

## Colorado Health Benefit Plan Description Form

### Rocky Mountain Health Care Options

#### Indemnity 1000 Plan

#### PART A: TYPE OF COVERAGE

<b>1. TYPE OF PLAN</b>	Medical Expense Policy
<b>2. OUT-OF-NETWORK CARE COVERED?<sup>1</sup></b>	Yes, policy makes no distinction between in- and out-of-network care.
<b>3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE</b>	Plan is available throughout Colorado.

#### PART B: SUMMARY OF BENEFITS

**Important Note:** This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require prior authorization, a referral from your primary care physician, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage. Coinsurance and copayment options reflect the amount the covered person will pay.

	<b>BENEFIT LEVELS</b>
<b>4. Deductible Type<sup>2</sup></b>	Calendar Year
<b>4a. ANNUAL DEDUCTIBLE<sup>2a</sup></b> <b>a) Individual<sup>2b</sup></b> If Family membership is selected, a Member enrolled on a Family plan who meets an individual deductible does not have to meet the Family deductible before coinsurance is available. <b>b) Family<sup>2c</sup></b> Members on a Family plan can collectively meet the Family deductible.	a) \$1,000 b) \$3,000 aggregate - Deductibles shall not be applied to satisfy the out-of-pocket maximum. - Deductible must be satisfied before services will be covered, except as noted.
<b>5. OUT-OF-POCKET ANNUAL MAXIMUM<sup>3</sup></b> <b>a) Individual</b> <b>b) Family</b> <b>c) Is deductible included in the out-of-pocket maximum?</b>	a) \$3,000 b) \$6,000 c) No All copayments apply toward annual out-of-pocket maximum, unless otherwise noted. Services for which the copayments do not apply toward the annual out-of-pocket maximum will remain payable after the out-of-pocket maximum has been reached.
<b>6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE</b>	No Lifetime Maximum
<b>7A. COVERED PROVIDERS</b>	All providers licensed or certified to provide covered benefits.
<b>7B. With respect to network plans, are all the providers listed in 7A accessible to me through my primary care physician?</b>	No applicable – this is not a network plan.
<b>8. MEDICAL OFFICE VISITS<sup>4</sup></b> <b>a) Primary Care Providers</b> <b>b) Specialists</b>	a) 20% coinsurance after deductible b) 20% coinsurance after deductible

	<b>BENEFIT LEVELS</b>
<b>9. PREVENTIVE CARE</b> <u>Preventive Services recommended by the U.S. Preventive Services Task Force, including:</u> a) Children's services (well-child services as age appropriate) b) Adults' services (routine physical and gynecological exam – 1 per member per calendar year) c) Routine screening mammograms, pap smears, prostate screenings d) Colorectal cancer screenings e) Immunizations	a) No copayment (100% covered), not subject to deductible b) No copayment (100% covered), not subject to deductible c) No copayment (100% covered), not subject to deductible d) No copayment (100% covered), not subject to deductible e) No copayment (100% covered), not subject to deductible
<b>10. MATERNITY</b> a) Prenatal care (routine) b) Delivery & inpatient well baby care <sup>5</sup> Non-routine prenatal care will have the applicable copayment/coinsurance for the type of service except for services recommended by the U.S. Preventive Services Task Force which are covered in full.	a) 20% coinsurance after deductible b) 20% coinsurance after deductible
<b>11. PRESCRIPTION DRUGS<sup>6</sup></b> Level of coverage and restrictions on prescriptions a) Inpatient prescription drugs and injectables b) Outpatient prescription drugs and Insulin (not including injectables)  <u>Injectable medication and infusion drugs:</u> c) Select Injectable List and injectables obtained at a pharmacy (except Insulin). - Maximum copayment: \$500 per fill - Maximum benefit level: 31-day supply per fill  d) All other injectable medication and infusion drugs (except Insulin).	a) Included in inpatient hospital copayment b) See benefit schedule attached c) 20% copayment, not subject to deductible. Copayment does not apply toward annual out-of-pocket maximum. d) 20% copayment after deductible  For Drugs on our approved list, contact Customer Service at 800-346-4643.
<b>12. INPATIENT HOSPITAL</b>	20% coinsurance after deductible
<b>13. OUTPATIENT/AMBULATORY SURGERY</b>	20% coinsurance after deductible for outpatient surgery and invasive diagnostic tests
<b>14. DIAGNOSTICS</b> a) Laboratory & x-ray b) MRI, nuclear medicine, and other high-tech services	a) 20% coinsurance after deductible b) 20% coinsurance after deductible
<b>15. EMERGENCY CARE<sup>7, 8</sup></b>	20% coinsurance after deductible for emergency room
<b>16. AMBULANCE</b>	20% coinsurance after deductible
<b>17. URGENT, NON-ROUTINE, AFTER HOURS CARE</b>	20% coinsurance after deductible
<b>18. BIOLOGICALLY-BASED MENTAL ILLNESS CARE<sup>9</sup></b>	Coverage is no less extensive than the coverage provided for any other physical illness.

	<b>BENEFIT LEVELS</b>
<p><b>19. OTHER MENTAL HEALTH CARE</b>  <b>BG1's and Small Groups (less than 51 employees):</b>  a) Inpatient care  b) Outpatient care</p> <p><b>Large Groups (51 or more employees):</b>  c) Inpatient care  d) Outpatient care</p>	a) 50% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: 45 days or 90 partial days per member per calendar year b) 50% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: 20 visits per member per calendar year. c) 20% coinsurance after deductible d) 20% coinsurance after deductible
<p><b>20. ALCOHOL &amp; SUBSTANCE ABUSE</b>  <b>BG1's and Small Groups (less than 51 employees):</b></p> <p><u>Rehabilitation:</u>  a) Inpatient care  b) Outpatient care</p> <p><u>Detoxification:</u>  c) Inpatient care  d) Outpatient care</p> <p><b>Large Groups (51 or more employees):</b></p> <p><u>Rehabilitation/Detoxification</u>  e) Inpatient care  f) Outpatient care  Detoxification is limited to the removal of the toxic substances from the body.</p>	a) 50% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: 45 days or 90 partial days per member per calendar year. b) 50% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. c) 50% coinsurance after deductible d) 50% coinsurance after deductible e) 20% coinsurance after deductible f) 20% coinsurance after deductible
<p><b>21. PHYSICAL, OCCUPATIONAL, &amp; SPEECH THERAPY</b>  a) Inpatient care  b) Outpatient care</p>	a) Included in inpatient hospital copayment. Maximum Benefit Level: 60 days per episode per medical condition b) 20% coinsurance after deductible. Coinsurance does not apply toward annual out-of-pocket maximum. Maximum Benefit Level: 20 visits per episode per medical condition per calendar year.
<p><b>22. DURABLE MEDICAL EQUIPMENT</b>  a) Durable Medical Equipment (DME) and repairs  b) Disposable Medical Supplies (DMS)  c) Orthotics and Prosthetics</p>	a) 50% coinsurance after deductible. Maximum Benefit Level: \$1,500 per member per calendar year paid by health benefit plan for DME, Repairs, and Oxygen combined. Rehabilitative and habilitative devices are not subject to the annual limit. Coinsurance does not apply toward annual out-of-pocket maximum. b) 20% coinsurance, not subject to deductible – limited to a 90-day supply when obtained from a pharmacy. Coinsurance does not apply toward annual out-of-pocket maximum. c) 50% coinsurance after deductible, except for breast prosthetics and mastectomy bras, arm and leg prosthetics, which have 20% coinsurance after deductible.
<p><b>23. OXYGEN</b></p>	20% coinsurance after deductible. Maximum Benefit Level: \$1,500 per member per calendar year paid by health benefit plan for DME and Oxygen combined.  Coinsurance does not apply toward annual out-of-pocket maximum.
<p><b>24. ORGAN TRANSPLANTS</b></p>	20% coinsurance after deductible through a facility pre-approved by RMHCO. Maximum Benefit Level: \$150,000 of covered expenses per transplant per member.
<p><b>25. HOME HEALTH CARE</b></p>	20% coinsurance after deductible
<p><b>26. HOSPICE CARE</b></p>	20% coinsurance after deductible
<p><b>27. SKILLED NURSING FACILITY CARE</b></p>	20% coinsurance after deductible. Maximum Benefit Level: 60 days per member per calendar year.

	<b>BENEFIT LEVELS</b>
<b>28. DENTAL CARE</b>	<b>Routine:</b> Not covered. <b>Non-Routine:</b> 20% coinsurance after deductible for repair to sound and natural teeth due to accidental injury.
<b>29. VISION CARE</b>	<b>Routine:</b> Not covered <b>Non Routine:</b> 20% coinsurance after deductible for treatment due to injury or disease of the eye.
<b>30. CHIROPRACTIC CARE</b>	Not covered
<b>31. SIGNIFICANT ADDITIONAL COVERED SERVICES (list up to 5)</b>	<p>1) <u>Cancer Screening Coverages and Parameters:</u> Subject to the parameters set forth below, cancer screening tests for the following items are covered subject to any applicable plan deductibles, copayments/ coinsurance, and maximum benefit levels:</p> <ul style="list-style-type: none"> <li>•Breast – Mammogram</li> <li>•Cervical – PAP test</li> <li>•Colorectal – Colonoscopy, Sigmoidoscopy, Fecal Occult Blood</li> <li>•Ovarian – CA125</li> <li>•Prostate – PSA</li> </ul> <p>Coverage for these cancer screening tests are subject to the following parameters:</p> <ol style="list-style-type: none"> <li>a) the test must be ordered by your physician, and</li> <li>b) you must comply with plan procedures</li> </ol> <p>2) <u>Treatment for Autism Spectrum Disorders (ASD):</u> All plans issued or renewed on or after July 1, 2010, will provide coverage for autism spectrum disorders as follows: Copayment/Coinsurance determined by place/type of service. For members from birth up to 9 years of age, the annual maximum benefit level for applied behavior analysis for ASD is \$34,000. For members from 9 years of age up to 19 years of age, the annual maximum benefit level for applied behavior analysis for ASD is \$12,000. No day, visit, or dollar limits other than the annual maximum benefit levels apply.</p> <p>3) <u>Tobacco cessation:</u> Specialized health education services when available. Currently, a tobacco cessation program is available through the Colorado QuitLine 1-800-QUITNOW (800-784-8669). The program is available at no cost to members and includes counseling services and nicotine replacement therapy. Prescription smoking cessation drugs are provided at no cost for the first course of therapy in conjunction with counseling services provided through the program.</p>

**PART C: LIMITATIONS AND EXCLUSIONS**

<b>32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED.<sup>10</sup></b>	<p><b>For Business Groups of One:</b> Twelve months for all pre-existing conditions (18 months for late enrollees) unless the covered person is a HIPAA-eligible individual as defined under federal and state law or a child under the age of 19, in which case there are no pre-existing condition exclusions.</p> <p><b>For small groups</b> (with less than 51 employees): Six months for all pre-existing conditions (18 months for late enrollees) unless the covered person is a HIPAA-eligible individual as defined under federal and state law or a child under the age of 19, in which case there are no pre-existing condition exclusions.</p> <p><b>For large groups</b> (with 51 or more employees): Not applicable; plan does not impose limitation periods for pre-existing conditions.</p>
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33. <b>EXCLUSIONARY RIDERS. Can an individual's specific, pre-existing condition be entirely excluded from the policy?</b>	No.
34. <b>HOW DOES THE POLICY DEFINE A "PRE-EXISTING CONDITION"?</b>	<p><b>For Business Groups of One:</b> A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received within the last twelve months immediately preceding the date of enrollment or, if earlier, the first day of the waiting period; except that pre-existing condition exclusions may not be imposed on children under the age of 19, a newly adopted child, a child placed for adoption, a newborn, other special enrollees, or for pregnancy.</p> <p><b>For small groups:</b> A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received within the last six months immediately preceding the date of enrollment or, if earlier, the first day of the waiting period; except that pre-existing condition exclusions may not be imposed on children under the age of 19, a newly adopted child, a child placed for adoption, a newborn, other special enrollees, or for pregnancy.</p> <p><b>For large groups:</b> Not applicable. Plan does not exclude coverage for pre-existing conditions.</p>
35. <b>WHAT TREATMENTS AND CONDITIONS ARE EXCLUDED UNDER THIS POLICY?</b>	Exclusions vary by policy. A list of exclusions is available immediately upon request from your carrier, agent, or plan sponsor (e.g., employer). Review the list to see if a service or treatment you may need is excluded from the policy.

**PART D: USING THE PLAN**

	<b>IN-NETWORK</b>
36. <b>Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?</b>	No
37. <b>Is prior authorization required for surgical procedures and hospital care (except in an emergency)?</b>	Yes
38. <b>If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?</b>	Yes
39. <b>What is the main customer service number?</b>	<b>800-346-4643</b>
40. <b>Who do I write/call if I have a complaint or want to file a grievance?<sup>11</sup></b>	<b>Rocky Mountain Health Plans Member Concerns Coordinator P.O. Box 10600 Grand Junction, CO 81502-5600</b>
41. <b>Whom do I contact if I am not satisfied with the resolution of my complaint or grievance?</b>	<b>Write to: Colorado Division of Insurance, ICARE Section 1560 Broadway, Suite 850 Denver, CO 80202</b>
42. <b>To assist in filing a grievance, indicate the form number of this policy; whether it is individual, small group, or large group; and if it is a short-term policy.</b>	Policy Form <u>Indemnity 1000 Group Plan</u> - Group - all sizes
43. <b>Does the plan have a binding arbitration clause?</b>	Yes, to the extent permitted by law.

<sup>1</sup> "Network" refers to a specified group of physicians, hospitals, medical clinics and other health care providers that your plan may require you to use in order for you to get any coverage at all under the plan, or that the plan may encourage you

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to use because it may pay more of your bill if you use their network providers (i.e., go in-network) than if you don't (i.e., go out-of-network).

<sup>2</sup> "Deductible Type" indicates whether the deductible period is "Calendar Year" (January 1 through December 31) or "Benefit Year" (i.e., based on a benefit year beginning on the policy's anniversary date) or if the deductible is based on other requirements such as a "Per Accident or Injury" or "Per Confinement".

<sup>2a</sup> "Deductible" means the amount you will have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a calendar year or benefit year) before the carrier will cover those expenses. The specific expenses that are subject to deductible may vary by policy. Expenses that are subject to deductible should be noted in boxes 8 through 31.

<sup>2b</sup> "Individual" means the deductible amount you and each individual covered by a non-HSA qualified policy will have to pay for allowable covered expenses before the carrier will cover those expenses.

<sup>2c</sup> "Family" is the maximum deductible amount that is required to be met for all family members covered by a non-HSA qualified policy and it may be an aggregated amount (e.g., "\$3,000 per family") or specified as the number of individual deductibles that must be met (e.g., "3 deductibles per family").

<sup>3</sup> "Out-of-pocket maximum" means the maximum amount you will have to pay for allowable covered expenses under a health plan, which may or may not include the deductibles or copayments, depending on the contract for that plan. The specific deductibles or copayments included in the out-of-pocket maximum may vary by policy. Expenses that are applied toward the out-of-pocket maximum should be noted in boxes 8 through 31.

<sup>4</sup> Medical office visits include physician, mid-level practitioner, and specialist visits, including outpatient psychotherapy visits for biologically based mental illness.

<sup>5</sup> Well baby care includes an in-hospital newborn pediatric visit and newborn hearing screening. The hospital copayment applies to mother and well-baby together; there are not separate copayments.

<sup>6</sup> Prescription drugs otherwise excluded are not covered, regardless of whether preferred generic, preferred brand name, or non-preferred.

<sup>7</sup> "Emergency care" means all services delivered in an emergency care facility that are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life or limb threatening emergency existed.

<sup>8</sup> Non-emergency care delivered in an emergency room is covered only if the covered person receiving such care was referred to the emergency room by his/her carrier or primary care physician. If emergency departments are used by the plan for non-emergency after-hours care, then urgent care copayments apply.

<sup>9</sup> "Biologically based mental illnesses" means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, and panic disorder.

<sup>10</sup> Waiver of pre-existing condition exclusions. State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage you recently may have had. Ask your carrier or plan sponsor (e.g., employer) for details.

<sup>11</sup> Grievances. Colorado law requires all plans to use consistent grievance procedures. Write the Colorado Division of Insurance for a copy of those procedures.

### **GRANDFATHERED PLAN NOTICE FOR GROUP PLANS**

THIS GRANDFATHERED PLAN NOTICE FOR GROUP PLANS is provided to you in connection with Rocky Mountain Health Plan ("RMHP") plan materials, as required by the Patient Protection and Affordable Care Act ("Affordable Care Act") and related regulations.

This plan is available to both grandfathered and non-grandfathered group health plans under the Affordable Care Act. Grandfathered health plans are group health plans in which an individual was enrolled on March 23, 2010, and which maintain grandfathered status in accordance with Affordable Care Act regulations. Your group health plan may be a grandfathered health plan under the Affordable Care Act. Your Evidence of Coverage will state if the carrier believes that your group health plan is a grandfathered health plan.

As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Evidence of Coverage may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing (although most grandfathered RMHP plans provide coverage for preventive services without cost sharing). However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to your employer or your plan administrator identified in your Summary Plan Description. You may also contact the Employee Benefits Security

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Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.