Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services



Coverage Period: 1/1/2024-12/31/2024 Coverage for: Individual + Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-855-823-8872. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-855-823-8872 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 / individual or \$0 / family.	Generally, you must pay all costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of deductible expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible?</u>	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 <u>deductible</u> amount. A <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without cost sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$0 individual / \$0 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members on this <u>plan</u> , they must meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> is met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, <u>balance-billed</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.denverhealthmedicalplan.org /find-doctor or call 1-855-823-8872 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You pay less when using a <u>provider</u> in the plan's <u>network</u> . You pay more if you use an <u>out-of-network provider</u> , and you may receive a bill from a <u>provider</u> for the difference of the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Your <u>network provider</u> may use an <u>out-of-network provider</u> for some services. Check with your <u>provider</u> before you get

Questions: Call 1-855-823-8872 or visit us at www.elevatehealthplans.org. See the Glossary for underlined items. View the Glossary at www.elevatehealthplans.org or call 1-855-823-8872 to request a copy.

		services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes. Self-referral is allowed for OBGYN and outpatient mental health services.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services if you have a <u>referral</u> before you see the <u>specialist</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will P	ay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	0% coinsurance/visit	100% <u>coinsurance</u>	[]
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	0% coinsurance/visit	100% <u>coinsurance</u>	[]
	Other practitioner office visit	0% coinsurance for chiropractor	100% coinsurance	Care must be received by a Columbine Chiropractic provider. Coverage is limited to 20 visits annually.
	Preventive care/screening/ immunization	No charge	100% <u>coinsurance</u>	none
lf you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance/test	100% <u>coinsurance</u>	none
	Imaging (CT/PET scans, MRIs)	0% coinsurance/test	100% <u>coinsurance</u>	Pre-authorization required.

		What You Will P	ay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.denverhealthmedi calplan.org/elevate- current-members	Preventive drugs (Tier 1)	No charge	100% <u>coinsurance</u>	Preventive Care medications are provided with no cost-sharing, regardless of tier. Drugs listed in the formulary as Medical Service Drugs (Tier 6) will have applicable out-of-pocket amounts according to the plan's medical benefit.
	Generic drugs (Tier 2)	Denver Health Pharmacy: 30 Day: 0% coinsurance 90 Day: 0% coinsurance Non-Denver Health Pharmacy 30 Day: 0% coinsurance 90 Day: 0% coinsurance	100% <u>coinsurance</u>	Covers up to a 30-day supply (retail prescription); 31-90-day supply (mail order prescription). Drugs listed in the formulary as Medical Service Drugs (Tier 6) will have applicable out-of-pocket amounts according to the plan's medical benefit.
	Preferred brand drugs (Tier 3)	Denver Health Pharmacy: 30 Day: 0% coinsurance 90 Day: 0% coinsurance Non-Denver Health Pharmacy 30 Day: 0% coinsurance 90 Day: 0% coinsurance	100% <u>coinsurance</u>	Covers up to a 30-day supply (retail prescription); 31-90-day supply (mail order prescription). Drugs listed in the formulary as Medical Service Drugs (Tier 6) will have applicable out-of-pocket amounts according to the plan's medical benefit.
	Non-preferred brand/Preferred Specialty drugs (Tier 4)	Denver Health Pharmacy: 30 Day: 0% coinsurance 90 Day: 0% coinsurance Non-Denver Health Pharmacy 30 Day: 0% coinsurance 90 Day: 0% coinsurance	100% <u>coinsurance</u>	Covers up to a 30-day supply (retail prescription); 31-90-day supply (mail order prescription). Drugs listed in the formulary as Medical Service Drugs (Tier 6) will have applicable out-of-pocket amounts according to the plan's medical benefit.
	Specialty drugs (Tier 5)	Denver Health Pharmacy: 30 Day: 0% coinsurance 90 Day: N/A Non-Denver Health Pharmacy 30 Day: 0% coinsurance 90 Day: N/A	100% <u>coinsurance</u>	Covers up to a 30-day supply (retail prescription); 31-90-day supply (mail order prescription). Drugs listed in the formulary as Medical Service Drugs (Tier 6) will have applicable out-of-pocket amounts according to the plan's medical benefit.

		What You Will	Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	100% <u>coinsurance</u>	Pre-authorization required.
surgery	Physician/surgeon fees	0% coinsurance	100% <u>coinsurance</u>	Pre-authorization required.
	Emergency room care	0% coinsurance	0% coinsurance	none
If you need immediate medical attention	Emergency medical transportation	0% coinsurance	0% coinsurance	none
	Urgent care	0% coinsurance	0% coinsurance	none
If you have a hospital	Facility fee (e.g., hospital room)	0% coinsurance	100% <u>coinsurance</u>	Pre-authorization required.
stay	Physician/surgeon fees	0% coinsurance	100% <u>coinsurance</u>	Pre-authorization required.
If you need mental health, behavioral	Outpatient Services	0% coinsurance	100% <u>coinsurance</u>	none
health, or substance abuse services	Inpatient Services	0% coinsurance	100% <u>coinsurance</u>	Pre-authorization required.
lf you are pregnant	Office visits	0% coinsurance	100% <u>coinsurance</u>	Preventive/prenatal visits and one postnatal visit are a \$0 <u>copay</u> . Cost sharing may apply for additional services.
	Childbirth/delivery professional/facility services	0% coinsurance	100% <u>coinsurance</u>	none
	Home health care	0% coinsurance	100% coinsurance	Pre-authorization required.
If you need help recovering or have other special health needs	Rehabilitation services	0% coinsurance	100% <u>coinsurance</u>	Coverage is limited to 30 visits annually per type of therapy.
	Habilitation services	0% coinsurance	100% <u>coinsurance</u>	Coverage is limited to 30 visits annually per type of therapy.
	Skilled nursing care	0% coinsurance	100% <u>coinsurance</u>	Pre-authorization required. Coverage is limited to 100 days per year.
	Durable medical equipment	0% coinsurance	100% <u>coinsurance</u>	Pre-authorization required.
	Hospice services	0% coinsurance	100% coinsurance	Pre-authorization required.

		What You Will P	ay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's eye exam	No charge	100% <u>coinsurance</u>	none
If your child needs	Children's glasses	No charge	100% <u>coinsurance</u>	Coverage is limited to one pair per 24-month period per child age 18 and under.
dental or eye care	Children's dental check-up	100% coinsurance	100% <u>coinsurance</u>	Only dental coverage is fluoride varnish at PCP visit.

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.)				
 Abortion (except in cases of rape, incest, or when the life of the mother is endangered) Cosmetic surgery Long-term care Non-emergency care when traveling outside the U.S. Routine foot care Weight loss programs Dental care 				
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
Bariatric surgeryChiropractic care	 Hearing aids Infertility treatment Transgender hormone therapy and surgical procedures 	 Private-duty nursing (when medically necessary) Routine eye care (child) Acupuncture 		

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 www.dol.gov/agencies/ebsa, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.ceiio.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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Elevate Health Plans at 1-855-823-8872 or <u>www.denverhealthmedicalplan.org/elevate-current-members</u>, or the Department of Labor's Employee Benefits Security Administration at 1- 866-444-EBSA (3272) or <u>www.dol.gov/agencies/ebsa</u>.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> 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.



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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% coinsurance
- Hospital (facility) coinsurance: 0%

coinsurance

Other coinsurance: 100%

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 (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay	<i>'</i> :
Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covere	ed
Limits or exclusions	\$0

\$0

Language Access Services:

The total Peg would pay is

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

- The plan's overall deductible: \$0
- <u>Specialist</u> copayment: 0% coinsurance
 Hospital (facility) coinsurance: 0%
 - coinsurance
- Other coinsurance: 100%

This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing			
Deductibles	\$0		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions			
The total Joe would pay is	\$0		

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

- The plan's overall deductible: \$0
- Specialist copayment: 0% coinsurance
- Hospital (facility) coinsurance: 0% coinsurance
- Other coinsurance: 100%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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In this example, Mia would pay:

4			
Cost Sharing			
\$0			
\$0			
\$0			
What isn't covered			
\$0			
\$0			

(Spanish) Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Denver Health Medical Plan, Inc. tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-823-8872.

(Vietnamese) Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Denver Health Medical Plan, Inc. quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-855-823-8872.

(Chinese) 如果您或您正在幫助的人有關於Denver Health Medical Plan, Inc. 方面的問題您有權利免費以您的母語得到幫助和訊息想要跟一位翻譯員通話請致電 1-855-823-8872.

(Korean) 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이Denver Health Medical Plan, Inc. 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는1-855-823-8872로 전화하십시오.

(Russian) Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Denver Health Medical Plan, Inc. то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-855-823-8872.

(Amharic) እርስዎ፣ ወይምእርስዎየሚያግዙትግለሰብ፣ ስለDenver Health Medical Plan, Inc. ጥያቄካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና *መረጃ የጣግኘት መ*ብት አላቸሁ። ከአስተርጓሚ *ጋ*ር ለ*መነጋ*ገር፣ 1-855-823-8872 ይደውሉ**።**

صصوو صخبة لمنسأة مدد عاسة صصخشى مدداو وأأك ليبددان ناكم Denver Health Medical Plan, Inc. كالحبيد داف (Arabic)

. 1-855-823-8872 بـ التصلل

(German) Falls Sie oder jemand, dem Sie helfen, Fragen zum Denver Health Medical Plan, Inc. haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-855-823-8872 an.

(French) Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Denver Health Medical Plan, Inc. vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-855-823-8872.

(Nepali) यदि तपाई आफ्ना लगग आफैं आवेदनको काम गर्दै, वर कहैलाई मद्दत गर्दै हुनुहुन्छ, Denver Health Medical Plan, Inc.

बारे प्रश्नहरू छन् भने आफ्नो मातृभाषामा निःशुल्क सहायता वा जानकारी पाउने अधिकार छ । दोभाषे (इन्टरपर्ट्रर) सँग कुरा गनरुपरे ं 1 855 823 8872 – मा फोन गर्नुहरेस् ।

(Tagalog) Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Denver Health Medical Plan, Inc. may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-855-823-8872.

(Japanese) ご本人様、またはお客様の身の回りの方でも Denver Health Medical Plan, Inc.

についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-855-823-8872までお電話ください。

(Cushite) Isin yookan namni biraa isin deeggartan Denver Health Medical Plan, Inc. irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-855-823-8872 tiin bilbilaa.

دديريوومررددللااووسر, ديينكييمكمكوواا مهرامشد مهكى سكايد برامشرر گالمهتشاادد دييشادق حن يياا اارر ديبيرر اادد مهككمكوو تتاعلاططاا مهرن بابزز ددوو خاارر مهرر ووططن ناكبياار نخايررد . يديبيامذ 1-823-859-283 س مادة لل صاح

(Kru) I bale we, tole mut u ye hola, a gwee mbarga inyu Denver Health Medical Plan, Inc. U gwee Kunde I kosna mahola ni biniiguene i hop wong nni nsaa wogui wo. I Nyu ipot ni mut a nla koblene we hop, sebel 1-855-823-8872.