Network \$0 copay for Medicare-covered lab services.

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	<p>Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most supplemental routine screening tests, like checking your cholesterol.</p> <p>20% coinsurance for digital rectal exam and other related services.</p> <p>Covered once a year</p>	<p>\$0 to \$400 copay [or 0% to 20% of the cost] for Medicare-covered diagnostic procedures and tests.</p> <p>20% of the cost for Medicare-covered X-rays.</p> <p>20% of the cost for Medicare-covered diagnostic radiology services (not including x-rays).</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p> <p>If the doctor provides you services in addition to Outpatient Diagnostic Procedures, Tests and Lab Services, separate cost sharing of \$15 to \$40 may apply.</p> <p>See page 33 for information about</p>	<p>\$0 to \$400 copay for Medicare-covered diagnostic procedures and tests.</p> <p>20% of the cost for Medicare-covered X-rays.</p> <p>\$75 to \$150 copay for Medicare-covered diagnostic radiology services (not including x-rays).</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p> <p>If the doctor provides you services in addition to Outpatient Diagnostic Procedures, Tests and Lab Services, separate cost sharing of \$20 to \$50 may apply.</p> <p>See page 33 for information about Diagnostic Tests, X-</p>	<p>\$0 to \$350 copay for Medicare-covered diagnostic procedures and tests.</p> <p>\$0 copay for Medicare-covered X-rays.</p> <p>\$75 to \$150 copay for Medicare-covered diagnostic radiology services (not including x-rays).</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p> <p>If the doctor provides you services in addition to Outpatient Diagnostic Procedures, Tests and Lab Services, separate cost sharing of \$20 to \$45 may apply.</p> <p>See page 33 for information about Diagnostic Tests, X-Rays, Lab Services,</p>	<p>\$0 to \$250 copay for Medicare-covered diagnostic procedures and tests.</p> <p>\$0 copay for Medicare-covered X-rays.</p> <p>\$75 to \$150 copay for Medicare-covered diagnostic radiology services (not including x-rays).</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p> <p>If the doctor provides you services in addition to Outpatient Diagnostic Procedures, Tests and Lab Services, separate cost sharing of \$15 to \$35 may apply.</p> <p>See page 33 for information about Diagnostic Tests, X-Rays, Lab Services,</p>

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	for all men with Medicare over age 50.	Diagnostic Tests, X-Rays, Lab Services, and Radiology Services.	Rays, Lab Services, and Radiology Services.	and Radiology Services.	and Radiology Services.
22 – Cardiac and Pulmonary Rehabilitation Services	<p>20% coinsurance Cardiac Rehabilitation services.</p> <p>20% coinsurance for Pulmonary Rehabilitation services.</p> <p>20% coinsurance for Intensive Cardiac Rehabilitation services.</p> <p>This applies to program services provided in a doctor’s office. Specified cost sharing for program services provided by hospital outpatient departments.</p>	<p>In-Network \$0 copay for:</p> <p>-Medicare-covered Cardiac Rehabilitation Services</p> <p>-Medicare-covered Intensive Cardiac Rehabilitation Services</p> <p>-Medicare-covered Pulmonary Rehabilitation Services</p>	<p>In-Network \$0 copay for:</p> <p>-Medicare-covered Cardiac Rehabilitation Services</p> <p>-Medicare-covered Intensive Cardiac Rehabilitation Services</p> <p>-Medicare-covered Pulmonary Rehabilitation Services</p>	<p>In-Network \$0 copay for:</p> <p>-Medicare-covered Cardiac Rehabilitation Services</p> <p>-Medicare-covered Intensive Cardiac Rehabilitation Services</p> <p>-Medicare-covered Pulmonary Rehabilitation Services</p>	<p>In-Network \$0 copay for:</p> <p>-Medicare-covered Cardiac Rehabilitation Services</p> <p>-Medicare-covered Intensive Cardiac Rehabilitation Services</p> <p>-Medicare-covered Pulmonary Rehabilitation Services</p>

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Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
PREVENTIVE SERVICES					
23 – Preventive Services and Wellness/ Education Programs	No coinsurance, copayment or deductible for the following: <ul style="list-style-type: none"> • Abdominal Aortic Aneurysm Screening • Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions. • Cardiovascular Screening • Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk. • Colorectal Cancer 	\$0 copay for all preventive services covered under Original Medicare at zero cost sharing: <ul style="list-style-type: none"> • Abdominal Aortic Aneurysm screening • Bone Mass Measurement • Cardiovascular Screening • Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam) • Colorectal Cancer Screening • Diabetes Screening • Influenza Vaccine • Hepatitis B Vaccine • HIV Screening • Breast Cancer Screening (Mammogram) • Medical Nutrition Therapy Services • Personalized Prevention Plan 	\$0 copay for all preventive services covered under Original Medicare at zero cost sharing: <ul style="list-style-type: none"> • Abdominal Aortic Aneurysm screening • Bone Mass Measurement • Cardiovascular Screening • Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam) • Colorectal Cancer Screening • Diabetes Screening • Influenza Vaccine • Hepatitis B Vaccine • HIV Screening • Breast Cancer Screening (Mammogram) • Medical Nutrition Therapy Services • Personalized Prevention Plan 	\$0 copay for all preventive services covered under Original Medicare at zero cost sharing: <ul style="list-style-type: none"> • Abdominal Aortic Aneurysm screening • Bone Mass Measurement • Cardiovascular Screening • Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam) • Colorectal Cancer Screening • Diabetes Screening • Influenza Vaccine • Hepatitis B Vaccine • HIV Screening • Breast Cancer Screening (Mammogram) • Medical Nutrition Therapy Services • Personalized Prevention Plan 	\$0 copay for all preventive services covered under Original Medicare at zero cost sharing: <ul style="list-style-type: none"> • Abdominal Aortic Aneurysm screening • Bone Mass Measurement • Cardiovascular Screening • Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam) • Colorectal Cancer Screening • Diabetes Screening • Influenza Vaccine • Hepatitis B Vaccine • HIV Screening • Breast Cancer Screening (Mammogram) • Medical Nutrition Therapy Services • Personalized Prevention Plan

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Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	<p>Screening</p> <ul style="list-style-type: none"> • Diabetes Screening • Influenza Vaccine • Hepatitis B Vaccine for people with Medicare who are at risk. • HIV Screening. \$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor’s visit. HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. 	<p>Services (Annual Wellness Visits)</p> <ul style="list-style-type: none"> • Pneumococcal Vaccine • Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) • Smoking Cessation (counseling to stop smoking) • Welcome to Medicare Physical Exam (Initial Preventive Physical Exam) <p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p>	<p>Services (Annual Wellness Visits)</p> <ul style="list-style-type: none"> • Pneumococcal Vaccine • Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) • Smoking Cessation (counseling to stop smoking) • Welcome to Medicare Physical Exam (Initial Preventive Physical Exam) <p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p>	<p>Services (Annual Wellness Visits)</p> <ul style="list-style-type: none"> • Pneumococcal Vaccine • Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) • Smoking Cessation (counseling to stop smoking) • Welcome to Medicare Physical Exam (Initial Preventive Physical Exam) <p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p>	<p>Services (Annual Wellness Visits)</p> <ul style="list-style-type: none"> • Pneumococcal Vaccine • Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) • Smoking Cessation (counseling to stop smoking) • Welcome to Medicare Physical Exam (Initial Preventive Physical Exam) <p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy. Please contact plan for details.</p>

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Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	<ul style="list-style-type: none"> Breast Cancer Screening (Mammogram). Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between ages 35-39. Medical Nutrition Therapy Services. Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian 	<p>In-Network The plan covers the following supplemental education/wellness programs:</p> <ul style="list-style-type: none"> Written health education materials, including Newsletters <p>See page 34 for information about Preventive Services and Wellness/ Education Programs.</p>	<p>In-Network The plan covers the following supplemental education/wellness programs:</p> <ul style="list-style-type: none"> Written health education materials, including Newsletters <p>See page 34 for information about Preventive Services and Wellness/ Education Programs.</p>	<p>In-Network The plan covers the following supplemental education/wellness programs:</p> <ul style="list-style-type: none"> Written health education materials, including Newsletters <p>See page 34 for information about Preventive Services and Wellness/ Education Programs.</p>	<p>In-Network The plan covers the following supplemental education/wellness programs:</p> <ul style="list-style-type: none"> Written health education materials, including Newsletters <p>See page 34 for information about Preventive Services and Wellness/ Education Programs.</p>

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Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	<p>and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p> <ul style="list-style-type: none"> • Personalized Prevention Plan Services (Annual Wellness Visits) • Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information. • Prostate Cancer Screening • Prostate Specific Antigen (PSA) test only. Covered once a year for all men with Medicare over age 50. • Smoking Cessation (counseling to stop 				

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	<p>smoking). Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits.</p> <ul style="list-style-type: none"> • Welcome to Medicare Physical Exam (initial preventive physical exam). When you join Medicare Part B, then you are eligible as follows: <ul style="list-style-type: none"> ▪ During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Physical Exam or an Annual 				

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	<p>Wellness Visit.</p> <ul style="list-style-type: none"> ▪ After your first 12 months, you can get one Annual Wellness Visit every 12 months. 				
24 – Kidney Disease and Conditions	<p>20% coinsurance for renal dialysis.</p> <p>20% coinsurance for kidney disease education services.</p>	<p>General Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p> <p>In-Network 20% of the cost for renal dialysis.</p> <p>\$0 copay for kidney disease education services.</p>	<p>General Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p> <p>In-Network 20% of the cost for renal dialysis.</p> <p>\$0 copay for kidney disease education services.</p>	<p>General Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p> <p>In-Network 20% of the cost for renal dialysis.</p> <p>\$0 copay for kidney disease education services.</p>	<p>General Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p> <p>In-Network 20% of the cost for renal dialysis.</p> <p>\$0 copay for kidney disease education services.</p>
25 – Outpatient Prescription Drugs	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription</p>	<p>Drugs covered under Medicare Part B</p> <p>General Most drugs are not covered.</p> <p>20% of the cost for Part</p>	<p>Drugs covered under Medicare Part B</p> <p>General Most drugs are not covered.</p> <p>20% of the cost for Part</p>	<p>Drugs covered under Medicare Part B</p> <p>General Most drugs are not covered.</p> <p>20% of the cost for Part</p>	<p>Drugs covered under Medicare Part B</p> <p>General Most drugs are not covered.</p> <p>20% of the cost for Part</p>

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Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.	<p>B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p>Drugs covered under Medicare Part D</p> <p>General This plan does not offer prescription drug coverage.</p> <p>See page 34 for information about Outpatient Prescription Drugs.</p>	<p>B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p>Drugs covered under Medicare Part D</p> <p>General This plan does not offer prescription drug coverage.</p> <p>See page 34 for information about Outpatient Prescription Drugs.</p>	<p>B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p>Drugs covered under Medicare Part D</p> <p>General This plan does not offer prescription drug coverage.</p> <p>See page 34 for information about Outpatient Prescription Drugs.</p>	<p>B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p>Drugs covered under Medicare Part D</p> <p>General This plan does not offer prescription drug coverage.</p> <p>See page 34 for information about Outpatient Prescription Drugs.</p>
26 – Dental Services	Preventive dental services (such as cleaning) not covered.	<p>General Authorization rules may apply.</p> <p>In-Network In general, preventive dental benefits (such as cleaning) not covered.</p> <p>However, this plan covers preventive dental benefits for an extra cost (see "Optional Benefits.")</p>	<p>General Authorization rules may apply.</p> <p>In-Network In general, preventive dental benefits (such as cleaning) not covered.</p> <p>However, this plan covers preventive dental benefits for an extra cost (see "Optional Benefits.")</p>	<p>General Authorization rules may apply.</p> <p>In-Network In general, preventive dental benefits (such as cleaning) not covered.</p> <p>However, this plan covers preventive dental benefits for an extra cost (see "Optional Benefits.")</p>	<p>General Authorization rules may apply.</p> <p>In-Network In general, preventive dental benefits (such as cleaning) not covered.</p> <p>However, this plan covers preventive dental benefits for an extra cost (see "Optional Benefits.")</p>

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Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
		\$0 to \$1,750 copay [or 0% to 20% of the cost] for Medicare-covered dental benefits. See page 34 for information on Dental Services.	\$0 to \$1,000 copay [or 0% to 20% of the cost] for Medicare-covered dental benefits. See page 34 for information on Dental Services.	\$0 to \$600 copay [or 0% to 20% of the cost] for Medicare-covered dental benefits. See page 34 for information on Dental Services.	\$0 to \$450 copay [or 0% to 20% of the cost] for Medicare-covered dental benefits. See page 34 for information on Dental Services.
27 – Hearing Services	Supplemental routine hearing exams and hearing aids not covered. 20% coinsurance for diagnostic hearing exams.	In-Network Hearing aids not covered. - \$15 to \$40 copay for Medicare-covered diagnostic hearing exams - \$20 copay for up to 1 supplemental routine hearing exam every year See page 34 for information on Hearing Services.	In-Network Hearing aids not covered. - \$20 to \$50 copay for Medicare-covered diagnostic hearing exams - \$20 copay for up to 1 supplemental routine hearing exam every year See page 34 for information on Hearing Services.	In-Network Hearing aids not covered. - \$20 to \$45 copay for Medicare-covered diagnostic hearing exams - \$20 copay for up to 1 supplemental routine hearing exam every year See page 34 for information on Hearing Services.	In-Network Hearing aids not covered. - \$15 to \$35 copay for Medicare-covered diagnostic hearing exams - \$20 copay for up to 1 supplemental routine hearing exam every year See page 34 for information on Hearing Services.
28 – Vision Services	20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.	In-Network \$0 copay for - one pair of eyeglasses or contact lenses after cataract surgery.	In-Network In general, supplemental routine eye exams and eye wear not covered. However, this plan	In-Network In general, supplemental routine eye exams and eye wear not covered. However, this plan	In-Network \$0 copay for - one pair of eyeglasses or contact lenses after cataract surgery.

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Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
	<p>Supplemental routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>- \$0 to \$40 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>- \$0 copay for up to 1 supplemental routine eye exam every year.</p> <p>See page 34 for information about Vision Services.</p>	<p>covers some vision benefit for an extra cost (see “Optional Benefits”).</p> <p>\$0 copay for - one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>- \$0 to \$50 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>See page 34 for information about Vision Services.</p>	<p>covers some vision benefit for an extra cost (see “Optional Benefits”).</p> <p>\$0 copay for - one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>- \$0 to \$45 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>See page 34 for information about Vision Services.</p>	<p>- \$0 to \$35 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>- \$15 copay for up to 1 supplemental routine eye exam every year.</p> <p>See page 34 for information about Vision Services.</p>
Over-the-Counter Items	Not covered.	General This plan does not cover Over-the-Counter Items.	General This plan does not cover Over-the-Counter Items.	General This plan does not cover Over-the-Counter Items.	General This plan does not cover Over-the-Counter Items.
Transportation (Routine)	Not covered.	In-Network This plan does not cover routine transportation.	In-Network This plan does not cover routine transportation.	In-Network This plan does not cover routine transportation.	In-Network This plan does not cover routine transportation.
Acupuncture	Not covered.	In-Network This plan does not cover Acupuncture.	In-Network This plan does not cover Acupuncture.	In-Network This plan does not cover Acupuncture.	In-Network This plan does not cover Acupuncture.

If you go to a provider outside of RMHP’s network who accepts Medicare patients, you’re covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
OPTIONAL BENEFITS					
OPTIONAL SUPPLEMENTAL PACKAGE #1					
Premium and Other Important Information		<p>General Package: 1 - Dental Services: \$18 monthly premium, in addition to your \$8.00 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: - Preventive Dental - Comprehensive Dental</p> <p>\$1,500 plan coverage limit every year for these benefits.</p>	<p>General Package: 1 - Dental Services: \$18 monthly premium, in addition to your \$34.00 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: - Preventive Dental - Comprehensive Dental</p> <p>\$1,500 plan coverage limit every year for these benefits.</p>	<p>General Package: 1 - Dental Services: \$18 monthly premium, in addition to your \$69.00 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: - Preventive Dental - Comprehensive Dental</p> <p>\$1,500 plan coverage limit every year for these benefits.</p>	<p>General Package: 1 - Dental Services: \$18 monthly premium, in addition to your \$156.80 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: - Preventive Dental - Comprehensive Dental</p> <p>\$1,500 plan coverage limit every year for these benefits.</p>
Dental Services		<p>General Plan offers additional comprehensive dental benefits.</p> <p>In-Network - 30% of the cost for up to 2 cleanings every year - 30% of the cost for fluoride treatments</p>	<p>General Plan offers additional comprehensive dental benefits.</p> <p>In-Network - 30% of the cost for up to 2 cleanings every year - 30% of the cost for fluoride treatments</p>	<p>General Plan offers additional comprehensive dental benefits.</p> <p>In-Network - 30% of the cost for up to 2 cleanings every year - 30% of the cost for fluoride treatments</p>	<p>General Plan offers additional comprehensive dental benefits.</p> <p>In-Network - 30% of the cost for up to 2 cleanings every year - 30% of the cost for fluoride treatments</p>

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
		- 30% of the cost for up to 2 oral exams every year - 50% of the cost for dental x-rays \$1,500 plan coverage limit for dental benefits every year.	- 30% of the cost for up to 2 oral exams every year - 50% of the cost for dental x-rays \$1,500 plan coverage limit for dental benefits every year.	- 30% of the cost for up to 2 oral exams every year - 50% of the cost for dental x-rays \$1,500 plan coverage limit for dental benefits every year.	- 30% of the cost for up to 2 oral exams every year - 50% of the cost for dental x-rays \$1,500 plan coverage limit for dental benefits every year.
OPTIONAL SUPPLEMENTAL PACKAGE #2					
Premium and Other Important Information		General Package: 2 - Vision Services: \$12 monthly premium, in addition to your \$8.00 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: - Eye Wear	General Package: 2 - Vision Services: \$12 monthly premium, in addition to your \$34.00 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: - Eye Exams - Eye Wear	General Package: 2 - Vision Services: \$12 monthly premium, in addition to your \$69.00 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: - Eye Exams - Eye Wear	General Package: 2 - Vision Services: \$12 monthly premium, in addition to your \$156.80 monthly plan premium and the monthly Medicare Part B premium, for the following optional benefits: - Eye Wear
Vision Services		In-Network \$0 copay for: - up to 1 pair of contacts every year. - up to 1 pair of lenses every year.	In-Network \$0 copay for: - up to 1 pair of contacts every year. - up to 1 pair of lenses every year.	In-Network \$0 copay for: - up to 1 pair of contacts every year. - up to 1 pair of lenses every year.	In-Network \$0 copay for: - up to 1 pair of contacts every year. - up to 1 pair of lenses every year.

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Benefit Category	Original Medicare	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
		- up to 1 frame every year.	- up to 1 frame every year.	- up to 1 frame every year.	- up to 1 frame every year.

If you go to a provider outside of RMHP's network who accepts Medicare patients, you're covered under Original Medicare. You would pay the Part A and Part B deductibles and coinsurance.

Additional Information Regarding RMHP Medicare Plans

1 – Premium and Other Important Information

For Rocky Mountain Green Plan (Cost), Rocky Mountain Thrifty Plan (Cost) and Rocky Mountain Standard Plan (Cost) ONLY:

The plan deductible does not apply to all in-network covered services, e.g., preventive services and tests, primary care physician and specialist office visits, lab services, diagnostic imaging and procedures, Part B-covered drugs, or urgent and emergency care. See the Evidence of Coverage for details.

2 – Doctor and Hospital Choice

If you do not want to pay Original Medicare deductibles and coinsurance amounts when you go to out-of-network doctors, you must get a prior authorization from RMHP (except for urgent or emergency services). If you don't have a prior authorization before you receive services from an out-of-network provider (except for urgent or emergency services), you will have to pay the Original Medicare out-of-pocket amounts.

7 – Hospice

When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal condition are paid for by Original Medicare. RMHP covers hospice consultation services (one time only) for a terminally ill person who hasn't yet elected the hospice benefit.

8 – Doctor Office Visits

There is no office visit copayment for a physician office visit when the only service provided is a covered preventive service. However, if other medical services are provided during the visit when you receive the preventive service, the applicable office visit copayment will apply.

9 – Chiropractic Services

For chiropractic services to be covered by RMHP, you must receive services from an RMHP provider who is part of the plan's contracted chiropractic network. These providers are listed in the RMHP Medicare provider directory.

16 – Urgently Needed Care

For Rocky Mountain Green Plan (Cost), Rocky Mountain Standard Plan (Cost) and Rocky Mountain Plus Plan (Cost) ONLY:

You are covered worldwide for Medicare-covered urgently needed care. You pay the applicable in-network copayment.

17 – Outpatient Rehabilitation Services

Original Medicare imposes a financial limit of \$1,870 (This is the amount for 2011 and may change for 2012) on the amount of care you can receive for outpatient physical and occupational therapy and speech-language pathology services. RMHP will limit therapy coverage in a similar manner. However, under both original Medicare and RMHP, you are permitted to get the therapy you need from an outpatient hospital department without financial limitation.

21 – Diagnostic Tests, X-Rays, Lab Services, and Radiology Services

Medicare-Covered Service	Rocky Mountain Green Plan (Cost)	Rocky Mountain Thrifty Plan (Cost)	Rocky Mountain Standard Plan (Cost)	Rocky Mountain Plus Plan (Cost)
Clinical and Diagnostic Lab Services	You pay \$0.	You pay \$0.	You pay \$0.	You pay \$0.
X-rays	You pay 20%.	You pay 20%.	You pay \$0.	You pay \$0.
MRI/PET scans	You pay 20% coinsurance per visit.	You pay \$150 per visit.	You pay \$150 per visit.	You pay \$150 per visit.
CT scans	You pay 20% coinsurance per visit.	You pay \$75 per visit.	You pay \$75 per visit.	You pay \$75 per visit.
Diagnostic procedures and tests	<p>You pay \$400 for most diagnostic procedures and tests in an outpatient facility.</p> <p>You pay the applicable office visit copayment for diagnostic procedures and tests in a doctor's office.</p> <p>You pay \$0 for diagnostic colonoscopy.</p> <p>You pay \$0 for digital rectal exam.</p>	<p>You pay \$400 for most diagnostic procedures and tests in an outpatient facility.</p> <p>You pay the applicable office visit copayment for diagnostic procedures and tests in a doctor's office.</p> <p>You pay \$0 for diagnostic colonoscopy.</p> <p>You pay \$0 for digital rectal exam.</p>	<p>You pay \$350 for most diagnostic procedures and tests in an outpatient facility.</p> <p>You pay the applicable office visit copayment for diagnostic procedures and tests in a doctor's office.</p> <p>You pay \$0 for diagnostic colonoscopy.</p> <p>You pay \$0 for digital rectal exam.</p>	<p>You pay \$250 for most diagnostic procedures and tests in an outpatient facility.</p> <p>You pay the applicable office visit copayment for diagnostic procedures and tests in a doctor's office.</p> <p>You pay \$0 for diagnostic colonoscopy.</p> <p>You pay \$0 for digital rectal exam.</p>

Lab Services and Screenings Provided at a Health Fair

Effective January 1, 2012, RMHP will NOT pay for routine lab tests or screenings provided at a health fair. Covered routine lab tests and preventive screenings are available through the RMHP provider network for \$0 copayment.

23– Preventive Services and Wellness/Education Programs

Cardiovascular Screening

The plan covers one cardiovascular screening every year, regardless of age or risk factors.

Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam)

The plan covers one screening pap test and pelvic exam every year, regardless of age or risk factors.

Colorectal Cancer Screening

The plan covers one Colorectal Screening Exam every year, regardless of age or risk factors.

Breast Cancer Screening (Mammogram)

The plan covers one screening Mammogram every year, regardless of age or risk factors.

Prostate Cancer Screening

The plan covers one Prostate Screening Exam every year, regardless of age or risk factors. You pay \$0 copayment for either the Prostate Specific Antigen (PSA) test or a Digital Rectal Exam.

25 – Outpatient Prescription Drugs – Drugs covered under Medicare Part B

Authorization rules may apply.

26 – Dental Services

For Medicare-covered dental services, you pay the applicable copayment or coinsurance for the type of service.

27 – Hearing Services

Routine hearing exams obtained outside of the specified audiology network will not be covered by RMHP or Original Medicare.

28 – Vision Services

You pay \$0 copayment for an annual glaucoma screening regardless of risk factors.

Optional Benefits

Optional Supplemental Package #1 - Dental Services through Delta Dental

Enrollment in an optional dental services package is voluntary. Members may enroll in any of the medical Plans without taking a dental services package.

The annual deductible for dental services is \$50 per Member per calendar year for Basic and Major Services. Preventive services are not subject to the deductible.

The maximum amount paid by the Plan per Member per calendar year is \$1,500.

Service	Copayment
Type I – Preventive Services Oral exams, prophylaxis (2 cleanings + 2 periodontal cleanings per year), fluoride treatments (approved for adults with specific conditions) No deductible	30%
Type II – Basic Services X-rays, simple extractions, palliative treatment, fillings Deductible applies	50%
Type III – Major Services Endodontic and periodontic services Deductible applies	70%

The level of coverage for dental care varies depending on the dentist you see.

Choose an in-network Delta Dental dentist (listed in the provider directory)

- No additional out-of-pocket expenses beyond member coinsurance
- No billing for services that may exceed Delta allowed fees

Choose an out-of-network dentist

- You will have additional out-of-pocket costs
- You may be responsible for paying your claim in full and submitting it to Delta Dental for reimbursement.

You will pay the copayments shown above when you receive care from a provider in the preferred network. Benefits are also available from other network providers and out-of-network providers. For services from those providers, you will pay higher copayments, and may be responsible for the difference between the allowed charge and the dentist's actual charge.

To enroll in the Delta Dental benefit plan, complete an application and return it to RMHP.

See the Delta Dental section in your Member enrollment materials for an application, benefit summary, and provider directory.

Optional Supplemental Package #2 - Vision Services through Vision Service Plan (VSP)

Enrollment in an optional vision services plan is voluntary. Members may enroll in any of the medical Plans without taking a vision services plan.

There is no annual deductible that must be met.

Service	Copayment
Annual Routine Vision Exam	\$0
Annual Lenses	\$0
Eyeglass Frames	You pay discounted price above \$130 allowance.
Contact Lenses	You pay discounted price above \$130 allowance.

Out-of-network: When you choose this optional benefit plan, there is no coverage if you receive routine vision services from a provider who does not participate with VSP.

To enroll in the VSP vision benefit plan, complete an application and return it to RMHP.

See the Vision Service Plan section in your Member enrollment materials for an application, benefit summary, and provider directory.