

Colorado Health Benefit Plan Description Form

HMO Colorado

Name of Carrier

Classic HMO

Name of Plan

PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Health maintenance organization (HMO)
2. OUT-OF-NETWORK CARE COVERED? ¹	Only for emergency and urgent care
3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE	Plan is available throughout Colorado

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 ²	Calendar Year
4a. ANNUAL DEDUCTIBLE ^{2a}	
a) Individual ^{2b}	No deductible
b) Family ^{2c}	No deductible
5. OUT-OF-POCKET ANNUAL MAXIMUM ³	
a) Individual	\$3,000
b) Family	\$6,000
	Once you and/or your family have satisfied the out-of-pocket annual maximum for the following services no additional copayment or coinsurance shall be required from you and/or your family for the remainder of the calendar year for those services:
	<ul style="list-style-type: none"> • inpatient hospital facility services • outpatient hospital/alternative care facility services (except MRI, CT, PET scans, therapy services, rehabilitation services or emergency care) • medical and surgical supplies (including oxygen), durable medical equipment, prosthetic devices, and orthopedic appliances • home health care • skilled nursing care • radiation therapy, chemotherapy, home infusion therapy and respiratory therapy
	All other copayments including but not limited to PCP copayments, specialist's copayments, emergency care copayments, prescription drug copayments, MRI, CT, PET scans, therapy services, rehabilitation services or emergency care 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
	Some covered services have a maximum numbers of days, visits or dollar amounts. These maximums apply even if the applicable out-of-pocket annual maximum is satisfied.

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Si usted necesita ayuda en español para entender éste 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)
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..
7A. COVERED PROVIDERS	HMO Colorado managed care network. See 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 VISITS⁴	
a) Primary Care Providers	\$25 copayment per visit
b) Specialists	\$50 copayment per visit
9. PREVENTIVE CARE	
a) Children's services	No copayment (100%) covered
b) Adults' services	No copayment (100%) covered
	Covered preventive care services include those that meet the requirements of federal and state law including certain screenings, immunizations and office visits; and are not subject to coinsurance or deductible.
10. MATERNITY	
a) Prenatal care	\$50 copayment for the first prenatal care office visit/delivery from the physician
b) Delivery & inpatient well baby care ⁵	\$750 copayment per admission for facility services

	IN-NETWORK ONLY (OUT-OF-NETWORK CARE IS NOT COVERED EXCEPT AS NOTED)
11. PRESCRIPTION DRUGS Level of coverage and restrictions on prescriptions ⁶ <p>a) Inpatient care</p> <p>b) Outpatient Pharmacy</p> <p>c) Prescription Mail Service</p>	<p>Included with the inpatient hospital benefit (see line 12)</p> <p>Retail Pharmacy Drugs - Tier 1 \$15 copayment, tier 2 \$40 copayment, tier 3 \$60 copayment, tier 4 30% copayment, per prescription at a participating pharmacy up to a 30-day supply. For tier 4 retail pharmacy drugs, the maximum copayment per prescription is \$250 per 30-day supply.</p> <p>Specialty Pharmacy Drugs - Tier 1 \$15 copayment, tier 2 \$40 copayment, tier 3 \$60 copayment, tier 4 30% copayment, per prescription from our Specialty Pharmacy up to a 30-day supply. For tier 4 Specialty Pharmacy Drugs the maximum copayment per prescription is \$250 per 30-day supply from our Specialty Pharmacy. Specialty Pharmacy Drugs are not available at a retail pharmacy or from a mail-order pharmacy.</p> <p>Mail-Order Pharmacy Drugs - Tier 1 \$15 copayment, tier 2 \$80 copayment, tier 3 \$120 copayment, tier 4 30% copayment, per prescription through the mail-order service up to a 90-day supply. For the tier 4 mail-order drugs, the maximum copayment per prescription is \$250 per 30-day supply or \$500 per 90-day supply. Specialty pharmacy drugs are not available through the mail-order service.</p> <p>The following applies to b) and c) above: Includes coverage for smoking cessation prescription legend drugs when enrolled in a smoking cessation counseling program approved by Anthem. Tier 4 prescription drug copayments will accrue to a maximum copayment of \$3,500 per member per calendar year. Once the member has satisfied the \$3,500 maximum copayment, no additional copayments will be required for the remainder of the calendar year for tier 4 prescription drugs.</p> <p>Prescription Drugs will always be dispensed as ordered by your provider and by applicable State Pharmacy Regulations, however you may have higher out-of-pocket expenses. You may request, or your provider may order, the brand-name drug. However, if a generic drug is available, you will be responsible for the cost difference between the generic and brand-name drug, in addition to your generic copayment. By law, generic and brand-name drugs must meet the same standards for safety, strength, and effectiveness. Anthem reserves the right, at our discretion, to remove certain higher cost generic drugs from this policy. For drugs on our approved list, call customer service at 877-833-5734.</p>
12. INPATIENT HOSPITAL	\$750 copayment per admission
13. OUTPATIENT/AMBULATORY SURGERY	\$300 copayment per surgery
14. DIAGNOSTICS <p>a) Laboratory & x-ray</p> <p>b) MRI, nuclear medicine, and other high-tech services</p>	<p>No copayment (100% covered)</p> <p>\$150 copayment per procedure for MRI/MRA/CT/PET scans</p>
15. EMERGENCY CARE^{7,8}	\$150 copayment per emergency room visit. Copayment is waived if admitted. Care is covered in- or out-of-network.
16. AMBULANCE	\$150 copayment per trip for ground or air ambulance.
17. URGENT, NON-ROUTINE, AFTER HOURS CARE	\$50 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 CARE⁹	Coverage is no less extensive than the coverage provided for any other physical illness.

	IN-NETWORK ONLY (OUT-OF-NETWORK CARE IS NOT COVERED EXCEPT AS NOTED)
19. OTHER MENTAL HEALTH CARE	Mental health care includes without limitation, biologically based mental illness, care that has a psychiatric diagnosis or that require specific psychotherapeutic treatment, regardless of the underlying condition.
a) Inpatient care	\$750 copayment per admission
b) Outpatient care	\$25 copayment per office visit for PCP, \$50 copayment per office visit for specialist
	Copayments are subject to any applicable cost-share maximums imposed by law.
20. ALCOHOL & SUBSTANCE ABUSE	
a) Inpatient care	\$750 copayment per admission
b) Outpatient care	\$25 copayment per office visit for PCP, \$50 copayment per office visit for specialist
	Copayments are subject to any applicable cost-share maximums imposed by law.
21. PHYSICAL, OCCUPATIONAL, AND SPEECH THERAPY	
a) Inpatient	\$750 copayment per admission. Covered for inpatient rehabilitation therapy for up to 30 days per calendar year.
b) Outpatient	\$25 copayment per visit for PCP, \$50 copayment per visit for specialist Up to 20 visits each for physical, occupational or speech therapy per calendar year. From birth until the member's sixth birthday, benefits are provided as required by applicable law.
22. DURABLE MEDICAL EQUIPMENT	10% coinsurance
23. OXYGEN	10% coinsurance
24. ORGAN TRANSPLANTS	
a) Inpatient	\$750 copayment per admission
b) Outpatient	\$25 copayment per visit for PCP, \$50 copayment per visit for specialist
	Transportation and lodging services are limited to a maximum benefit of \$10,000; unrelated donor searches are limited to a maximum benefit of \$30,000.
25. HOME HEALTH CARE	10% coinsurance. Up to 100 visits per calendar year.
26. HOSPICE CARE	No copayment (100% covered)
27. SKILLED NURSING FACILITY CARE	10% coinsurance. Up to 100 days per calendar year.
28. DENTAL CARE	Not covered
29. VISION CARE	Not covered
30. CHIROPRACTIC CARE	\$20 copayment per visit. Up to 20 visits per calendar year combined with massage therapy and acupuncture.

	IN-NETWORK ONLY (OUT-OF-NETWORK CARE IS NOT COVERED EXCEPT AS NOTED)
31. SIGNIFICANT ADDITIONAL COVERED SERVICES (list up to 5)	<p>Retail Health Clinic \$25 copayment per visit</p> <p>Other Covered Services:</p> <ul style="list-style-type: none"> • Massage Therapy/Acupuncture care \$20 copayment per visit. Up to 20 visits per calendar year combined with chiropractic care. • Nutritional Therapy \$20 copayment per visit for specialist. Up to 4 visits per calendar year. • Hearing Aids, benefit level determined by place of service. Hearing aids are covered up to age 18 and are supplied every 5 years, except as required by law. • Osteopathic manipulative therapy, \$50 copayment per visit for specialist. Up to 6 visits per calendar year. <p>Outpatient Therapy 10% coinsurance for radiation therapy, chemotherapy, home infusion therapy and respiratory therapy</p> <p>Treatment of Autism Spectrum Disorders Benefit level determined by type of service provided.</p> <p>The following annual maximums, based on calendar year, are effective for applied behavior analysis services:</p> <ul style="list-style-type: none"> • From birth to age eight (up to member's ninth birthday): \$34,000 • Age nine to age eighteen (up to member's nineteenth birthday): \$12,000

PART C: LIMITATIONS AND EXCLUSIONS

32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED.¹⁰	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

	IN-NETWORK
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?¹¹	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

	IN-NETWORK
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 COSGHMO Group – Small Group
43. Does the plan have a binding arbitration clause?	Yes

¹ “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).

² “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.”

^{2a} “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.

^{2b} “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.

^{2c} “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.

³ “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.

⁴ Medical office visits include physician, mid-level practitioner, and specialist visits, including outpatient psychotherapy visits for biologically-based mental illness.

⁵ Well baby care includes an in-hospital newborn pediatric visit and newborn hearing screening. The hospital copayment applies to mother and well-baby together: there are not separate copayments.

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

⁷ “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.

⁸ 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.

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

¹⁰ 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.

¹¹ 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.

All services are subject to medical necessity. Medical necessity means an intervention that is or will be provided for the diagnosis, evaluation and treatment of a condition, illness, disease or injury and that Anthem or HMO Colorado, subject to a member's right to appeal, solely determines to be:

- Medically appropriate for and consistent with the symptoms and proper diagnosis or treatment of the condition, illness, disease or injury.
- Obtained from a physician and/or licensed, certified or registered provider.
- Provided in accordance with applicable medical and/or professional standards.
- Known to be effective, as proven by scientific evidence, in materially improving health outcomes.
- The most appropriate supply, setting or level of service that can safely be provided to the member and which cannot be omitted consistent with recognized professional standards of care (which, in the case of hospitalization, also means that safe and adequate care could not be obtained as an outpatient).
- Cost-effective compared to alternative interventions, including no intervention ("cost effective" does not mean lowest cost).
- Not experimental/investigational.
- Not primarily for the convenience of the member, the member's family or the provider.
- Not otherwise subject to an exclusion under the Certificate.

The fact that a physician and/or provider may prescribe, order, recommend or approve care, treatment, services or supplies does not, of itself, make such care, treatment, services or supplies medically necessary.

For those enrolled on a health benefit plan other than the Colorado Basic Limited Mandate Health Benefit Plan:

Small employers purchasing any health benefit plan other than the Colorado Basic Limited Mandate Health Benefit Plan must pay for all of the mandated benefits pursuant to section 10-16-104, C.R.S. The premium for this plan includes the cost of these mandated benefits, specifically: 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, hospitalization and general anesthesia for dental procedures for dependent children, diabetes, prosthetic devices, early intervention services for certain children, colorectal screening, cervical cancer vaccinations, and certain routine care during participation in a clinical trial. 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.

For those enrolled on the Colorado Basic Limited Mandate Health Benefit Plan:

Interested policyholders, certificate holders, and enrollees are hereby given notice that this small group policy does not cover all the health services and benefits, including prostate screenings, mental health, alcoholism, and dental anesthesia for children, which the Colorado Revised Statutes usually require group plans to cover.

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, tobacco usage, and industry factor – 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 provide coverage under the preventive care benefits for a routine annual Pap test and the related office visit. Payment for the routine Pap test is based on the plan's provisions for preventive care service. Payment for the related office visit is based on the plan's preventive care provisions.

Mammogram Screenings

All plans provide coverage under the preventive care benefits for one routine screening or diagnostic mammogram per year regardless of age (or in accordance with the frequency determined by your provider). Payment for the mammogram screening benefit is based on the plan's provisions for preventive care and is normally not subject to the deductible or coinsurance.

Prostate Cancer Screenings

All plans except our HMO and PPO Basic Health Plans provide coverage under the preventive care benefits for one routine prostate cancer screening per year regardless of age (or in accordance with the frequency determined by your provider) for men. Payment for the prostate cancer screening is based on the plan's provisions for preventive exam and laboratory services and is normally not subject to the deductible or coinsurance.

Colorectal Cancer Screenings

Several types of colorectal cancer screening methods exist. All plans provide coverage for routine colorectal cancer screenings, such as fecal occult blood tests, barium enema, sigmoidoscopies and colonoscopies. Depending on the type of colorectal cancer screening received, payment for the benefit is based on where the services are rendered and if rendered as a screening or medical procedure. Colorectal cancer screenings are covered under preventive care as long as the services provided are for a preventive screening. Payment for preventive colorectal cancer screenings are not subject to the deductible or coinsurance.

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.

