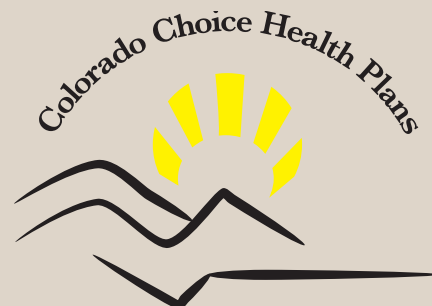


*Health Benefit Plans for  
Individuals*

**45**  
years of service

2017



*The Health Plan that Cares!*

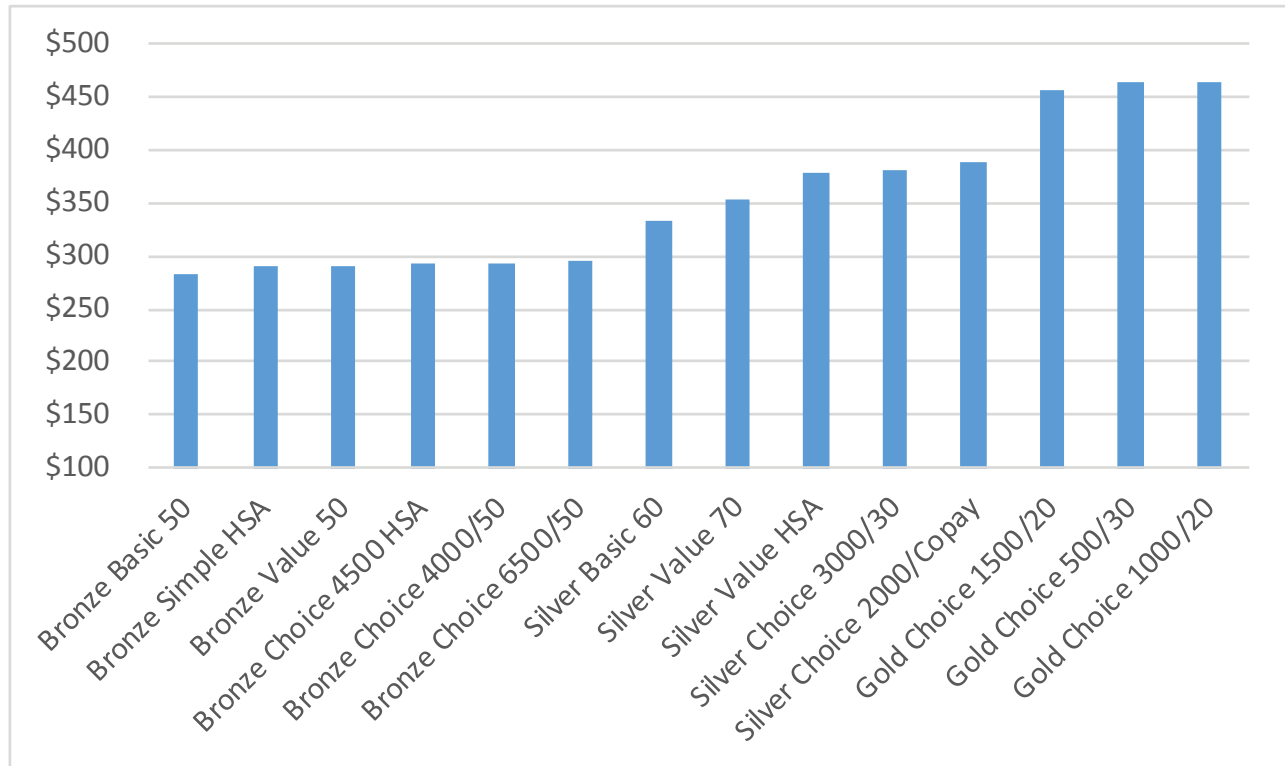
## Colorado Counties we Cover

Primary Network: Alamosa, Baca, Bent, Chaffee, Cheyenne, Costilla, Conejos, Crowley, Custer, Elbert, El Paso, Fremont, Huerfano, Kit Carson, Kiowa, Las Animas, Lincoln, Mineral, Otero, Prowers, Rio Grande, and Saguache Counties

Northern Colorado Network: Larimer, Logan, Morgan, Phillips, Sedgwick, Washington, Weld, and Yuma Counties

## How Our Plans Stack Up

(based on 21 year old - non-tobacco)



## Essential Vision & Pediatric Dental Benefits

Colorado Choice Health Plans partners with VSP and Delta Dental of Colorado for essential vision and dental benefits.

Each member receives one vision exam per year. Members must see a participating VSP Provider. Providers can be found at [www.vsp.com](http://www.vsp.com)

The essential dental plan for children is available through Delta Dental Plan of Colorado. There are benefits for in-network and out-of-network services. The available network of providers may be found at [www.deltadentalco.com](http://www.deltadentalco.com). On-exchange, this benefit must be purchased directly from Delta Dental. Off-exchange plans may purchase the pediatric dental directly through Colorado Choice Health Plans.

*We're Here to Help You!*

Questions? Contact your Broker/Agent or call us at **1-800-475-8466**.

*Focused on community, because our Members are our neighbors, friends and family.*

Colorado Choice Health Plans has served the communities of Colorado by providing competitively-priced, quality health benefit plans to employers for over 45 years. We are a community-oriented, not-for-profit organization which believes success begins by providing the very best in customer service, administration and medical management services.

*Personal customer service delivered by real people.*

Our customers come first and we provide personal attention on each phone call. Our staff's proactive, positive attitude provides our customers with clear, concise answers to their questions and concerns. Our track record of prompt, accurate claims payment means your employees will receive the quality of service they should expect from a health benefits partner.

*Well-known in our Provider Communities for understanding rural health care needs.*

We believe our Members have the right to receive quality health care services as close to home as possible, which is why our network pathways of care include Providers located in the rural communities as well as across the Front Range and into Denver, Colorado Springs, Pueblo, Greeley and Fort Collins.

### *Preventive Care*

Start off on the right foot with prevention. All of our plans cover preventive care at 100%.

### *Emergency/Urgent Care*

Wherever you are, rest assured that any emergent and urgent healthcare needs you have will be covered at in-network levels.

### *24/7 Access to your Health Plan*

Colorado Choice Health Plans offers CHOICEConnect, a personalized secure website that is easy to navigate and full of ways to help you take control of your health. With your CHOICEConnect user ID and password, a whole new world of information is just a click away. Once you become a Colorado Choice Member, you can log in by visiting [www.cochoice.com](http://www.cochoice.com) and clicking the CHOICEConnect link.



By using CHOICEConnect you can find a PCP or specialist, print a temporary ID card, look up claims to determine the amounts paid, view the status of a referral and much more!

*New!*

<i>Our HSA Plans</i>	Bronze Choice HSA 4500/50	Bronze Simple HSA	Silver Value HSA
Annual Deductible	\$4,500	\$6,500	\$3,250
Out-of-Pocket Max (Includes Deductible)	\$6,550	\$6,500	\$6,500
Coinsurance	50%	0%	30%
Office Visit PCP/Specialist	50% a/d	0% a/d	\$20/\$40 copay a/d
Urgent Care	50% a/d	0% a/d	\$60 copay a/d
Emergency Room	50% a/d	0% a/d	\$200 copay a/d
Ambulance Ground Air	50% a/d 50% a/d	0% a/d 0% a/d	30% a/d 30% a/d
Outpatient Surgery	50% a/d	0% a/d	30% a/d
Inpatient Hospital	50% a/d	0% a/d	30% a/d
Prescription Drugs Generic Retail Brand Formulary Retail Brand Non-Formulary Specialty	50% a/d 50% a/d 50% a/d 50% a/d	0% a/d 0% a/d 0% a/d 0% a/d	\$15 copay a/d \$50 copay a/d \$75 copay a/d 30% a/d
Price Rating \$-\$\$\$\$	\$	\$	\$\$\$

*Deductible & OOP Max for family is 2x individual on all Plans*

<i>Our Bronze Plans</i>	Bronze Choice 4000/50	Bronze Choice 6500/50	Bronze Basic 50	Bronze Value 50
Annual Deductible	\$4,000	\$6,500	\$5,500	\$4,500
Out-of-Pocket Max (Includes Deductible)	\$7,150	\$7,150	\$7,150	\$7,150
Coinsurance	50%	50%	50%	50%
Office Visit PCP/Specialist	50% a/d	PCP-\$60 copay d/w Spec-50% a/d	50% a/d	50% a/d
Urgent Care	50% a/d	50% a/d	50% a/d	50% a/d
Emergency Room	50% a/d	\$500 copay a/d	50% a/d	50% a/d
Ambulance Ground Air	50% a/d 50% a/d	\$100 copay a/d 15% copay a/d	50% a/d 50% a/d	50% a/d 50% a/d
Outpatient Surgery	50% a/d	50% a/d	50% a/d	50% a/d
Inpatient Hospital	50% a/d	50% a/d	50% a/d	50% a/d
Prescription Drugs Generic Retail Brand Formulary Retail Brand Non-Formulary Specialty	\$20 copay d/w 50% a/d 50% a/d 50% a/d	\$35 copay d/w 50% a/d 50% a/d 50% a/d	\$50 copay d/w \$90 copay d/w \$125 copay d/w \$575 copay d/w	<b>RX Deductible \$500</b> \$15 copay d/w \$60 copay a/d \$120 copay a/d 50% a/d
Price Rating \$-\$\$\$\$	\$	\$\$	\$	\$

\*a/d=after deductible  
\*d/w=deductible waived

## Our Silver Plans

	Silver Choice 2000/Copay	Silver Choice 3000/30
Annual Deductible	\$2,000	\$3,000
Out-of-Pocket Max (Includes Deductible)	\$6,350	\$7,150
Coinsurance	40%	30%
Office Visit PCP/Specialist	\$30/\$55 copay d/w	\$30/\$55 copay d/w
Urgent Care	\$60 copay d/w	\$60 copay d/w
Emergency Room	\$150 copay a/d	\$500 copay d/w
Ambulance Ground Air	\$100 copay a/d 15% copay a/d	30% a/d 30% a/d
Outpatient Surgery	40% a/d	30% a/d
Inpatient Hospital	40% a/d	30% a/d
Prescription Drugs Generic Retail Brand Formulary Retail Brand Non-Formulary Specialty	\$15 copay d/w \$50 copay d/w \$75 copay d/w 30% a/d	\$15 copay d/w \$50 copay d/w \$75 copay d/w 30% a/d
Price Rating \$-\$\$\$\$	\$\$\$	\$\$\$

	Silver Value 70	Silver Basic 60
Annual Deductible	\$3,000	\$4,000
Out-of-Pocket Max (Includes Deductible)	\$5,500	\$7,150
Coinsurance	30%	40%
Office Visit PCP/Specialist	\$35/\$50 copay d/w	\$40/\$75 copay d/w
Urgent Care	\$75 copay d/w	\$75 copay d/w
Emergency Room	30% a/d	\$500 copay d/w
Ambulance Ground Air	30% a/d 30% a/d	40% a/d 40% a/d
Outpatient Surgery	30% a/d	40% a/d
Inpatient Hospital	30% a/d	40% a/d
Prescription Drugs Generic Retail Brand Formulary Retail Brand Non-Formulary Specialty	<b>RX Deductible \$500</b> \$15 copay d/w \$35 copay a/d \$70 copay a/d 30% a/d	\$20 copay d/w \$40 copay d/w \$100 copay d/w \$575 copay d/w
Price Rating \$-\$\$\$\$	\$\$\$	\$\$

\*a/d=after deductible  
\*d/w=deductible waived

<i>Our Gold Plans</i>		Gold Choice 500/30	Gold Choice 1000/20	Gold Choice 1500/20
Annual Deductible		\$500	\$1,000	\$1,500
Out-of-Pocket Max (Includes Deductible)		\$5,500	\$4,000	\$4,000
Coinsurance		30%	20%	20%
Office Visit PCP/Specialist		\$20/\$40 copay d/w	\$20/\$40 copay d/w	\$20/\$40 copay d/w
Urgent Care		\$60 copay d/w	20% a/d	\$60 copay d/w
Emergency Room		\$250 copay d/w	\$250 copay d/w	\$250 copay d/w
Ambulance Ground Air		30% a/d 30% a/d	\$100 copay a/d 15% copay a/d	20% a/d 20% a/d
Outpatient Surgery		30% a/d	20% a/d	20% a/d
Inpatient Hospital		30% a/d	20% a/d	20% a/d
Prescription Drugs Generic Retail Brand Formulary Retail Brand Non-Formulary Specialty		\$10 copay d/w \$35 copay d/w \$60 copay d/w \$450 copay d/w	\$15 copay d/w \$40 copay d/w \$60 copay d/w 30% a/d	\$10 copay d/w \$35 copay d/w \$60 copay d/w 30% a/d
Price Rating \$-\$\$\$\$		\$\$\$\$	\$\$\$\$	\$\$\$\$

Note: These illustrations are a general description of our plans. Always refer to the most recent Evidence of Coverage (EOC) for complete benefits, provisions, exclusions and limitations.

## *Your Health Benefit Plan - What you need to know*

**Know Your Health Coverage** – It is important for you to understand your benefits before you need to use them. Read the materials you are provided carefully, then contact your HR Department or Colorado Choice with any questions you may have. Understanding your coverage before you use it will help you maximize your benefits and get the most out of your health plan.

**Primary Care Office Visits** – Your plan may include a specific copay for doctor’s office visits. The services covered under that copay are the charges for the office visit only. If additional procedures are performed while seeing the doctor (e.g., minor surgeries, injections, x-ray or lab, etc.), those costs are subject to the annual deductible and coinsurance provisions of your plan.

**Specialist Office Visits** - Your coverage allows you to visit any physician specialist in the Colorado Choice Health Plans’ Participating Provider Network for consultations and office visits, without a referral from your Primary Care Physician. You may schedule your own appointment directly with the specialist. Some specialists may require information from your PCP before allowing you to schedule a visit.

**Prior Authorizations** – Certain services and procedures covered under your health plan require a pre-authorization before you receive them. Many of these services are more advanced diagnostic procedures, such as MRIs, CT scans, PET screening, biopsies and others. If the service is a non-emergency procedure, pre-authorization is required. Your provider should complete the pre-authorization on your behalf and you will be notified when this pre-authorization has been approved. It is important that you make certain these procedures have been pre-authorized before you receive them.

\*a/d=after deductible  
\*d/w=deductible waived

## Accessing Medical Services - FAQ

**Am I required to select a PCP?** – Yes! As described in the Evidence of Coverage you must select a PCP within 30 days after coverage is effective. You may select any in-network PCP (family practice, general practice, internal medicine, or pediatrics for children) who is available to accept you as a patient.

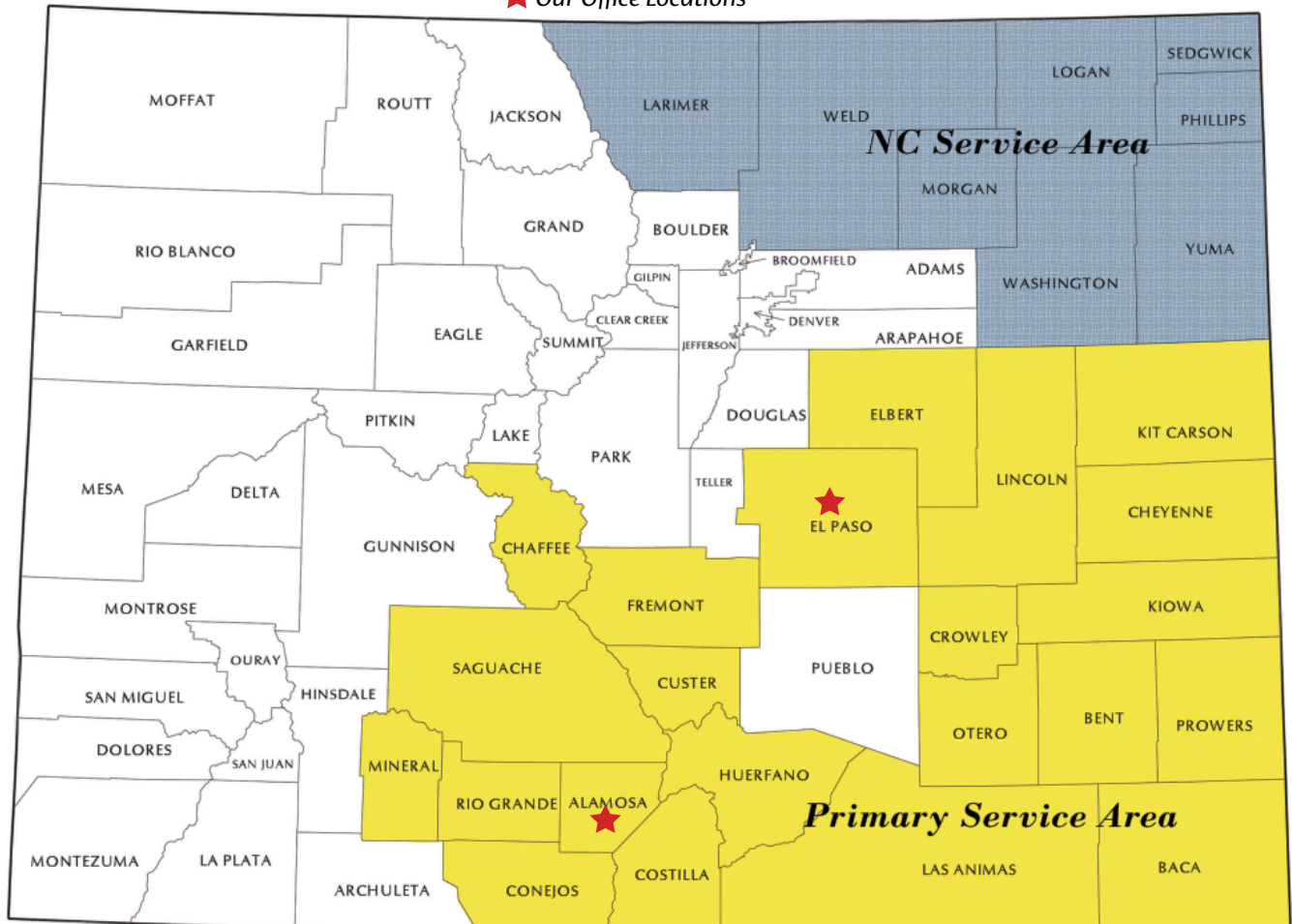
**Why should I select a PCP?** – With the selection of a PCP, we encourage all our members to develop a relationship with a physician that will monitor your health long-term. As a service to our members we list your PCP on your ID Card. In the event of an emergency, this can provide emergency personnel with the information they need to contact your physician and obtain potentially life-saving information.

**How do I select or change my PCP?** – You can do so by calling Customer Service locally at 719-589-3696 or 800-475-8466, or by logging into CHOICEConnect, our secure member portal.

**Do I need a referral to see a specialist?** – Your health benefit plan allows direct access to in-network physician specialists. This feature permits you to visit any in-network physician specialist for consultations and office visits without a referral from your primary care physician (PCP). You may schedule your own appointment directly with the specialist (some specialists may require information from your primary care physician before they will schedule a visit directly). All services must be a covered benefit and medically necessary and services other than the consultation may require pre-authorization.

## Colorado Choice Health Plans Service Area Map

★ Our Office Locations





Colorado Choice Health Plans is a not-for-profit company that specializes in serving rural and underserved communities in south central Colorado and on the eastern plains.

*Questions? Real People answer our phones! Call us at:*

**1-800-475-8466**

*or visit us online at:*

**[www.cochoice.com](http://www.cochoice.com)**



Colorado Choice Health Plans is pleased to offer health plans through Connect for Health Colorado™. Learn more about Connect for Health Colorado and new financial assistance at [ConnectforHealthCO.com](http://ConnectforHealthCO.com).