

# Colorado RMHP Colorado Doctors PY26 Individual Exchange Plan Designs

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)	Office Based Labs
<b>RMHP Colorado Doctors Plan Bronze Copay Focus</b> (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$50	\$130	0%	\$3,000 (Day 3 max)	\$550	\$40
<b>RMHP Colorado Doctors Plan Bronze Essential</b> (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$10,600	\$21,200	\$10,600	\$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
<b>RMHP Colorado Doctors Plan Bronze Essential-X</b> (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Bronze	\$9,300	\$18,600	\$9,300	\$18,600	\$65	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
<b>RMHP Colorado Doctors Plan Bronze Value</b> (\$0 Virtual Urgent Care, No Referrals, Rx Copay)	Bronze	\$8,000	\$16,000	\$10,600	\$21,200	\$20	\$80	\$110	0%	✓ 40%	✓ 35%	\$50
<b>RMHP Colorado Doctors Plan Bronze Value</b> (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$7,000	\$14,000	\$10,600	\$21,200	\$25	\$30	\$140	0%	✓ 45%	✓ 45%	\$50
<b>RMHP Colorado Doctors Plan Bronze Value HSA</b> (No Referrals)	Bronze	\$8,050	\$16,100	\$8,050	\$16,100	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
<b>RMHP Colorado Doctors Plan Colorado Option Bronze</b>	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	✓ \$50	0%	✓ 50%	✓ 50%	✓ 50%	✓ 50%	✓ 50%
<b>RMHP Colorado Doctors Plan Colorado Option Silver</b>	Silver	\$4,400	\$8,800	\$9,800	\$19,600	0%	0%	\$90	\$80	✓ 40%	✓ 40%	✓ 40%
<b>RMHP Colorado Doctors Plan Silver Advantage</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Silver	\$4,000	\$8,000	\$10,150	\$20,300	\$15	\$20	\$80	0%	✓ 30%	✓ 30%	\$30
<b>RMHP Colorado Doctors Plan Silver Advantage-X</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) (Off-Exchange Only)	Silver	\$4,000	\$8,000	\$10,150	\$20,300	\$15	\$20	\$80	0%	✓ 30%	✓ 30%	\$30
<b>RMHP Colorado Doctors Plan Silver Copay Focus-X</b> (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Silver	\$0	\$0	\$10,600	\$21,200	\$35	\$30	\$85	0%	\$2,500 (Day 3 max)	\$550	\$40



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Check (✓) indicates that this benefit is subject to the annual deductible. Tier 1 Zero Cost Share Preventative Drugs \$0

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<b>RMHP Colorado Doctors Plan Silver Value</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Silver	\$4,000	\$8,000	\$10,600	\$21,200	\$10	\$25	\$70	0%	✓ 25%	✓ 25%	\$20
<b>RMHP Colorado Doctors Plan Silver Value</b> (\$0 Virtual Urgent Care, No Referrals, \$6 Tier 2 Rx)	Silver	\$4,500	\$9,000	\$10,150	\$20,300	\$5	\$15	\$80	0%	✓ 40%	✓ 40%	\$30
<b>RMHP Colorado Doctors Plan Silver Value-X</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) <i>(Off-Exchange Only)</i>	Silver	\$4,000	\$8,000	\$10,600	\$21,200	\$10	\$25	\$70	0%	✓ 25%	✓ 25%	\$20
<b>RMHP Colorado Doctors Plan Silver Value-X</b> (\$0 Virtual Urgent Care, No Referrals, \$6 Tier 2 Rx) <i>(Off-Exchange Only)</i>	Silver	\$4,500	\$9,000	\$10,150	\$20,300	\$5	\$15	\$80	0%	✓ 40%	✓ 40%	\$30
<b>RMHP Colorado Doctors Plan Silver Value-X HSA</b> (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$3,700	\$7,400	\$7,000	\$14,000	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ \$20
<b>RMHP Colorado Doctors Plan Colorado Option Gold</b>	Gold	\$2,050	\$4,100	\$9,600	\$19,200	0%	0%	\$55	\$50	✓ 30%	✓ 30%	✓ 30%
<b>RMHP Colorado Doctors Plan Gold Copay Focus-X</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) <i>(Off-Exchange Only)</i>	Gold	\$0	\$0	\$7,400	\$14,800	\$20	\$20	\$60	0%	\$2,000 (Day 3 max)	\$400	\$10
<b>RMHP Colorado Doctors Plan Gold Value</b> (\$0 Virtual Urgent Care, No Referrals, \$8 Tier 2 Rx, Rx Copay)	Gold	\$1,350	\$2,700	\$9,500	\$19,000	\$15	\$15	\$45	0%	✓ 30%	✓ 30%	\$15
<b>RMHP Colorado Doctors Plan Gold Value-X HSA</b> (No Referrals) <i>(Off-Exchange Only)</i>	Gold	\$3,400	\$6,800	\$4,100	\$8,200	✓ 0%	✓ 10%	✓ 10%	✓ 0%	✓ 10%	✓ 10%	✓ \$10



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# Colorado RMHP Colorado Doctors PY26 Individual Exchange Plan Designs

Plan Name	Rx Deductible (Individual/Family)		Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
<b>RMHP Colorado Doctors Plan Bronze Copay Focus</b> (\$0 Virtual Urgent Care, No Referrals)	\$4,500	\$9,000	\$30	✓ 40%	✓ 45%	✓ 50%		•
<b>RMHP Colorado Doctors Plan Bronze Essential</b> (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
<b>RMHP Colorado Doctors Plan Bronze Essential-X</b> (\$0 Virtual Urgent Care, No Referrals) <b>(Off-Exchange Only)</b>	Same As Medical		\$30	✓ 0%	✓ 0%	✓ 0%		
<b>RMHP Colorado Doctors Plan Bronze Value</b> (\$0 Virtual Urgent Care, No Referrals, Rx Copay)	Same As Medical		\$15	\$150	\$300	\$700		•
<b>RMHP Colorado Doctors Plan Bronze Value</b> (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		\$30	✓ 40%	✓ 45%	✓ 50%		•
<b>RMHP Colorado Doctors Plan Bronze Value HSA</b> No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
<b>RMHP Colorado Doctors Plan Colorado Option Bronze</b>	Same As Medical		\$30	\$200	\$350	\$700		•
<b>RMHP Colorado Doctors Plan Colorado Option Silver</b>	Same As Medical		\$20	\$125	\$300	\$650		
<b>RMHP Colorado Doctors Plan Silver Advantage</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Same As Medical		\$5	\$75	\$450	\$650		
<b>RMHP Colorado Doctors Plan Silver Advantage-X</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) <b>(Off-Exchange Only)</b>	Same As Medical		\$5	\$75	\$450	\$650		
<b>RMHP Colorado Doctors Plan Silver Copay Focus-X</b> (\$0 Virtual Urgent Care, No Referrals) <b>(Off-Exchange Only)</b>	\$2,500	\$5,000	\$15	✓ \$90	✓ 40%	✓ 50%		



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Plan Name	Rx Deductible (Individual/Family)	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
<b>RMHP Colorado Doctors Plan Silver Value</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Same As Medical	\$5	\$80	\$500	\$700		
<b>RMHP Colorado Doctors Plan Silver Value</b> (\$0 Virtual Urgent Care, No Referrals, \$6 Tier 2 Rx)	Same As Medical	\$6	✓ \$75	✓ 35%	✓ 40%		
<b>RMHP Colorado Doctors Plan Silver Value-X</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) (Off-Exchange Only)	Same As Medical	\$5	\$80	\$500	\$700		
<b>RMHP Colorado Doctors Plan Silver Value-X</b> (\$0 Virtual Urgent Care, No Referrals, \$6 Tier 2 Rx) (Off-Exchange Only)	Same As Medical	\$6	✓ \$75	✓ 35%	✓ 40%		
<b>RMHP Colorado Doctors Plan Silver Value-X HSA</b> (No Referrals) (Off-Exchange Only)	Same As Medical	✓ \$15	✓ \$85	✓ 15%	✓ 20%		•
<b>RMHP Colorado Doctors Plan Colorado Option Gold</b>	Same As Medical	\$10	\$50	\$200	\$600		
<b>RMHP Colorado Doctors Plan Gold Copay Focus-X</b> (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) (Off-Exchange Only)	Same As Medical	\$5	\$45	\$300	\$580		
<b>RMHP Colorado Doctors Plan Gold Value</b> (\$0 Virtual Urgent Care, No Referrals, \$8 Tier 2 Rx, Rx Copay)	Same As Medical	\$8	\$60	\$375	\$675		
<b>RMHP Colorado Doctors Plan Gold Value-X HSA</b> (No Referrals) (Off-Exchange Only)		✓ 0%	✓ 20%	✓ 45%	✓ 50%		•



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