



**DENVER HEALTH**  
**MEDICAL PLAN** INC.™

**CITY & COUNTY OF DENVER | DERP**  
2019 ENROLLMENT GUIDE

**LOCAL. NONPROFIT.**  
**HEALTH INSURANCE.**



# WELCOME!

Dear City & County of Denver Employee / Retiree:

Thank you for considering Denver Health Medical Plan (DHMP) as your health insurance carrier! DHMP is a local, nonprofit organization with a fresh approach to health insurance. We put our members first and were founded on the premise that healthcare should be easy to understand and affordable for everyone. This enrollment guide contains an overview of your plan options and highlights the unique benefits that DHMP has to offer. We have designed our plans with you in mind. Use this guide to help you make the best decision for you and your family. We are committed to helping you take charge of your well-being and to help you lead a healthier, more fulfilling life. Please don't hesitate to contact our team with any questions you may have or visit our website at [denverhealthmedicalplan.org](http://denverhealthmedicalplan.org).

At Denver Health Medical Plan, we take your health personally.



Greg McCarthy  
Chief Executive Officer  
Denver Health Medical Plan

## A UNIQUE NETWORK offered only by Denver Health Medical Plan

Optimize your health by selecting the health plan  
with a network that meets your needs.

**We've got you covered.**



uchealth



Health Partners  
UNIVERSITY OF COLORADO



Children's Hospital Colorado

Cofinity®

# 6

## REASONS YOU SHOULD CHOOSE DHMP

# 1

### LOCAL. NONPROFIT. HEALTH INSURANCE.

As your hometown insurance carrier, our support team is easily accessible, providing our members with personalized service.



# 2

### SAVE ON PRESCRIPTION COSTS

Prescription pricing at Denver Health Pharmacies is lower than at National Network retail pharmacies. You can save as much as 75% off your prescription costs at a Denver Health pharmacy. **Note: prescriptions must be written by a Denver Health Provider in order to be filled at a Denver Health Pharmacy.**



# 3

### DHMP PHARMACY HOTLINE

DHMP has a dedicated Pharmacy Department hotline to answer all member pharmacy questions:

- » If your medication is covered
- » Prior Authorizations
- » and more!



# 4

### DISPATCHHEALTH

Urgent Care that comes to you! DispatchHealth is bringing back the house call by providing patients a way to access convenient, high-quality acute care in the comfort of your home. DispatchHealth offers services from treating the common flu to minor fractures and more.



# 5

### PREMIUM PERKS: EXTRA SAVINGS

As an added bonus for being a member of our plans, you receive discounts on a variety of services:

- » Crunch Fitness
- » Lyft
- » Weight Watchers
- » and more!



# 6

### STRONGBODY STRONGMIND PROGRAM

Good health is the best reward...but a \$100 gift card doesn't hurt either! DHMP has developed a comprehensive, interactive wellness program for your body, mind and spirit.







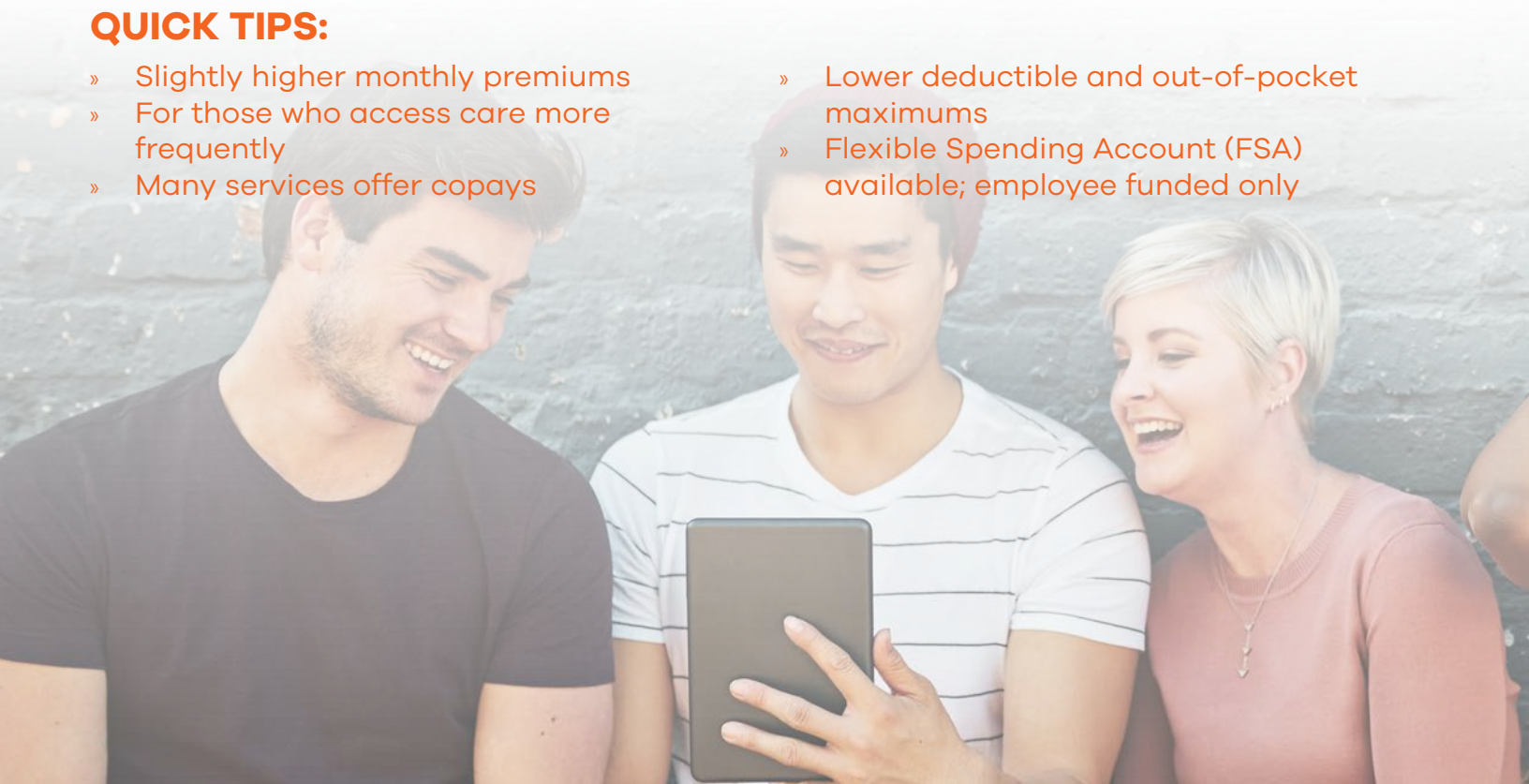
# PLAN OPTION A: DENVER HEALTH DHMO

| DENVER HEALTH DHMO PLAN (FSA Eligible) | TIER 1: DENVER HEALTH NETWORK ONLY  | TIER 2: HIGHPOINT & COFINITY NETWORK   |
|--|---|--|
|  | Individual   Family   | Individual   Family  |
| Deductible *                           | \$500   \$1,500   | \$750   \$1,750  |
| Out-of-Pocket Maximum *                | \$3,000   \$6,000   | \$3,000   \$6,000  |
| Preventive Care                        | No Charge   | No Charge  |
| Primary Care Provider (PCP)            | \$25 copay per visit  | \$30 copay per visit   |
| Specialist                             | \$50 copay per visit  | \$50 copay per visit   |
| Lab/X-ray                              | 20% coins after ded   | 30% coins after ded  |
| Hospital Services (Inpatient)          | 20% coins after \$150 per occurrence ded and annual ded   | 30% coins after \$150 per occurrence ded and annual ded  |
| Emergency Care (Facility)              | \$300 copay per visit   | \$300 copay per visit  |
| Urgent Care   DispatchHealth           | \$75 copay per visit  | \$75 copay per visit   |
| Prescription Drugs (30 day supply)     | Denver Health Pharmacy<br>\$10   \$12   \$35   \$45   \$55   \$65<br>Tiers: 1   2   3   4   5   6<br><br>National Network Pharmacy<br>\$20   \$24   \$70   \$90   \$110   \$130<br>Tiers: 1   2   3   4   5   6 | National Network Pharmacy<br>\$20   \$24   \$70   \$90   \$110   \$130<br>Tiers: 1   2   3   4   5   6 |

\* This plan uses an Embedded Deductible and Out-of-Pocket Maximum. See the 'Health Insurance 101' page for details.

## QUICK TIPS:

- » Slightly higher monthly premiums
- » For those who access care more frequently
- » Many services offer copays
- » Lower deductible and out-of-pocket maximums
- » Flexible Spending Account (FSA) available; employee funded only





# PLAN OPTION B: DENVER HEALTH HDHP

| DENVER HEALTH HDHP PLAN (HSA Eligible) | TIER 1: DENVER HEALTH NETWORK ONLY   | TIER 2: HIGHPOINT & COFINITY NETWORK   |
|--|--|--|
|  | Individual   Family  | Individual   Family  |
| Deductible *                           | \$1,350   \$2,700  | \$2,500   \$4,000  |
| Out-of-Pocket Maximum *                | \$2,700   \$5,400  | \$5,000   \$8,000  |
| Preventive Care                        | No Charge  | No Charge  |
| Primary Care Provider (PCP)            | 10% coins after ded  | 20% coins after ded  |
| Specialist                             | 10% coins after ded  | 20% coins after ded  |
| Lab/X-ray                              | 10% coins after ded  | 20% coins after ded  |
| Hospital Services (Inpatient)          | 10% coins after ded  | 20% coins after ded  |
| Emergency Care (Facility)              | 10% coins after ded  | 10% coins after ded  |
| Urgent Care   DispatchHealth           | 10% coins after ded  | 10% coins after ded  |
| Prescription Drugs (30 day supply)     | Denver Health Pharmacy<br>\$8   \$10   \$15   \$30   \$35   \$40<br>Tiers: 1   2   3   4   5   6<br><br>National Network Pharmacy<br>\$16   \$20   \$30   \$60   \$70   \$80<br>Tiers: 1   2   3   4   5   6 | National Network Pharmacy<br>\$16   \$20   \$30   \$60   \$70   \$80<br>Tiers: 1   2   3   4   5   6 |

\* This plan uses an Aggregate Deductible and Out-of-Pocket Maximum. See the 'Health Insurance 101' page for details.

## QUICK TIPS:

- » Lower monthly premiums
- » For those who access care less frequently
- » Deductible must be met first, then coinsurance applies
- » All expenses count toward out-of-pocket maximums
- » Health Savings Account (HSA) for eligible employees with employer funding





# YOUR TIER 1 NETWORK OPTIONS

## THE DENVER HEALTH NETWORK INCLUDES:



Denver Health  
Medical Center



Over 85% are Board  
Certified in their field



### Save Big on Prescription Costs

You can save up to 50-75% on prescription costs at Denver Health Pharmacies.



### DispatchHealth Will Come to Your Home

DispatchHealth is in our network and acts as urgent care on-the-go. They can treat a range of injuries and illnesses in the comfort of your home. 8 a.m. to 10 p.m. | 365 days a year



### Extra Support for Moms & Babies

Receive gift cards to purchase the things moms and babies need, like car seats, strollers and diapers!



### Easy Access With MyChart

Denver Health's MyChart gives you access to your health records. You can message your provider, schedule an appointment, request prescription refills and more from your smart phone or computer.



### Getting Care

- » You have access to the entire Denver Health Network, which includes 9 Family Health Centers, 17 School-Based Health Centers and Denver Health Medical Center.
- » You are covered at any urgent care center or emergency department, anywhere in the U.S.
- » First Health national network is available for eligible dependents living outside of Colorado.



**DENVER HEALTH**<sup>™</sup>

est. 1860

**FOR LIFE'S JOURNEY**



# YOUR TIER 2 NETWORK OPTIONS

THE DENVER HIGHPOINT & COFINITY NETWORK INCLUDES:



Children's Hospital Colorado



Health Partners  
UNIVERSITY OF COLORADO



**PLUS, more than 500 community affiliates.**

You are covered at any urgent care center or emergency department, anywhere in the U.S.

## HOW DO THE TWO TIERS WORK?

As a member of a DHMP, you can choose where you receive your health care. The Denver Health DHMO and Denver Health HDHP plans provide you with two options for obtaining covered health care services under one plan. Each time you or a family member access care you can choose between Tier 1 and Tier 2 providers.

### **Tier 1: Providers and facilities at Denver Health**

### **Tier 2: HighPoint Denver contracted providers and facilities, including UCHealth and Children's Hospital Colorado, as well as any Cofinity contracted providers and facilities**

See the provider directory on our website at [denverhealthmedicalplan.org/find-doctor](http://denverhealthmedicalplan.org/find-doctor) or call Health Plan Services at 303-602-2100.

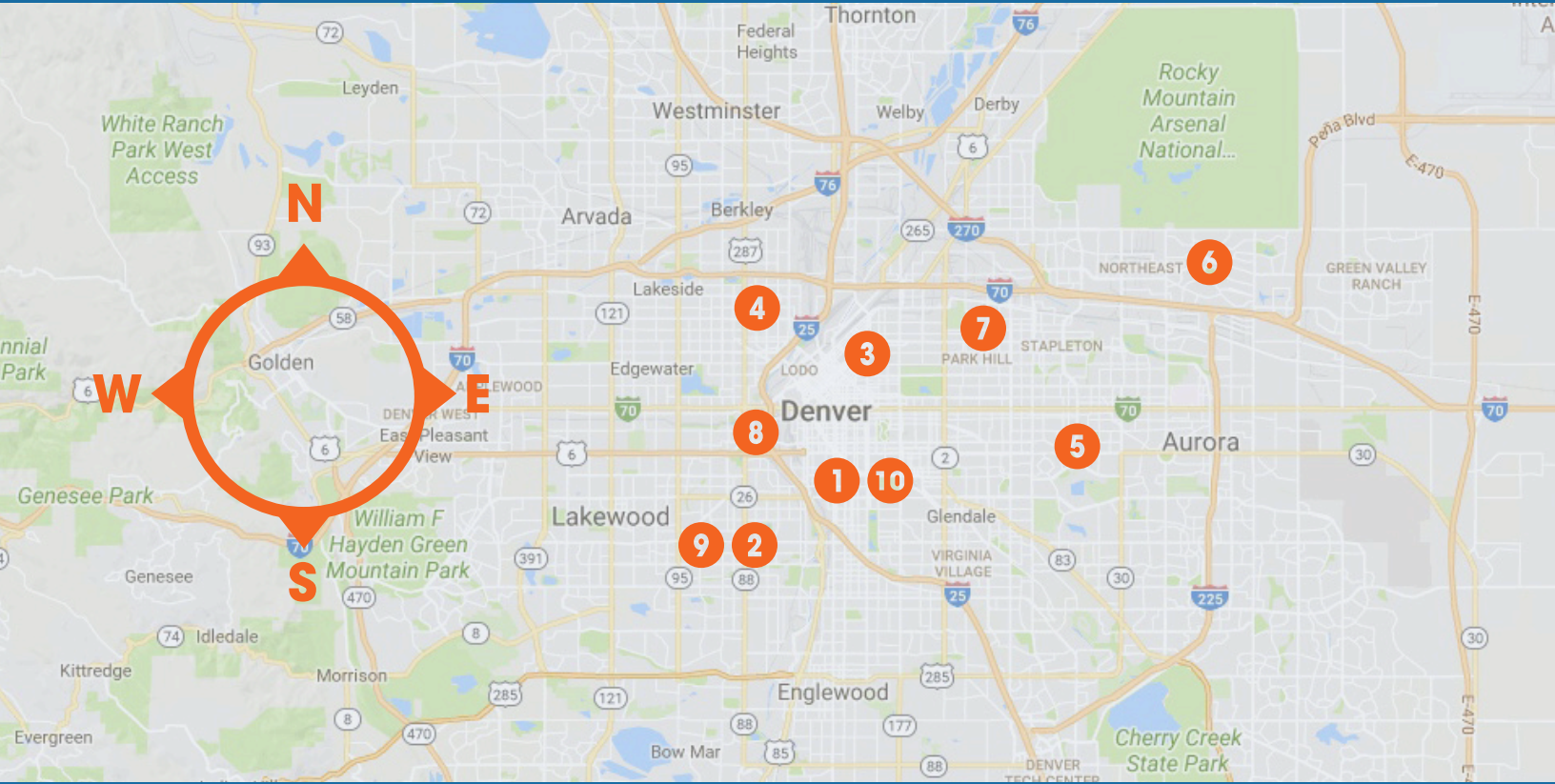
The cost sharing is different for each tier of service. Be sure to check your benefit schedule. If you have an eligible dependent residing outside the network area, they may qualify to access the First Health national network. You must call Health Plan Services to set this up.





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# NETWORK LOCATIONS



**1** Wellington Webb Center for Primary Care  
301 W. 6th Ave.  
**Rx**

**2** Federico F. Peña Southwest Family Health Center  
1339 S. Federal Blvd.  
**Rx** **+**

**3** Gipson Eastside Family Health Center  
501 28th St.  
**Rx**

**4** La Casa/Quigg Newton Family Health Center  
4545 Navajo St.  
**Rx**

**5** Lowry Family Health Center  
1001 Yosemite St.  
**Rx**

**6** Montbello Family Health Center  
12600 Albrook Dr.  
**Rx**

**7** Park Hill Family Health Center  
4995 E. 33rd Ave.

**8** Sandos Westside Family Health Center  
1100 Federal Blvd.  
**Rx**

**9** Westwood Family Health Center  
4320 W. Alaska Ave.  
**Rx**

**10** Denver Health Medical Center  
777 Bannock St.  
**Rx** **+**

Pharmacy available at this clinic



Urgent care available at this clinic







**DENVER  
HEALTH™**  
— est. 1860 —

# THE DENVER HEALTH ADVANTAGE™

## 98% Trauma Survival Rate

Denver Health is a national leader in emergency and trauma care.

## 9 Community Health Centers

stretch from Southwest Denver to Montbello.

## 500,000

patient visits are achieved through our Family Health Centers each year.

## MyChart

to message providers, schedule an appointment, request prescription refills, and more!



PARKING  
at all Denver Health facilities.

## 1/3 POPULATION

Denver Health treats one-third of Denver County's population annually.

Students of Denver Public Schools receive care at any one of our

## 17 School Based Health Centers

## 24/7

Denver Health's NurseLine is staffed by trained nurses 24 hours a day, 7 days a week to answer your medical questions and is available to all DHMP members.

## LEADER in healthcare equality

We proudly serve all members of the community in all walks of life.





# SAME DAY CARE OPTIONS

## WHEN YOU NEED CARE TODAY AND CAN'T GET IN TO SEE YOUR PRIMARY CARE PROVIDER...

### THE NURSELINE IS HERE TO HELP YOU.

Call 303-739-1261 and speak to a Denver Health nurse about your health concerns at no cost to you. In some cases they can even call in a prescription for you. NurseLine nurses can help you decide the best plan to get the care you need, which may include any of the following:



### DISPATCHHEALTH WILL COME TO YOU.

DispatchHealth is our on-demand health care provider that can treat a range of injuries and illnesses in the comfort and convenience of your home. Visit [www.dispatchhealth.com](http://www.dispatchhealth.com) or call 303-500-1518.



### VISIT A WALGREENS HEALTHCARE CLINIC OR A KING SOOPERS LITTLE CLINIC.

These clinics are a good option for you if you have a sore throat, sinus infection or the flu. Primary Care Provider (PCP) visit cost sharing will apply. Other charges may apply for additional services.



### VISIT AN URGENT CARE CENTER.

Denver Health offers three Urgent Care centers. There are separate Pediatric (open 24/7) and Adult (open Mon-Fri, 7 a.m. to 8 p.m. | Sat-Sun, 8 a.m. to 7 p.m.) Urgent Care centers on its main campus at 777 Bannock St., as well as the Southwest Clinic for children and adults at 1339 Federal Blvd. (open Mon-Fri, 9 a.m. to 8 p.m. | Sat-Sun, 9 a.m. to 4 p.m., closed holidays).

Note: You can visit any urgent care center that is convenient for you. You are covered at any urgent care center in the U.S.



### EMERGENCY ROOM.

You can access 24/7 emergency care for both children and adults on the main Denver Health campus at 777 Bannock St. The Denver Health Pediatric Emergency Department is completely separate from the Adult Emergency Department and designed just for kids.

Note: If you need emergency care, go to the nearest hospital or call 9-1-1. Your health plan will cover you at any emergency room, anywhere in the U.S.



# HEALTH INSURANCE 101: SIMPLE LANGUAGE

## MONTHLY PREMIUM

The fixed amount you pay each month for your health insurance plan.

## OUT-OF-POCKET COSTS

What you pay for medical expenses that aren't paid by your health insurance plan. Your out-of-pocket costs include deductibles, copays, and coinsurance for health care services. In other words, any costs you personally pay for covered medical or pharmacy services.

## "BILLED" AMOUNT

This is what the provider bills to the insurance plan for a service you received. These are the "full" charges and the discount DHMP negotiated has not been applied yet.

## "ALLOWED" AMOUNT

DHMP negotiates a discount with each provider in our network. You have the advantage of this discount (allowed amount) and will never pay more than this negotiated price.

## DEDUCTIBLE (DED)

The amount you pay for medical services BEFORE your health insurance plan begins to share costs. In most plans, you will pay the full deductible amount toward medical and pharmacy expenses before your health plan begins to pay its portion. Once you meet the applicable deductible, your plan will start to cover its portion of your expenses based on your list of benefits.

## COINSURANCE (COINS)

A percentage of the cost you share with your plan when you visit your doctor, have tests or receive treatment. For example,

if the allowed amount for an office visit is \$100 (and you've met your TOTAL deductible for the year), a 20% coinsurance payment on \$100 would be only \$20. Your health insurance pays the rest of the allowed amount (\$80).

## COPAY

A fixed dollar amount that you pay out-of-pocket for certain covered medical care services. The amount can vary by the type of service.

## OUT-OF-POCKET MAXIMUM

The MOST you pay out during a policy period (one plan year) before your health insurance plan PAYS 100% for your covered health insurance benefits. This limit includes the TOTAL of your deductible, coinsurance and copays. This DOES NOT include your monthly premiums.

This limit DOES NOT include amounts for out-of-network providers and other out-of-network cost-sharing, or spending on health services not covered by your benefit plan.

## HDHP

A High Deductible Health Plan, or HDHP has a higher annual deductible than typical health plans. In exchange for that higher deductible, you will pay a lower premium each month for your health insurance.

## HSA

A Health Savings Account (HSA) is like a personal savings account, but the money in it is used to pay for health care expenses. You — not your employer or insurance company — own and control the money in your Health Savings Account. You have the option to deduct a portion of your pre-tax

earnings each pay period to go directly into your HSA to help pay your deductible, coinsurance and other qualified health care expenses.

## FSA

A Flexible Spending Account (FSA) is a special account you put money into that you use to pay for certain out-of-pocket health care costs. You don't pay taxes on this money.

## AGGREGATE PLAN

Aggregate plans have a family deductible and out-of-pocket-maximum. Cost sharing will begin after a family member or combination of members reach the family deductible. The family will then start paying copayments and coinsurance for the remainder of the plan year or until the family out-of-pocket-maximum is met. Once a family member or combination of family members reach the family out-of-pocket-maximum, the plan will pay 100% of covered services.

## EMBEDDED PLAN

Embedded plans have individual deductibles and out-of-pocket-maximums. Cost sharing will begin when the member reaches their individual deductible. This means the member will start paying copays or coinsurance for the remainder of the plan year or until the individual out-of-pocket-maximum is met. Once the individual reaches their out-of-pocket-maximum, the plan will pay 100% of covered services.

Note: an individual who meets their embedded deductible will initiate cost sharing with the plan prior to other members on the plan.





## GET THE ANSWERS YOU NEED

303-602-2100 | [denverhealthmedicalplan.org](https://denverhealthmedicalplan.org)

### ABOUT US

Denver Health Medical Plan, Inc. (DHMP) is a local, nonprofit health insurance company established in 1997 to provide quality, accessible and affordable health insurance. We work to improve the health and well-being of our members by promoting wellness and disease prevention, providing access to comprehensive health services and enabling members to play an active role in their health care.