

Colorado RMHP Monument Health 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
RMHP Monument Health Bronze Value (\$0 Virtual Urgent Care, No Referrals, Rx Copay)	Bronze	Tier1: \$8,200	Tier1: \$16,400	Tier1: \$10,600	Tier1: \$21,200	\$20 (Tier 1)	\$45 (Tier 1)	\$115 (Tier 1)	0% (Tier 1)	✓ 40%	✓ 40%	\$40
		Tier2: \$8,600	Tier2: \$17,200	Tier2: \$10,600	Tier2: \$21,200	\$40 (Tier 2)	\$80 (Tier 2)	\$200 (Tier 2)	0% (Tier 2)	✓ 50%	✓ 50%	
RMHP Monument Health Bronze Value HSA (No Referrals)	Bronze	Tier1: \$6,750	Tier1: \$13,500	Tier1: \$8,050	Tier1: \$16,100	✓ 0% (Tier 1)	✓ 0% (Tier 1)	✓ 0% (Tier 1)	✓ 0% (Tier 1)	✓ 0%	✓ 0%	✓ 0%
		Tier2: \$7,900	Tier2: \$15,800	Tier2: \$8,050	Tier2: \$16,100	✓ 10% (Tier 2)	✓ 10% (Tier 2)	✓ 10% (Tier 2)	✓ 0% (Tier 2)	✓ 10%	10%	
RMHP Monument Health Silver Advantage (\$0 Virtual Urgent Care, No Referrals, \$3 Tier 2 Rx, Rx Copay)	Silver	Tier1: \$4,700	Tier1: \$9,400	Tier1: \$10,600	Tier1: \$21,200	\$3 (Tier 1)	\$30 (Tier 1)	\$50 (Tier 1)	0% (Tier 1)	\$1,000 (Day 4 max)	✓ 30%	✓ \$30
		Tier2: \$6,000	Tier2: \$12,000	Tier2: \$10,600	Tier2: \$21,200	\$15 (Tier 2)	\$45 (Tier 2)	\$90 (Tier 2)	0% (Tier 2)	50%	✓ 50%	
RMHP Monument Health Silver Advantage-X (\$0 Virtual Urgent Care, No Referrals, \$3 Tier 2 Rx, Rx Copay) (Off-Exchange Only)	Silver	Tier1: \$4,700	Tier1: \$9,400	Tier1: \$10,600	Tier1: \$21,200	\$3 (Tier 1)	\$30 (Tier 1)	\$50 (Tier 1)	0% (Tier 1)	\$1,000 (Day 4 max)	✓ 30%	\$30
		Tier2: \$6,000	Tier2: \$12,000	Tier2: \$10,600	Tier2: \$21,200	\$15 (Tier 2)	\$45 (Tier 2)	\$50 (Tier 2)	0% (Tier 2)	✓ 50%	✓ 50%	
RMHP Monument Health Silver Value (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Silver	Tier1: \$4,500	Tier1: \$9,000	Tier1: \$10,150	Tier1: \$20,300	\$20 (Tier 1)	\$30 (Tier 1)	\$55 (Tier 1)	0% (Tier 1)	✓ 40%	✓ 40%	✓ \$50
		Tier2: \$6,000	Tier2: \$12,000	Tier2: \$10,150	Tier2: \$20,300	\$30 (Tier 2)	\$50 (Tier 2)	\$95 (Tier 2)	0% (Tier 2)	✓ 50%	✓ 50%	
RMHP Monument Health Silver Value-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) (Off-Exchange Only)	Silver	Tier1: \$4,500	Tier1: \$9,000	Tier1: \$10,150	Tier1: \$20,300	\$20 (Tier 1)	\$30 (Tier 1)	\$55 (Tier 1)	0% (Tier 1)	✓ 40%	✓ 40%	\$30
		Tier2: \$6,000	Tier2: \$12,000	Tier2: \$10,150	Tier2: \$20,300	\$30 (Tier 2)	\$50 (Tier 2)	\$55 (Tier 2)	0% (Tier 2)	✓ 50%	✓ 50%	
RMHP Monument Health Gold Value (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Gold	Tier1: \$1,250	Tier1: \$2,500	Tier1: \$9,800	Tier1: \$19,600	\$10 (Tier 1)	\$20 (Tier 1)	\$40 (Tier 1)	0% (Tier 1)	✓ 20%	✓ 20%	✓ 40%
		Tier2: \$2,500	Tier2: \$5,000	Tier2: \$9,800	Tier2: \$19,600	\$25 (Tier 2)	\$40 (Tier 2)	\$70 (Tier 2)	0% (Tier 2)	✓ 40%	✓ 40%	



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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
RMHP Monument Health Bronze Value (\$0 Virtual Urgent Care, No Referrals, Rx Copay)	Same As Medical	\$10	\$200	\$500	\$700		•
RMHP Monument Health Bronze Value HSA (No Referrals)	Same As Medical	✓ 10%	✓ 10%	✓ 10%	✓ 10%		•
RMHP Monument Health Silver Advantage (\$0 Virtual Urgent Care, No Referrals, \$3 Tier 2 Rx, Rx Copay)	Same As Medical	\$3	\$80	\$500	\$700		
RMHP Monument Health Silver Advantage-X (\$0 Virtual Urgent Care, No Referrals, \$3 Tier 2 Rx, Rx Copay) <i>(Off-Exchange Only)</i>	Same As Medical	\$3	\$80	\$500	\$700		
RMHP Monument Health Silver Value (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Same As Medical	\$3	\$80	\$500	\$700		
RMHP Monument Health Silver Value-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) <i>(Off-Exchange Only)</i>	Same As Medical	\$5	\$80	\$500	\$700		
RMHP Monument Health Gold Value (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Same As Medical	\$5	\$70	\$300	\$600		

