



DENVER HEALTH
MEDICAL PLAN INC.™

DENVER HEALTH AND HOSPITAL AUTHORITY 2025 EMPLOYEE ENROLLMENT GUIDE

WELCOME!

Dear Denver Health and Hospital Authority (DHHA) Employee:

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 new plan options for 2025 and highlights the unique benefits that DHMP has to offer. We have designed our plans with you in mind. Please 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 helping 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.

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



Greg McCarthy
Chief Executive Officer
Denver Health Medical Plan



UNIQUE NETWORK OPTIONS FOR YOU

offered only by
Denver Health Medical Plan

Optimize your health by selecting the insurance plan best suited for you and your family based on the network that fits your needs.

We've got you covered.



Health Partners
UNIVERSITY OF COLORADO



Children's Hospital Colorado

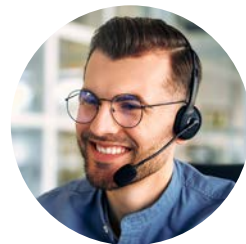


6

REASONS YOU SHOULD CHOOSE DHMP

1 LOCAL. NONPROFIT. HEALTH INSURANCE.

As your hometown insurance carrier, our support team is easily accessible, providing you with personalized service. We are Denver taking care of Denver!



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.



3 URGENT CARE AND E.R., ANYWHERE IN THE U.S.

Have peace of mind knowing that you have access to care whether you're close to home or on-the-go. Our members are covered at any urgent care center or emergency department, anywhere in the U.S.



4 MENTAL AND BEHAVIORAL HEALTH BENEFITS

DHMP plans include mental health, behavioral health and substance use services.

- » Outpatient services from any in-network provider are covered without a referral.
- » New for 2025 is our partnership with SonderMind! Telehealth services are a covered benefit and copays/cost sharing work just like an in-person visit to your provider. There is no additional fee to use telehealth services.



5 MATERNITY & DELIVERY

As a DHMP member receiving prenatal, postpartum and well-baby care at any Denver Health facility, you'll be in great hands. Denver Health offers high quality maternity care and delivery at a low cost. New for 2025 is inpatient labor and delivery, along with inpatient post-partum coverage for doulas at DHHA!



6 DISPATCHHEALTH

Urgent care that comes to you! DispatchHealth brings back the house call by providing convenient, high-quality acute care in the comfort of your home or office. DispatchHealth offers services ranging from treating the common flu to minor fractures and more.





TAKE A LOOK: COMPARE OUR PLANS

| COMPARE PLANS | Denver Health Plan (HMO) | Denver Health Extended Plan (POS) |
|---|--------------------------|-----------------------------------|
| Lower Premium | ✓ | ✗ |
| No Deductible (only for services within the Denver Health network) | ✓ | ✗ |
| Copays for Most Services (only within the Denver Health network) | ✓ | ✗ |
| Access to Denver Health Network | ✓ | ✓ |
| Expanded Provider Network | ✗ | ✓ |
| ER/UC Anywhere in the U.S. | ✓ | ✓ |

| DENVER HEALTH PLAN (HMO) | DENVER HEALTH NETWORK ONLY |
|---|---|
| Deductible | No deductible applies |
| Out-of-Pocket Maximum | Individual: \$5,000 / Family: \$10,000 |
| Coinsurance | 10% for select services |
| Preventive Care | No charge |
| Primary Care Provider (PCP) | \$10 copay per visit |
| Specialist | \$30 copay per visit |
| Lab/X-ray | No charge |
| Hospital Services (Inpatient) | \$500 copay per hospital stay |
| Emergency Care (Facility) | \$300 copay per visit |
| Urgent Care DispatchHealth | DHHA is no charge. All non-DHHA is \$50 copay per visit. |
| Prescription Drugs <i>Prescriptions filled at Denver Health pharmacies must be written by a Denver Health physician.</i> | Denver Health Pharmacy (30-day supply) Tier 0 (Preventive/Vaccines): \$0 / Tier 1: \$15 / Tier 2: \$25 / Tier 3: \$60 / Tier 4: \$100 National Network Pharmacy (30-day supply) Tier 0 (Preventive/Vaccines): \$0 / Tier 1: \$30 / Tier 2: 20% Coinsurance / Tier 3: 25% Coinsurance / Tier 4: 30% Coinsurance |



TAKE A LOOK: COMPARE OUR PLANS

| DENVER HEALTH EXTENDED PLAN (POS) | DENVER HEALTH ONLY NETWORK | EXTENDED NETWORK |
|---|--|---|
| Deductible | Individual: \$0 / Family: \$0 | Individual: \$1,500 / Family: \$3,000 |
| Out-of-Pocket Maximum | Individual: \$6,000 / Family: \$12,000 | |
| Coinsurance | 10% for select services | 20% for select services after deductible |
| Preventive Care | No charge | No charge |
| Primary Care Provider (PCP) | \$10 copay per visit | \$50 copay per visit |
| Specialist | \$30 copay per visit | \$75 copay per visit |
| Lab/X-ray | No charge | 20% coinsurance |
| Hospital Services (Inpatient) | \$500 copay per hospital stay | 20% coinsurance after deductible |
| Emergency Care (Facility) | \$300 copay per visit | \$300 copay per visit |
| Urgent Care DispatchHealth | DHHA is no charge | \$50 copay per visit |
| Prescription Drugs <i>Prescriptions filled at Denver Health pharmacies must be written by a Denver Health physician.</i> | Denver Health Pharmacy (30-day supply) Tier 0 (Preventive/Vaccines): \$0 Tier 1: \$15 Tier 2: \$25 Tier 3: \$60 Tier 4: \$100 | National Network Pharmacy (30-day supply) Tier 0 (Preventive/Vaccines): \$0 Tier 1: \$30 Tier 2: 20% Coinsurance Tier 3: 25% Coinsurance Tier 4: 30% Coinsurance |



YOU HAVE **TWO NEW PLAN OPTIONS** TO CHOOSE FROM:

OPTION ONE: DENVER HEALTH PLAN (HMO)



DenverHealth.org

Call the Appointment Center at 303-436-4949 or the Employee Priority Appointment Line at 303-628-2540

Denver Health's MyChart: MyChart.DenverHealth.org *

OPTION TWO: DENVER HEALTH EXTENDED PLAN (POS)

Access to the entire Denver Health network listed above, plus...



UCHealth.org

Call provider directly
or make an
appointment online.

**UC Health's
MyHealth:**

UCHealth.org/Access-My-Health-Connection *



Children's Hospital Colorado

ChildrensColorado.org

Call provider directly
or make an
appointment online.

**Children's Hospital
Colorado MyChart:**

[MyChart.
ChildrensColorado.org](https://MyChart.ChildrensColorado.org) *



**Intermountain
HealthCare.org**

Call provider directly
or make an
appointment online.

**Intermountain Health
MyChart:**

[MyChart.SCLHealth.org/
MyChart](https://MyChart.SCLHealth.org/MyChart) *



AdventHealth.com

Call provider directly
or make an
appointment online.

**AdventHealth
Member Portal:**

[Account.AdventHealth.
com/Login](https://Account.AdventHealth.com/Login) *



ProviderLocator.FirstHealth.com/DHMP

Call provider directly and be sure to tell them that First Health is in your plan's network. Note: excludes HealthOne/HCA.

** These patient portals give you access to your health records. You can easily message your provider, schedule an appointment, request prescription refills and more from your smart phone or computer.*



Health insurance for the community where we live.

OPTION ONE – DENVER HEALTH PLAN (HMO):

Providers and facilities at Denver Health – a good choice if you live in the Denver area and plan to get your care at Denver Health.

OPTION TWO – DENVER HEALTH EXTENDED PLAN (POS):

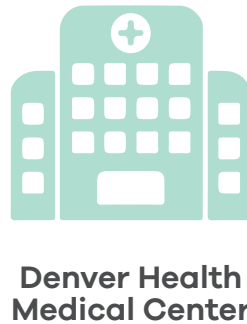
Providers and facilities at Denver Health, UCHHealth, Intermountain Health (at their front range locations), AdventHealth, Children's Hospital Colorado and CU Medicine, plus First Health contracted providers and facilities – the best choice if you or your dependents live outside of the Denver area and need a broader network of providers for health care beyond Urgent Care and Emergency Room outside the state of Colorado. Note: excludes HealthOne/HCA.

See the provider directory on our website at [DenverHealthMedicalPlan.org/Find-Doctor](https://denverhealthmedicalplan.org/Find-Doctor) or call Health Plan Services at **303-602-2100**.



WHAT'S INCLUDED IN MY PLAN?

ALL PLANS INCLUDE ACCESS TO THE DH NETWORK:



- » **Access to care at any urgent care center or emergency department** in the U.S.
- » **Access to the entire Denver Health provider network:**
 - Over 230 Primary Care Providers (PCP) and more than 800 Specialists
 - 10 Family Health Centers
 - Denver Health Medical Center – Main Campus
 - Denver Health Pediatric Clinics for Denver Public School students



- » **Access to Mental Health and Behavioral Health providers**
- » **Telehealth services**



- » **Integrated care** through your PCP who coordinates all aspects of your health needs — from your primary care, specialty care and pharmacy needs to lab work, behavioral and mental health care and hospitalization (Denver Health network only)
- » **24/7 NurseLine** to answer your questions and provide medical advice
- » **50-75% off prescription costs** at Denver Health pharmacies
- » **DispatchHealth** (in-home urgent care, 8 a.m. – 10 p.m., 365 days a year)



- » **Low cost labor and delivery at Denver Health**
- » **Well-Being Program** to support your health and wellness. Track your physical and mental health, and gain access to educational resources including health tips, blogs and recipes.
- » **MyStrength™ Support** is an evidence-based, self-management tool to help manage emotional well-being and motivation – all from your computer, tablet or mobile app.



- » Large network of **chiropractic providers**
- » Designated **Employee Priority Appointment Line**: 303-628-2540



**DENVER
HEALTH™**
— est. 1860 —

**DENVER HEALTH
ADVANTAGE**

98 %
**Trauma
Survival Rate**

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

10 Family
Health
Centers

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!

**FREE
PARKING**

Parking is free at all Denver Health facilities.

1/3
POPULATION

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

**Denver Health
Pediatric
Clinics**

where students of Denver Public Schools may receive their care.

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 from all walks of life.





SAME DAY CARE OPTIONS

If you need care today and can't get in to see your Primary Care Provider, we have options for you...



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. Sometimes 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 options below.



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 (available 7 a.m. to 10 p.m., 365 days a year). Visit **DispatchHealth.com**, download the free app or call **303-500-1518**. Refer to your plan coverage for cost sharing details.



VISIT AN URGENT CARE CENTER.

Denver Health offers multiple urgent care centers across the Denver area. In addition, virtual urgent care is available for Denver Health MyChart users. For more information, locations and hours, please visit **DenverHealth.org/Services/Emergency-Medicine/Urgent-Care**. Refer to your plan coverage for cost sharing details.

Note: You can visit any urgent care center that is convenient for you. Your DHMP plan will cover you at any urgent care center, anywhere in the U.S.



EMERGENCY ROOM.

You can access 24/7 emergency care for both children and adults on the Denver Health Main Campus at 777 Bannock St. The Denver Health Pediatric Emergency Department is designed just for kids and is completely separate from the Adult Emergency Department. For more information, please visit **DenverHealth.org/Services/Emergency-Medicine**. Refer to your plan coverage for cost sharing details.

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



HEALTH INSURANCE 101: TERMS IN SIMPLE LANGUAGE

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.

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.

COINSURANCE (COINS)

This charge is a percentage of eligible expenses that you are required to pay for certain covered health services.

COPAY

The predetermined amount, stated as a fixed dollar, an enrollee must pay to receive a specific service or benefit. Copayments are due and payable at the time of receiving a service.

DEDUCTIBLE (DED)

The amount you will have to pay for allowable covered expenses

under a health plan during a specified time period (e.g., a plan year or benefit year) before the carrier will cover expenses. The specific expenses that are subject to the deductible vary by policy.

EMBEDDED DEDUCTIBLE *

A deductible is the amount you have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a plan year or benefit year) before the plan will begin paying for covered expenses. In an embedded deductible plan, cost sharing for a member will begin when that member reaches their individual deductible or when a combination of members reaches the family deductible. This means that a member will start to pay copays and/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, then the plan will pay 100% of covered services for that member for the remainder of the plan year.

Note: an individual who meets their individual deductible will initiate cost sharing with the plan

prior to other members on the plan.

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 if pre-tax payroll deductions are elected. This can lower your taxable income and allows you to pay for qualified medical expenses with tax-free dollars.

MONTHLY PREMIUM

Monthly charge to a subscriber for medical benefit coverage for the subscriber and their eligible, enrolled dependents.

OUT-OF-POCKET MAXIMUM

The maximum amount you will have to pay for allowable covered expenses under a health plan. The specific deductibles or cost sharing included in the out-of-pocket maximum may vary by policy.

** Both DHHA employer plans offered through DHMP are embedded.*



Health insurance for the community where we live.

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.