



An Anthem Company

## Colorado Health Benefit Plan Description Form

**HMO Colorado**

Name of Carrier

**Classic HMO Select**

Name of Plan

### PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Health maintenance organization (HMO)
2. OUT-OF-NETWORK CARE COVERED? <sup>1</sup>	Only for emergency and urgent care
3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE	Plan is available in Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson counties

### PART B: SUMMARY OF BENEFITS

**Important Note:** This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require prior authorization, a referral from your primary care physician, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage. Coinsurance options reflect the amount the covered person will pay.

	IN-NETWORK ONLY (OUT-OF-NETWORK CARE IS NOT COVERED EXCEPT AS NOTED)
4. Deductible Type <sup>2</sup>	Calendar Year
4a. ANNUAL DEDUCTIBLE <sup>2a</sup>	
a) Individual <sup>2b</sup>	No deductible
b) Family <sup>2c</sup>	No deductible
5. OUT-OF-POCKET ANNUAL MAXIMUM <sup>3</sup>	
a) Individual	\$3,000
b) Family	\$6,000 aggregate Once you and/or your family have satisfied the out-of-pocket annual maximum for inpatient hospital facility services or outpatient hospital/alternative care facility services (except MRI, CT, PET scans, therapy services or rehabilitation services), no additional copayments shall be required from you and/or your family for the remainder of the calendar year for those services. All other copayments including but not limited to PCP copayment, specialist's copayments, or prescription drug copayments do not apply to the out-of-pocket annual maximum and are still required after the out-of-pocket annual maximum is met.
c) Is deductible included in the out-of-pocket maximum?	No deductible
6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	No lifetime maximum for most covered services. Infertility diagnostic services have a lifetime maximum benefit of \$2,000 per member. Bariatric surgery has a lifetime maximum benefit of \$7,500 per member for services received from a Center of Excellence facility or a lifetime maximum benefit of \$1,500 per member for services received from a facility that has not been designated as a Center of Excellence; total lifetime maximum benefit shall not exceed \$7,500 per member. Major organ transplants have a lifetime maximum benefit of \$1,000,000 per transplant per member.

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Si usted necesita ayuda en español para entender este documento, puede solicitarla gratis llamando al número de servicio al cliente que aparece en su tarjeta de identificación o en su folleto de inscripción.

	IN-NETWORK ONLY (OUT-OF-NETWORK CARE IS NOT COVERED EXCEPT AS NOTED)
7A. COVERED PROVIDERS	HMO <i>Select</i> network, which does not include all providers in the HMO Colorado managed care network. See HMO <i>Select</i> provider directory for complete list of current providers.
7B. With respect to network plans, are all the providers listed in 7A accessible to me through my primary care physician?	Yes
8. MEDICAL OFFICE VISITS <sup>4</sup>	
a) Primary Care Providers	\$20 copayment per visit
b) Specialists	\$40 copayment per visit
9. PREVENTIVE CARE	
a) Children's services	\$20 copayment per visit for PCP \$40 copayment per visit for specialist
b) Adults' services	\$20 copayment per visit for PCP \$40 copayment per visit for specialist
10. MATERNITY	
a) Prenatal care	\$200 copayment per pregnancy
b) Delivery & inpatient well baby care <sup>5</sup>	\$500 copayment per admission
11. PRESCRIPTION DRUGS Level of coverage and restrictions on prescriptions <sup>6</sup>	
a) Outpatient Pharmacy	Tier 1 generic formulary \$15 copayment, tier 2 brand-name formulary \$40 copayment, tier 3 non-formulary \$60 copayment, tier 4 self-administered injectable drugs 30% copayment, per prescription at a participating pharmacy up to a 34-day supply
b) Prescription Mail Service	Tier 1 generic formulary \$30 copayment, tier 2 brand-name formulary \$80 copayment, tier 3 non-formulary \$120 copayment, tier 4 self-administered injectable drugs 30% copayment, per prescription through the mail-order service up to a 90-day supply.  For the tier 4 self-administered injectable prescription drugs, the maximum member copayment per prescription is \$250 per 34-day supply at a participating pharmacy and a maximum member copayment of \$500 per 90-day supply via mail-order service.  Includes coverage for smoking cessation prescription legend drugs when enrolled in a smoking cessation counseling program approved by HMO Colorado, up to \$250 per member per calendar year, \$500 per lifetime.  In addition to the cost sharing described above, if you purchase a brand-name drug when there is a FDA rated equivalent generic drug available, you are responsible for the Tier-2 or Tier-3 copayment for brand-name drugs and you will pay the difference between the cost of the brand-name and the cost of the generic. For example: a Tier-3 brand-name prescription costs \$150; a generic Tier-1 substitution is available, the generic prescription costs \$20, you pay the \$130 difference plus the Tier-3 copayment. The \$130 difference is not applied towards any other cost-sharing requirement. For drugs on our approved list, call customer service at 877-833-5734. Covered only when received from a participating pharmacy.
12. INPATIENT HOSPITAL	\$500 copayment per admission
13. OUTPATIENT/AMBULATORY SURGERY	\$250 copayment per surgery
14. DIAGNOSTICS	
a) Laboratory & x-ray	No copayment (100% covered)
b) MRI, nuclear medicine, and other high-tech services	\$100 copayment per procedure for MRI/MRA/CT/PET scans
15. EMERGENCY CARE <sup>7,8</sup>	\$100 copayment per emergency room visit. Copayment is waived if admitted. Care is covered in- or out-of-network.
16. AMBULANCE	\$100 copayment per trip for ground or air ambulance. Copayment is waived if admitted.

	IN-NETWORK ONLY (OUT-OF-NETWORK CARE IS NOT COVERED EXCEPT AS NOTED)
17. URGENT, NON-ROUTINE, AFTER HOURS CARE	\$40 copayment per urgent care visit. Urgent care may be received from your PCP or from an urgent care center. Care is covered in- or out-of-network.
18. BIOLOGICALLY-BASED MENTAL ILLNESS CARE <sup>9</sup>	Coverage is no less extensive than the coverage provided for any other physical illness.
19. OTHER MENTAL HEALTH CARE a) Inpatient care  b) Outpatient care	50% coinsurance. Limited to 45 full or 90 partial days per calendar year.  \$20 copayment per visit Limited to 20 visits per calendar year.
20. ALCOHOL & SUBSTANCE ABUSE	50% coinsurance. Covered only for short term detoxification, rehabilitation is not covered.
21. PHYSICAL, OCCUPATIONAL, AND SPEECH THERAPY a) Inpatient  b) Outpatient	\$500 copayment per admission. Covered for inpatient rehabilitation therapy for up to 30 non-acute inpatient days per calendar year.  \$40 copayment per visit for specialist Limited to 20 visits each for physical, occupational or speech therapy per calendar year.
22. DURABLE MEDICAL EQUIPMENT	No copayment (100% covered). Limited to a maximum benefit of \$3,000 per calendar year. The \$3,000 maximum benefit is combined to include Durable Medical Equipment (line 22) and Oxygen (line 23). Prosthetic devices for arms and legs are not subject to, or limited by, the maximum benefit of \$3,000 but a claim for such a device will reduce the \$3,000 maximum benefit for other Durable Medical Equipment and Oxygen services..
23. OXYGEN	No copayment (100% covered). Limited to a maximum benefit of \$3,000 per calendar year combined with durable medical equipment (see line 22).
24. ORGAN TRANSPLANTS	\$500 copayment per admission \$20 copayment per visit for PCP \$40 copayment per visit for specialist Limited to a maximum total lifetime benefit of \$1,000,000 per transplant. Transportation and lodging costs are limited to a maximum benefit of \$10,000, donor costs are limited to a maximum benefit of \$25,000. Transportation, lodging and donor costs are included in the maximum total lifetime benefit per transplant.
25. HOME HEALTH CARE	No copayment (100% covered)
26. HOSPICE CARE	No copayment (100% covered)
27. SKILLED NURSING FACILITY CARE	No copayment (100% covered). Limited to 30 days per calendar year.
28. DENTAL CARE	Not covered
29. VISION CARE	Not covered
30. CHIROPRACTIC CARE	Not covered
31. SIGNIFICANT ADDITIONAL COVERED SERVICES (list up to 5)	<b>Osteopathic manipulative therapy:</b> \$40 copayment per visit for specialist. Limited to 6 visits per calendar year.  <b>Second Opinion:</b> Members who desire another professional opinion may obtain a second opinion.

#### PART C: LIMITATIONS AND EXCLUSIONS

32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED. <sup>10</sup>	Not applicable; plan does not impose limitation periods for pre-existing conditions.
33. EXCLUSIONARY RIDERS. Can an individual's specific, pre-existing condition be entirely excluded from the policy?	No
34. HOW DOES THE POLICY DEFINE A "PRE-EXISTING CONDITION"?	Not applicable. Plan does not exclude coverage for pre-existing conditions.
35. WHAT TREATMENTS AND CONDITIONS ARE EXCLUDED UNDER THIS POLICY?	Exclusions vary by policy. A list of exclusions is available immediately upon request from your carrier, agent, or plan sponsor (e.g., employer). Review them to see if a service or treatment you may need is excluded from the policy.

**PART D: USING THE PLAN**

	<b>IN-NETWORK</b>
36. Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?	No
37. Is prior authorization required for surgical procedures and hospital care (except in an emergency)?	Yes, the physician who schedules the procedure or hospital care is responsible for obtaining the pre-certification.
38. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No
39. What is the main customer service number?	877-833-5734
40. Whom do I write/call if I have a complaint or want to file a grievance? <sup>11</sup>	HMO Colorado, Complaints and Appeals 700 Broadway, Denver, CO 80273 877-833-5734
41. Whom do I contact if I am not satisfied with the resolution of my complaint or grievance?	Write to: Colorado Division of Insurance ICARE Section 1560 Broadway, Suite 850, Denver, CO 80202
42. To assist in filing a grievance, indicate the form number of this policy; whether it is individual, small group, or large group; and if it is a short-term policy.	Policy form #'s 98888_HMO_HMO <i>Select</i> Group – Small Group Only
43. Does the plan have a binding arbitration clause?	Yes

<sup>1</sup> "Network" refers to a specified group of physicians, hospitals, medical clinics and other health care providers that your plan may require you to use in order for you to get any coverage at all under the plan, or that the plan may encourage you to use because it may pay more of your bill if you use their network providers (i.e., go in-network) than if you don't (i.e., go out-of-network).

<sup>2</sup> "Deductible Type" indicates whether the deductible period is "Calendar Year" (January 1 through December 31) or "Benefit Year" (i.e., based on a benefit year beginning on the policy's anniversary date) or if the deductible is based on other requirements such as a "Per Accident or Injury" or "Per Confinement."

<sup>2a</sup> "Deductible" means the amount you will have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a calendar year or benefit year) before the carrier will cover those expenses. The specific expenses that are subject to deductible may vary by policy. Expenses that are subject to deductible should be noted in boxes 8 through 31.

<sup>2b</sup> "Individual" means the deductible amount you and each individual covered by a non-HSA qualified policy will have to pay for allowable covered expenses before the carrier will cover those expenses. "Single" means the deductible amount you will have to pay for allowable covered expenses under an HSA-qualified health plan when you are the only individual covered by the plan.

<sup>2c</sup> "Family" is the maximum deductible amount that is required to be met for all family members covered by a non-HSA qualified policy and it may be an aggregated amount (e.g., "\$3000 per family") or specified as the number of individual deductibles that must be met (e.g., "3 deductibles per family"). "Non-single" is the deductible amount that must be met by one or more family members covered by an HSA-qualified plan before any covered expenses are paid.

<sup>3</sup> "Out-of-pocket maximum" means the maximum amount you will have to pay for allowable covered expenses under a health plan, which may or may not include the deductibles or copayments, depending on the contract for that plan. The specific deductibles or copayments included in the out-of-pocket maximum may vary by policy. Expenses that are applied toward the out-of-pocket maximum should be noted in boxes 8 through 31.

<sup>4</sup> Medical office visits include physician, mid-level practitioner, and specialist visits.

<sup>5</sup> Well baby care includes an in-hospital newborn pediatric visit and newborn hearing screening. The hospital copayment applies to mother if complication of pregnancy and well-baby together: there are not separate copayments.

<sup>6</sup> Prescription drugs otherwise excluded are not covered, regardless of whether preferred generic, preferred brand name, or non-preferred.

<sup>7</sup> “Emergency care” means all services delivered in an emergency care facility which are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life- or limb threatening emergency existed.

<sup>8</sup> Non-emergency care delivered in an emergency room is covered only if the covered person receiving such care was referred to emergency room by his/her carrier or primary care physician. If emergency departments are used by the plan for non-emergency after-hours care, then urgent care copayments apply.

<sup>9</sup> “Biologically based mental illnesses” means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, and panic disorder.

<sup>10</sup> Waiver of pre-existing condition exclusions. State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage you recently may have had. Ask your carrier or plan sponsor (e.g., employer) for details.

<sup>11</sup> Grievances. Colorado law requires all plans to use consistent grievance procedures. Write the Colorado Division of Insurance for a copy of those procedures.

## **Anthem Blue Cross and Blue Shield & HMO Colorado Health Benefit Plan Description Form Disclosure Amendment**

Colorado law requires carriers to make available a Colorado Health Benefit Plan Description Form, which is intended to facilitate comparison of health plans. The form must be provided automatically within three (3) business days to a potential policyholder who has expressed interest in a particular plan. The carrier also must provide the form, upon oral or written request, within three (3) business days, to any person who is interested in coverage under or who is covered by a health benefit plan of the carrier.

Pursuant to Colorado law (C.R.S. §10-16-107(7)(a)), services or supplies for the treatment of Intractable Pain and/or Chronic Pain are not covered.

Pursuant to Colorado law (C.R.S. §10-16-105(5)(g)(I)), small employers purchasing any health benefit plan other than a Basic Health Benefit Plan, must pay for all benefits mandated by Colorado law, including nonwaivable coverages for: newborn, maternity, pregnancy, childbirth, complications from pregnancy and childbirth, therapies for congenital defects and birth abnormalities, low-dose mammography, mental illness, biologically-based mental illness, the availability of alcoholism treatment, the availability of hospice care, prostate cancer screening, child health supervision services, hospitalization and general anesthesia for dental procedures for dependent children, diabetes, and prosthetic devices.

Pursuant to Colorado law (C.R.S. §10-16-105(5)(g)(II)), small employers purchasing a Basic Health Benefit Plan is waiving coverage for low-dose mammography screening, mental illness, prostate cancer screening, hospitalization and general anesthesia for dental procedures for children, and the availability of treatment for alcoholism. All other state-mandated benefits are included in the Basic Health Benefit Plan.

This coverage is renewable at your option, except for the following reasons:

1. Non-payment of the required premium;
2. Fraud or intentional misrepresentation of material fact on the part of the plan sponsor;
3. The policyholder fails to comply with participation or contribution rules;
4. The carrier elects to discontinue offering and non-renew all of its small group or large group plans delivered or issued for delivery in Colorado;
5. An employer is no longer actively engaged in the business in which it was engaged on the effective date of the plan;
6. With respect to group health benefit plans offered through a managed care plan, there are no longer any enrollees who live, reside or work in the service area; or
7. With respect to coverage of an employer that is made available only through one or more bona fide associations, the membership of an employer ceases.

Important Information for Employers with 50 or Fewer Employees and Business Groups of One: Rates are calculated based on allowable case characteristics – age bands, geographic location, family size, health status, and claims experience – and will be given within five working days of request. Rates for a specific employer cannot be adjusted due to the duration of coverage of employees or dependents of the small employer. Rates may change based on case characteristics, whenever benefits are changed, or upon giving written notice to the employer not less than 31 days prior to the effective date of the change. New applicants may be subject to pre-existing condition clauses, based on HIPAA requirements. Renewal of health insurance coverage in this class is guaranteed, assuming compliance with underwriting regulations. A Network Access Plan, which describes Anthem Blue Cross and Blue Shield's or HMO Colorado's network standards and evaluation procedures for ensuring provider access is available by calling our customer service department.

**COLORADO INSURANCE LAW REQUIRES ALL CARRIERS IN THE SMALL GROUP MARKET TO ISSUE ANY HEALTH BENEFIT PLAN IT MARKETS IN COLORADO TO SMALL EMPLOYERS OF 2-50 EMPLOYEES, INCLUDING A BASIC OR STANDARD HEALTH BENEFIT PLAN, UPON REQUEST OF A SMALL EMPLOYER TO THE ENTIRE SMALL GROUP, REGARDLESS OF THE HEALTH STATUS OF ANY OF THE INDIVIDUALS IN THE GROUP. BUSINESS GROUPS OF ONE CANNOT BE REJECTED UNDER A BASIC OR STANDARD HEALTH BENEFIT PLAN DURING OPEN ENROLLMENT PERIODS SPECIFIED BY LAW.**

## **Cancer Screenings**

At Anthem Blue Cross and Blue Shield and our subsidiary company, HMO Colorado, Inc., we believe cancer screenings provide important preventive care that supports our mission: to improve the lives of the people we serve and the health of our communities. We cover cancer screenings as described below.

### **Pap Tests**

All plans except our BeneFits plans provide coverage for an annual Pap test and the related office visit. Payment for the Pap test is based on the plan's provisions for laboratory or preventive care services, and payment for the related office visit is based on the plan's preventive care provisions. Under most plans pap tests received out of-network are not covered.

### **Mammogram Screenings**

All plans except our HMO and PPO Basic Health Plans provide mammogram screening coverage for women. Frequency guidelines can be found in your certificate. Payment for the mammogram screening benefit is based on the plan's provisions for preventive care services. Our HMO and PPO Basic Health Plans do not provide coverage for mammogram screenings.

### **Prostate Cancer Screenings**

All plans except our HMO and PPO Basic Health Plans provide prostate cancer screening coverage for men. Frequency guidelines can be found in your certificate. Payment for the prostate cancer screening benefit is based on the plan's provisions for preventive care services. Our HMO and PPO Basic Health Plans do not provide coverage for prostate cancer screenings.

### **Colorectal Cancer Screenings**

Several types of colorectal cancer screening methods exist. All plans except our BeneFits plans provide coverage for colorectal cancer screenings, such as colonoscopies, sigmoidoscopies and fecal occult blood tests. Depending on the type of colorectal cancer screening received, payment for the benefit is based on the plan's provisions for laboratory services, preventive care services, or other medical or surgical services. Our plans do not provide coverage for preventive colorectal cancer screenings involving invasive surgical procedures and DNA analysis. Under most plans colorectal cancer screenings received out of-network are not covered.

The information above is only a summary of the benefits described. The certificate for each health plan includes important additional information about limitations, exclusions and covered benefits. The Health Benefit Plan Description Form for each health plan includes additional information about copayments, deductibles and coinsurance. If you have any questions, please call our customer service department at the phone number on the Health Benefit Plan Description Form.