

# Colorado PY25 Individual Exchange Plan Designs – Monument Health

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
RMHP Monument Health Bronze Value (\$0 Virtual Urgent Care, No Referrals, Rx Copay)	Bronze	T1: \$8,200 T2: \$8,600	T1: \$16,400 T2: \$17,200	T1: \$9,200 T2: \$9,200	T1: \$18,400 T2: \$18,400	T1: \$10 T2: \$25	T1: \$45 T2: ✓ 50%	T1: \$115 T2: \$200	T1: \$0 T2: \$0	T1: ✓ 40% T2: ✓ 50%	T1: ✓ 40% T2: ✓ 50%	T1: \$40 T2: ✓ 50%
RMHP Monument Health Bronze Value HSA (No Referrals)	Bronze	T1: \$6,500 T2: \$7,500	T1: \$13,000 T2: \$15,000	T1: \$8,050 T2: \$8,050	T1: \$16,100 T2: \$16,100	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 0%	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 10%
RMHP Monument Health Silver Value (\$0 Virtual Urgent Care, No Referrals, \$2 Tier 2 Rx, Rx Copay) *	Silver	T1: \$4,000 T2: \$7,000	T1: \$8,000 T2: \$14,000	T1: \$9,200 T2: \$9,200	T1: \$18,400 T2: \$18,400	T1: \$10 T2: \$20	T1: \$30 T2: ✓ 50%	T1: \$60 T2: \$100	T1: \$0 T2: \$0	T1: ✓ 40% T2: ✓ 50%	T1: ✓ 40% T2: ✓ 50%	T1: \$30 T2: ✓ 50%
RMHP Monument Health Silver Value-X HSA (Off-Exchange Only)	Silver	T1: \$4,000 T2: \$6,000	T1: \$8,000 T2: \$12,000	T1: \$8,050 T2: \$8,050	T1: \$16,100 T2: \$16,100	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 0%	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 10%	T1: ✓ 0% T2: ✓ 10%
RMHP Monument Health Silver Advantage (\$0 Virtual Urgent Care, No Referrals, \$3 Tier 2 Rx, Rx Copay)*	Silver	T1: \$4,700 T2: \$6,000	T1: \$9,400 T2: \$12,000	T1: \$9,200 T2: \$9,200	T1: \$18,400 T2: \$18,400	T1: \$3 T2: \$15	T1: \$25 T2: ✓ 50%	T1: \$50 T2: \$90	T1: \$0 T2: \$0	T1: \$1,000 (4-day max) T2: ✓ 50%	T1: ✓ 30% T2: ✓ 50%	T1: \$30 T2: ✓ 50%
RMHP Monument Health Gold Value (\$0 Virtual Urgent Care, No Referrals, \$3 Tier 2 Rx, Rx Copay)	Gold	T1: \$850 T2: \$2,500	T1: \$1,700 T2: \$5,000	T1: \$9,200 T2: \$9,200	T1: \$18,400 T2: \$18,400	T1: \$5 T2: \$20	T1: \$20 T2: ✓ 40%	T1: \$50 T2: \$70	T1: \$0 T2: \$0	T1: ✓ 20% T2: ✓ 40%	T1: ✓ 20% T2: ✓ 40%	T1: \$10 T2: ✓ 40%

Check (✓) indicates that this benefit is subject to the annual deductible.  
Star (\*) indicates plan has an almost identical off-exchange variant (including an additional \$5 or 5% ambulance POD)



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Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Preferred Generic	Tier 3 Preferred Brand	Tier 4 Non- Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
RMHP Monument Health Bronze Value (\$0 Virtual Urgent Care, No Referrals, Rx Copay)	Same as Medical	\$0	\$10	\$200	\$500	\$700		
RMHP Monument Health Bronze Value HSA (No Referrals)	Same as Medical	\$0	✓ 10%	✓ 10%	✓ 10%	✓ 10%		●
RMHP Monument Health Silver Value (\$0 Virtual Urgent Care, No Referrals, \$2 Tier 2 Rx, Rx Copay) *	Same as Medical	\$0	\$2	\$80	\$500	\$700		
RMHP Monument Health Silver Value-X HSA (Off-Exchange Only)	Same as Medical	\$0	✓ 10%	✓ 10%	✓ 10%	✓ 10%		●
RMHP Monument Health Silver Advantage (\$0 Virtual Urgent Care, No Referrals, \$3 Tier 2 Rx, Rx Copay)*	Same as Medical	\$0	\$3	\$80	\$500	\$700		
RMHP Monument Health Gold Value (\$0 Virtual Urgent Care, No Referrals, \$3 Tier 2 Rx, Rx Copay)	Same as Medical	\$0	\$3	\$70	\$300	\$500		

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