




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-700-8140. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at www.denverhealthmedicalplan.org or call 1-800-700-8140 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0 individual or family (HighPoint) / \$500 individual or \$1,000 family (Cofinity Network)	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. An embedded plan has individual deductibles and a max out-of-pocket. Cost-sharing begins when the member reaches their individual deductible (including co-pays).
Are there services covered before you meet your deductible ?	Yes. Preventive care services and preventive pharmacy are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductible for specific services.
What is the out-of-pocket limit for this plan ?	\$4,350 individual or \$8,700 family (HighPoint) / \$5,000 individual or \$10,000 family (Cofinity Network).	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, all family member's expenses will count towards the overall family out-of-pocket limit.
What is not included in the out-of-pocket limit ?	Premiums, balance-billing charges, and co-payments	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider ?	Yes. See www.denverhealthmedicalplan.org or call 1-800-700-8140 for a list of network providers.	This plan uses a provider network (Denver Health and Hospital Authority, UCHealth, CU Health Partners, Colorado Pediatric Partners and Children's Hospital Colorado). Columbine network for chiropractic. Cofinity providers are in-network for outpatient mental health services only. Please be aware, your network provider may use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. Out-of-network providers are not covered on this plan except for urgent care or emergency.
Do you need a referral to see a specialist ?	Possibly.*	For Denver Health and Hospital Authority, you will need a referral to most specialists. Within the Highpoint HMO network, you do not need a referral for claim payment, but the specialist may request a referral from your PCP prior to care.

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 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HighPoint Denver Network Provider (You will pay the least)	Cofinity Network Provider	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat An injury or illness	\$25 copay/visit	\$30 copay/visit	Not covered	Three PCP visits at \$0 cost-sharing/plan year are permitted (at Denver Health facilities only).
	Specialist visit	\$30 copay/visit	\$40 copay/visit	Not covered	A referral may be required.
	Preventive care/screening /immunization	\$0 copay	\$0 copay	Not covered	-----none-----
If you have a test	Diagnostic test (x-ray, CT, blood work)	\$0 copay/test	Deductible and 20% coinsurance apply.	Not covered	-----none-----
	Imaging (PET scans, MRIs)	\$150 copy/test	\$150 copay (PET scans), \$250 copay (MRI)	Not covered	* Pre-authorization required for PET scans and MRI only
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.denverhealthmedicalplan.org	Generic drugs	30 day supply: DH Pharmacy : \$4 copay (discount)/ \$15 copay (preferred generics)/ \$25 copay (non-preferred generics). National Network Pharmacy : \$8 copay (discount)/ \$30 (preferred generics)/ \$50 copay (non-preferred generics). 90 day supply: DH Pharmacy \$8 copay (discount)/ \$30 copay (preferred generics)/ \$50 copay (non-preferred generics); National Network Pharmacy : \$16 copay (discount)/ \$60 (preferred generics)/ \$100 copay (non-preferred generics).		Not covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription)
	Preferred brand drugs	30 day supply: DH Pharmacy \$40 copay; National Network Pharmacy \$80 copay. 90 day supply: DH Pharmacy \$80 copay; National Network Pharmacy \$160 copay.		Not covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription)
	Non-preferred brand drugs	30 day supply: DH Pharmacy \$50 copay; National Network Pharmacy \$100 copay. 90 day supply: DH Pharmacy \$100 copay; National Network Pharmacy \$200 copay.		Not covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription)

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HighPoint Denver Network Provider (You will pay the least)	Cofinity Network Provider	Out-of-Network Provider (You will pay the most)	
	Specialty drugs	30 day supply: DH Pharmacy \$60 copay; National Network Pharmacy \$120 copay. 90 day supply: DH Pharmacy N/A. National Network Pharmacy N/A.		Not covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription)
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$200 copay/surgery	Deductible and 20% coinsurance apply.	Not covered	* Pre-authorization required.
	Physician/surgeon fees	<i>(Included in above)</i>	Deductible and 20% coinsurance *	Not covered	* Pre-authorization required.
If you need immediate medical attention	Emergency room care	\$150 copay/visit	\$150 copay/visit	\$150 copay/visit	Waived if admitted.
	Emergency medical transportation	\$150 copay/transport	\$150 copay/transport	\$150 copay/transport	-----none-----
	Urgent care	\$50 copay/visit (includes Dispatch Health)	\$50 copay/visit	\$50 copay/visit	Dispatch Health applies to Highpoint Denver network only.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$400 copay/visit	Deductible and 20% Coinsurance*	Not covered	* Pre-authorization required.
	Physician/surgeon fees	\$400 copay/visit	Deductible and 20% coinsurance *	Not covered	* Pre-authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 copay/visit; \$10 copay/visit (Denver Health facilities)	\$30 copay/visit	Not covered	-----none-----
	Inpatient services	\$400 copay/admission	Deductible and 20% coinsurance *	Not covered	* Pre-authorization required.
If you are pregnant	Office visits	\$0 copay/visit. <i>(Cost-sharing may apply for additional services).</i>	\$0 copay/visit.	Not covered	Preventive, prenatal visits and 1 postnatal visit are \$0 copay. Cost sharing may apply for additional services.
	Childbirth/ delivery, professional/ facility services	\$200 copay/admission or visit.	Deductible and 20% coinsurance	Not covered	Cost sharing may apply for additional services.

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		HighPoint Denver Network Provider (You will pay the least)	Cofinity Network Provider	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	\$0 copay	\$0 copay	Not covered	Pre-authorization may be required.
	Rehabilitation services	\$10 copay/visit	Deductible and 20% coinsurance *	Not covered	Coverage is limited to 20 visits per calendar year per type of therapy (speech, occupational, physical).
	Habilitation services	\$10 copay/visit	Deductible and 20% coinsurance *	Not covered	Coverage is limited to 20 visits per calendar year per type of therapy (speech, occupational, physical).
	Skilled nursing care	\$0 copay	\$0 copay	Not covered	Pre-authorization may be required. Coverage is limited to 100 days per calendar year
	Durable medical equipment	20% coinsurance *	20% coinsurance *	Not covered	Pre-authorization may be required. Limit: \$2,000/year.
	Hospice services	\$0 copay	\$0 copay	Not covered	Pre-authorization may be required. Each benefit period has a duration of 3-months.
If your child needs dental or eye care	Children's eye exam	\$30 copay/visit (Denver Health Eye Clinic or One Hour Optical)	\$40 copay/visit	Not covered	Limit: 1 routine exam / 24 months.
	Children's glasses	\$350 reimbursement	\$350 reimbursement	Not covered	One-time benefit (prescription eyewear) / 24 months
	Children's dental check-up	Not covered	Not covered	Not covered	Fluoride varnish at PCP visit covered.

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Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none"> • Elective Abortions • Cosmetic Surgery • Dental care (adult) 	<ul style="list-style-type: none"> • Long-term care • Infertility treatment • Routine foot care 	<ul style="list-style-type: none"> • Weight loss programs • Acupuncture • No coverage provided outside the U.S.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> • Oxygen • Chiropractic care 	<ul style="list-style-type: none"> • Hearing Aids • Routine eye care (adult, child) 	<ul style="list-style-type: none"> • Private-duty nursing (when medically necessary)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa>, or U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Denver Health Medical Plan, Inc. at 1-800-700-8140 or www.denverhealthmedicalplan.org, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa>.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 303-602-2100 / 1-800-700-8140.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 303-602-2100 / 1-800-700-8140.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 303-602-2100 / 1-800-700-8140.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 303-602-2100 / 1-800-700-8140.

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*-----

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
 (9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#): \$0
- [Specialist copayment](#) \$0 per visit
- Hospital (facility): \$200 copay/admission
- Other [coinsurance](#): 0%

This EXAMPLE event includes services like:
 Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*laboratory*)

Total Example Cost	\$12,731
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$216
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$216

Managing Joe's type 2 Diabetes
 (a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#): \$0
- [PC/Specialist copayment](#) \$25/30 per visit
- Hospital (facility): N/A
- Other [coinsurance](#): 20%

This EXAMPLE event includes services like:
 Primary care physician office visits (*including diabetes education*)
 Diagnostic tests (*blood work*)
 Prescription drugs (*preferred generic by mail*)
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,389
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$904
Coinsurance	\$346
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$1,250

Mia's Simple Fracture
 (in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#): \$0
- [Specialist copayment](#) \$30 per visit
- Hospital (facility): \$150 copay
- Other [coinsurance](#): 20%

This EXAMPLE event includes services like:
 Emergency room care (*including medical supplies, ambulance*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,925
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$830
Coinsurance	\$7
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$837