

Colorado RMHP Monument One 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	Out-patient Surgery	Office Based Labs
RMHP Monument One Bronze Copay Focus (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$50	\$50	\$130	0%	\$3,000 (Day-3 max)	\$550	\$40
RMHP Monument One Bronze Essential (\$0 Virtual Urgent Care, No Referrals)	Bronze	\$10,600	\$21,200	\$10,600	\$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Monument One Bronze Essential-X (\$0 Virtual Urgent Care, No Referrals) <i>(Off-Exchange Only)</i>	Bronze	\$9,300	\$18,600	\$9,300	\$18,600	\$65	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
RMHP Monument One Bronze Value HSA (No Referrals)	Bronze	\$8,050	\$16,100	\$8,050	\$16,100	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%
RMHP Monument One Colorado Option Bronze	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	✓ \$50	0%	✓ 50%	✓ 50%	✓ 50%	✓ 50%	✓ 50%
RMHP Monument One Colorado Option Silver	Silver	\$4,400	\$8,800	\$9,800	\$19,600	0%	0%	\$90	\$80	✓ 40%	✓ 40%	✓ 40%
RMHP Monument One Colorado Option Silver <i>(Off-Exchange Only)</i>	Silver	\$4,400	\$8,800	\$9,800	\$19,600	0%	0%	\$90	\$80	✓ 40%	✓ 40%	✓ 40%
RMHP Monument One Silver Advantage (\$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
RMHP Monument One Silver Advantage-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) <i>(Off-Exchange Only)</i>	Silver	\$4,000	\$8,000	\$10,150	\$20,300	\$15	\$20	\$80	0%	✓ 30%	✓ 30%	\$30
RMHP Monument One Silver Copay Focus-X (\$0 Virtual Urgent Care, No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$0	\$0	\$10,600	\$21,200	\$35	\$30	\$85	0%	\$2,500 (Day-3 max)	\$550	\$40
RMHP Monument One Silver Value-X HSA (No Referrals) <i>(Off-Exchange Only)</i>	Silver	\$3,700	\$7,400	\$7,000	\$14,000	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 2%



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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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RMHP Monument One Colorado Option Gold	Gold	\$2,050	\$4,100	\$9,600	\$19,200	0%	0%	\$55	\$50	✓ 30%	✓ 30%	✓ 30%
RMHP Monument One Gold Copay Focus-X (\$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
RMHP Monument One Gold Value (\$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
RMHP Monument One Gold Value-X HSA (No Referrals) <i>(Off-Exchange Only)</i>	Gold	\$3,400	\$6,800	\$4,100	\$8,200	✓ 0%	✓ 10%	✓ 0%	✓ 10%	✓ 0%	✓ 10%	✓ \$10



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Tier 1 Zero Cost Share Preventative Drugs \$0

Colorado RMHP Monument One 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
RMHP Monument One Bronze Copay Focus (\$0 Virtual Urgent Care, No Referrals)	\$4,500	\$9,000	\$30	✓ 40%	✓ 45%	✓ 50%		•
RMHP Monument One Bronze Essential (\$0 Virtual Urgent Care, No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
RMHP Monument One Bronze Essential-X (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	Same As Medical		\$30	✓ 0%	✓ 0%	✓ 0%		
RMHP Monument One Bronze Value HSA (No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
RMHP Monument One Colorado Option Bronze	Same As Medical		\$30	\$200	\$350	\$700		•
RMHP Monument One Colorado Option Silver	Same As Medical		\$20	\$125	\$300	\$650		
RMHP Monument One Colorado Option Silver (Off-Exchange Only)	Same As Medical		\$20	\$125	\$300	\$650		
RMHP Monument One Silver Advantage (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay)	Same As Medical		\$5	\$75	\$450	\$650		
RMHP Monument One Silver Advantage-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) (Off-Exchange Only)	Same As Medical		\$5	\$75	\$450	\$650		
RMHP Monument One Silver Copay Focus-X (\$0 Virtual Urgent Care, No Referrals) (Off-Exchange Only)	\$2,500	\$5,000	\$15	✓ \$90	✓ 40%	✓ 50%		
RMHP Monument One Silver Value-X HSA (No Referrals) (Off-Exchange Only)	Same As Medical		✓ \$15	✓ \$85	✓ 15%	✓ 20%		•



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RMHP Monument One Colorado Option Gold	Same As Medical	\$10	\$50	\$200	\$600		
RMHP Monument One Gold Copay Focus-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) (Off-Exchange Only)	Same As Medical	\$5	\$45	\$300	\$580		
RMHP Monument One Gold Value (\$0 Virtual Urgent Care, No Referrals, \$8 Tier 2 Rx, Rx Copay)	Same As Medical	\$8	\$60	\$375	\$675		
RMHP Monument One Gold Copay Focus-X (\$0 Virtual Urgent Care, No Referrals, \$5 Tier 2 Rx, Rx Copay) (Off-Exchange Only)	Same As Medical	✓ 0%	✓ 20%	✓ 45%	✓ 50%		•

