

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




Denver Health Medical Plan Inc..

Peak Bronze HDHP NA Zero



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 [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. **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 [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-855-823-8872 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0 / individual or \$0 / family.	Generally, you must pay all costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
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. 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 deductibles for specific services.
What is the out-of-pocket limit for this plan ?	For network providers \$0 individual / \$0 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members on this plan , they must meet their own out-of-pocket limits until the overall family out-of-pocket limit is met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billed charges and health care this plan 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 network provider ?	Yes. See www.denverhealthmedicalplan.org/find-doctor or call 1-855-823-8872 for a list of network providers .	This plan uses a provider network . You pay less when using a provider in the plan's network . You pay more if you use an out-of-network provider , and you may receive a bill from a provider for the difference of the provider's charge and what your plan pays (balance billing). Your network provider may use an out-of-network provider for some services. Check with your provider before you get

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

 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
		Network Provider (You will pay the least)	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	0% coinsurance/visit	100% coinsurance	[-----none-----]
	Specialist visit	0% coinsurance/visit	100% coinsurance	[-----none-----]
	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% coinsurance	-----none-----
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance/test	100% coinsurance	-----none-----
	Imaging (CT/PET scans, MRIs)	0% coinsurance/test	100% coinsurance	Pre-authorization required.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.denverhealthmedicalplan.org/elevate-current-members</p>	Preventive drugs (Tier 1)	No charge	100% coinsurance	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% coinsurance	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% coinsurance	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% coinsurance	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% coinsurance	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.

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

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

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|--|--|--|
| <ul style="list-style-type: none"> • Abortion (except in cases of rape, incest, or when the life of the mother is endangered) • Cosmetic surgery | <ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none"> • Routine foot care • Weight loss programs • Dental care |
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

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|--|--|--|
| <ul style="list-style-type: none"> • Bariatric surgery • Chiropractic care | <ul style="list-style-type: none"> • Hearing aids • Infertility treatment • Transgender hormone therapy and surgical procedures | <ul style="list-style-type: none"> • 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.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: Elevate Health Plans at 1-855-823-8872 or www.denverhealthmedicalplan.org/elevate-current-members, or the Department of Labor's Employee Benefits Security Administration at 1- 866-444-EBSA (3272) or www.dol.gov/agencies/ebsa.

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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](#).

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

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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% 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
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In this example, Peg would pay:

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

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

- The [plan's](#) overall [deductible](#): \$0
- [Specialist](#) 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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
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:

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

Language Access Services:

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

