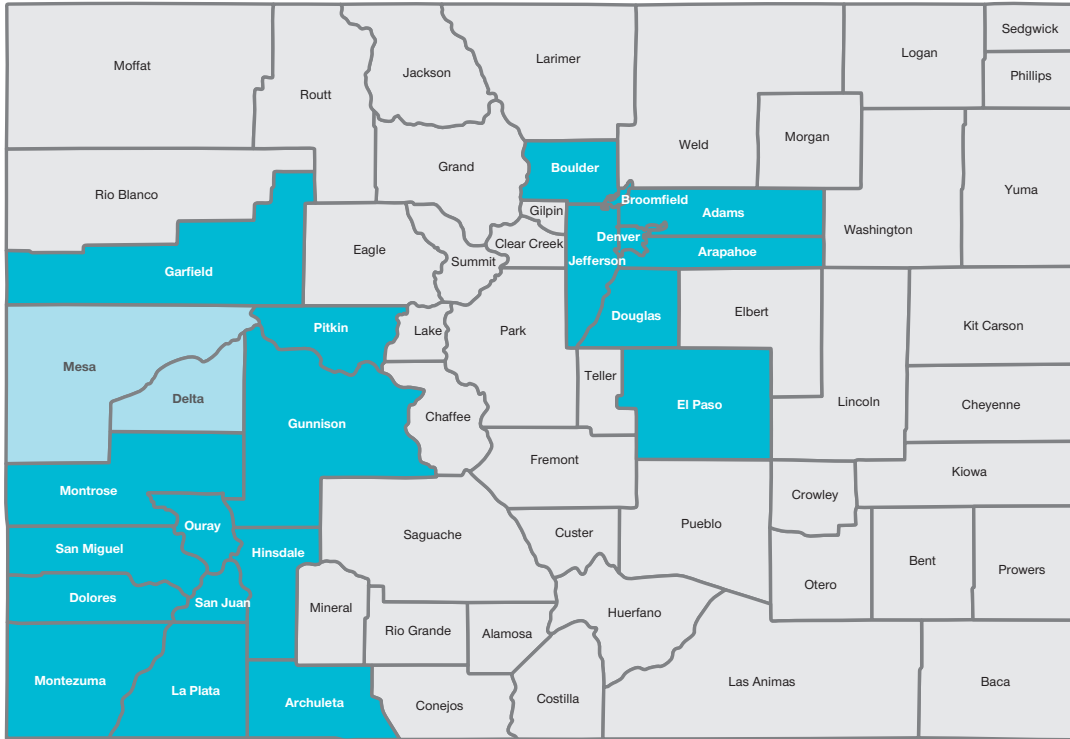




2021 Individual Exchange Plans

Colorado





- 2021 Footprint (Colorado Doctors Plans)
- Existing Footprint (Monument HMO, Monument ONE)

Market Landscape

Market Highlights

- Capitalizing on the Colorado Doctors Plan network, a successful HMO product currently offered to employers in Front Range CO
- Expansion into one-carrier counties on the West Slope of CO with new product line - Rocky Mountain Valley
- Estimating growth with existing product line – Monument Health in Mesa and Delta Counties

Health Insurance Exchange Service Area

Adams, Arapahoe, Archuleta, Boulder, Broomfield, Delta, Denver, Dolores, Douglas, Eagle (Basalt) El Paso, Garfield, Gunnison, Hinsdale, Jefferson, La Plata, Mesa, Montezuma, Montrose, Ouray, Pitkin, San Miguel, San Juan

Not for consumer distribution. For agent reference only.



Additional Benefits*

Chiropractic	●	Subject to copay (\$50 - \$25) or ded / coins (25% - 50%) per visit, up to 20 visits per year.
Dental	●	Pediatric dental services covered at no charge for all plans. Available to children up to age 19. No dental coverage for adults.
Hearing	●	Hearing: Hearing aids subject to ded / coins (30% - 50%) for most plans. Limited to one pair of hearing aids every 5 years for members aged 18 or under; includes hearing exams and tests.
Mental Health/Behavioral	●	Outpatient services subject to copay (\$55 - \$100) or ded / coins (20% - 50%) for most plans. Inpatient services subject to ded / coins (20% - 50%) for most plans.
PCP Visits	● ●	Subject to copay (\$5 - \$25) or ded / coins (20% - 50%) for most plans. First 3 visits free available for many plans.
Prescription Drugs	●	5 formulary tiers available. Low-cost prescription drug plans available with Tier 1 Preferred Generics ranging from \$10 - \$20. Plan offerings with free prescriptions – all tiers.
Rehab. Physical Therapy	●	Subject to ded / coins (20% - 50%) for most plans.
Urgent Care	●	Subject to copay (\$75) for all plans. Two plans limit copays to first 3 visits, with subsequent visits subject to ded / coins (25% - 50%).
Virtual Medical Visits	● ●	White labeled Doctor On Demand: Subject to copay (\$5 - \$25) for most plans or ded / coins (25% - 50%) for two plans. First 3 visits free available for all plans. Available to members 24 hours a day / 7 days a week through live video chat with a doctor via computer, tablet or smartphone. Members able to ask questions, get diagnosis, and potentially get medications.
Vision	● ●	Pediatric vision coverage: Annual routine eye exam covered as preventative care (no member cost share) for members aged 19 or younger. Eye glasses for children are subject to ded / coins (20% - 50%). Eye glasses covered for adults with a diagnosis of keratoconus.
Well Baby Visits and Care	●	Covered within preventative benefits; no member cost share.
X-rays/Diagnostic Imaging	●	Subject to ded / coins (20% - 50%).

● Free benefits ● Available benefits