

# Get ready to save.

2019 Individual  
& Family Plans

**Join.  
Save.  
Be happy.**



# Plans that give you a whole lot more.

At Bright Health, we're taking a new approach to healthcare, so you feel well, better.

We provide great health plans that save our members hundreds, along with coverage and extra benefits to help keep living healthy easy. Best of all? Happiness comes with every single one of our plans. So, you can sit back and relax knowing that we have you covered.

**No nonsense. No hoops. No headaches.**



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# Welcome.

Welcome to your new reality. One where confusing jargon is a thing of the past and you get stress-free healthcare from a company who cares.

So, here's your invitation to a better healthcare experience. Bring your party hat.



## Provider Network

We've partnered with Centura Health & Colorado Health Neighborhoods to give you a carefully chosen network of healthcare providers who will work together to give you the best care. Our partnership gets you quality care for less, as long as you stay within this group of providers, or your network. Going out of network will cost you more.

50 hospitals & urgent care centers

1,200 primary care providers

600 clinics

99% accepting new patients

65K nationwide pharmacies

### Get urgent care at home with DispatchHealth.

If you need care and **can't wait** for an appointment and it's not an emergency, have us come to you! We've partnered with DispatchHealth to deliver on-demand urgent care at home with ER-trained, mobile healthcare teams. Here's how it works:

- 1 REQUEST CARE**  
Use the DispatchHealth mobile app, website, or call directly.
- 2 EXPLAIN YOUR SYMPTOMS**  
Clinical support will call to talk about what's wrong so you get the right care.
- 3 RECEIVE CARE**  
The DispatchHealth team will be there soon.
- 4 REST EASY**  
Everything will be handled, from updating your PCP to calling in your prescription.

Download the Mobile App, visit [DispatchHealth.com](https://DispatchHealth.com), or call (720) 507-3670 8am - 10pm (Denver area) or (719) 645-4073 8am - 10pm (Colorado Springs).

\*Network and figures are approximate and subject to change.

Questions? We're here to help. Call your agent or call us at (844) 706-9348.

# Member Resources

In addition to having great providers, we work together to give you the care you need. You also get personalized resources designed to make your life easier.



## Member Hub

Your Member Hub is an online portal that gives you access to a whole host of information. Track your spending, find a provider, view claims, earn rewards, and more.



## Bright Health App

Put Bright Health in your pocket for instant, 24/7 access to all the great tools and resources in your Member Hub.



## Care Team

No matter if your question is “Can I see this doctor?” or “How much is covered?” our Care Team is ready to help you find the answers you need. Our dedicated team is made up of registered nurses and mental health professionals. They can help you coordinate and fully understand your care. Call our Care Team at (855) 827-4448.



## Provider Finder

Whether you’re looking for a new primary care provider or trying to find the closest urgent care or pharmacy — our simple Provider Finder tool lets you browse all in-network providers. Find it online in the Member Hub.

# Ways to Save

We want to help you keep your healthcare costs down. Here are a couple ways you can start saving.

## Get help paying healthcare costs.

The federal government provides subsidies to keep healthcare costs affordable and more people qualify than you might think. When premiums go up, so does the available assistance, based on factors like household income. It’s like a built-in safety net that flexes to keep your costs budget-friendly. In Colorado, 69% of on-exchange consumers qualified for subsidies and the average subsidy was \$505.

### THREE WAYS TO DETERMINE IF YOU’RE ELIGIBLE:

- 1 Call your broker.
- 2 Call us at (844) 706-9348.
- 3 Visit [connectforhealthco.com](https://connectforhealthco.com)

## Start earning cash with Bright Rewards. REWARDS

Good health comes from small choices you make every day. And at Bright Health, you can earn money for doing simple healthy actions that you probably already do. Once you complete your first reward, we’ll mail you a prepaid Bright Health Rewards Visa® card. During the year we’ll tell you about ways you can earn more cash rewards, which will be deposited directly onto your card. Plus, all family members covered by Bright Health can earn rewards, just create a profile for each person on your member hub at [BrightHealthPlan.com](https://BrightHealthPlan.com).

### EARNING REWARDS IS AS SIMPLE AS 1, 2, 3.

- 1 Log on to your member hub.
- 2 Complete our brief Health Survey.
- 3 Select a primary care provider.



Questions? We’re here to help. Call your agent or call us at (844) 706-9348.

# Traditional Plans

Traditional plans offer lower out-of-pocket costs each time you need care.



## Benefits\*

Deductible

Out-of-pocket Maximum

Coinsurance

Preventive Care

Primary Care

Specialist Care

Urgent Care

Emergency Room

Lab/X-Ray

Inpatient Hospital

Outpatient Hospital

## Retail Prescriptions

Tier 1: Preventive

Tier 2: Generics

Tier 3: Preferred Brands

Tier 4: Non-preferred Brands

Tier 5: Specialty

	On-Exchange			On-/Off-Exchange	Off-Exchange	
	GOLD	SILVER	BRONZE	CATASTROPHIC	SILVER DIRECT	BRONZE DIRECT
Deductible	\$2,500 Individual \$5,000 Family	\$4,500 Individual \$9,000 Family	\$7,900 Individual \$15,800 Family	\$7,900 Individual \$15,800 Family	\$5,500 Individual \$11,000 Family	\$7,900 Individual \$15,800 Family
Out-of-pocket Maximum	\$7,900 Individual \$15,800 Family	\$7,900 Individual \$15,800 Family	\$7,900 Individual \$15,800 Family	\$7,900 Individual \$15,800 Family	\$7,900 Individual \$15,800 Family	\$7,900 Individual \$15,800 Family
Coinsurance	20% after deductible	40% after deductible	0% after deductible	0% after deductible	40% after deductible	0% after deductible
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care	\$0 for first 2 visits; then \$20 for additional visits	\$40 per visit	\$50 for first 2 visits; then 0% after deductible	\$50 for first 3 visits; then 0% after deductible	\$40 per visit	\$40 for first 2 visits; then 0% after deductible
Specialist Care	\$40 per visit	\$75 per visit	0% after deductible	0% after deductible	\$75 per visit	0% after deductible
Urgent Care	\$75 per visit	\$75 per visit	\$75 per visit	0% after deductible	\$75 per visit	\$75 per visit
Emergency Room	\$600 per visit	\$750 per visit	0% after deductible	0% after deductible	40% after deductible	0% after deductible
Lab/X-Ray	20% after deductible	40% after deductible	0% after deductible	0% after deductible	40% after deductible	0% after deductible
Inpatient Hospital	20% after deductible	40% after deductible	0% after deductible	0% after deductible	40% after deductible	0% after deductible
Outpatient Hospital	20% after deductible	40% after deductible	0% after deductible	0% after deductible	40% after deductible	0% after deductible
Tier 1: Preventive	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generics	\$10	\$25	\$40	0% after deductible	\$25	\$25
Tier 3: Preferred Brands	\$50	\$80	\$200	0% after deductible	\$100	0% after deductible
Tier 4: Non-preferred Brands	\$100	\$180	\$400	0% after deductible	40% after deductible	0% after deductible
Tier 5: Specialty	\$650	\$650	\$650	0% after deductible	40% after deductible	0% after deductible

\*Benefits for In-network services and providers only.

Questions? We're here to help. Call your agent or call us at (844) 706-9348.

# Health Savings Account (HSA) Plans

Benefits*	On-Exchange		Off-Exchange
	SILVER HSA	BRONZE HSA	SILVER HSA DIRECT
Deductible	\$3,100 Individual \$6,200 Family	\$6,750 Individual \$13,500 Family	\$3,800 Individual \$7,600 Family
Out-of-pocket Maximum	\$6,750 Individual \$13,500 Family	\$6,750 Individual \$13,500 Family	\$6,750 Individual \$13,500 Family
Coinsurance	20% after deductible	0% after deductible	20% after deductible
Preventive Care	\$0	\$0	\$0
Primary Care	20% after deductible	0% after deductible	20% after deductible
Specialist Care	20% after deductible	0% after deductible	20% after deductible
Urgent Care	20% after deductible	0% after deductible	20% after deductible
Emergency Room	20% after deductible	0% after deductible	20% after deductible
Lab/X-Ray	20% after deductible	0% after deductible	20% after deductible
Inpatient Hospital	20% after deductible	0% after deductible	20% after deductible
Outpatient Hospital	20% after deductible	0% after deductible	20% after deductible
<b>Retail Prescriptions</b>			
Tier 1: Preventive	\$0	\$0	\$0
Tier 2: Generics (Retail Prescriptions)	\$15 after deductible	0% after deductible	\$15 after deductible
Tier 3: Preferred Brands	20% after deductible	0% after deductible	\$20 after deductible
Tier 4: Non-preferred Brands	20% after deductible	0% after deductible	20% after deductible
Tier 5: Specialty	20% after deductible	0% after deductible	20% after deductible

Off-Exchange
BRONZE HSA DIRECT
\$6,500 Individual \$13,000 Family
\$6,500 Individual \$13,000 Family
0% after deductible
\$0
0% after deductible
0% after deductible
0% after deductible
0% after deductible
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## What is an HSA plan?

A HSA plan allows you to pull from a pre-tax account for qualified medical expenses. If you have a pretty good estimate of how much you'll spend on healthcare and want to be able to plan your own healthcare spending, this is the right plan for you.



Questions? We're here to help. Call your agent or call us at (844) 706-9348.

10 \*Benefits for in-network services and providers only.

# Bright Perks

Bright Perks is a new plan with additional benefits. When you have a Bright Perks plan, you get a lot more (you guessed it) perks! To unlock your Perks, you will need to set-up ACH payments.



## Transportation

You can get rides to plan-approved locations like your doctor office.



## Post Inpatient Surgery Meal Delivery

Get meals delivered to your home after you've had a surgery.



## Copay Reimbursement

First visit to your primary care provider and you won't have to pay a copay.

**See if you have a Bright Perks plan available in your area today.**

Talk to your broker.

Call (844) 706-9348.

Visit [BrightHealthPlan.com](http://BrightHealthPlan.com)



	On-Exchange	On-/Off-Exchange	Off-Exchange
<b>Benefits*</b>	<b>SILVER PERKS</b>	<b>BRONZE PERKS</b>	<b>SILVER PERKS DIRECT</b>
Deductible	\$3,200 Individual \$6,400 Family	\$6,000 Individual \$12,000 Family	\$3,500 Individual \$7,000 Family
Out-of-pocket Maximum	\$7,900 Individual \$15,800 Family	\$7,900 Individual \$15,800 Family	\$7,900 Individual \$15,800 Family
Coinsurance	30% after deductible	40% after deductible	30% after deductible
Preventive Care	\$0	\$0	\$0
Primary Care	\$30 per visit	\$35 for first 2 visits; then 40% after deductible	\$30 per visit
Specialist Care	\$75 per visit	40% after deductible	\$75 per visit
Urgent Care	\$75 per visit	\$75 per visit	\$75 per visit
Emergency Room	30% after deductible	40% after deductible	30% after deductible
Emergency Care (Transport)	30% after deductible	40% after deductible	30% after deductible
Lab/X-Ray	30% after deductible	40% after deductible	30% after deductible
Inpatient Hospital	30% after deductible	40% after deductible	30% after deductible
Outpatient Hospital	30% after deductible	40% after deductible	30% after deductible
<b>Retail Prescriptions</b>			
Tier 1: Preventive	\$0	\$0	\$0
Tier 2: Generics	\$15	\$25	\$15
Tier 3: Preferred Brands	\$80	40% after deductible	\$80
Tier 4: Non-preferred Brands	\$180	40% after deductible	\$180
Tier 5: Specialty	\$650	40% after deductible	\$650

\*Benefits for In-network services and providers only.

Questions? We're here to help. Call your agent or call us at (844) 706-9348.

# Pediatric Dental & Vision

Pediatric Dental & Vision coverage is for plan members under age 19.

## What's covered for pediatric dental?



Diagnostic and preventive procedures



Basic restorative services



Extraction surgery



Endodontics



Medically necessary orthodontia and prosthodontics\*



## Traditional Plans

	GOLD	SILVER	BRONZE	CATASTROPHIC	SILVER DIRECT	BRONZE DIRECT
Pediatric Dental	2 cleanings per year; first dollar coverage with Delta Dental PPO network	2 cleanings per year; first dollar coverage with Delta Dental PPO network	2 cleanings per year; first dollar coverage with Delta Dental PPO network	Benefits subject to Deductible & Coinsurance	2 cleanings per year; first dollar coverage with Delta Dental PPO network	2 cleanings per year; first dollar coverage with Delta Dental PPO network
Pediatric Vision	Annual Eye Exam; One pair of glasses every 2 years	Annual Eye Exam; One pair of glasses every 2 years	Annual Eye Exam; One pair of glasses every 2 years	Annual Eye Exam; One pair of glasses every 2 years subject to Deductible & Coinsurance	Annual Eye Exam; One pair of glasses every 2 years	Annual Eye Exam; One pair of glasses every 2 years

## Health Savings Account (HSA) Plans

	SILVER PERKS	SILVER DIRECT HSA	BRONZE HSA	BRONZE DIRECT HSA
Pediatric Dental	Benefits subject to Deductible & Coinsurance	Benefits subject to Deductible & Coinsurance	Benefits subject to Deductible & Coinsurance	Benefits subject to Deductible & Coinsurance
Pediatric Vision	Annual Eye Exam; One pair of glasses every 2 years subject to Deductible & Coinsurance	Annual Eye Exam; One pair of glasses every 2 years subject to Deductible & Coinsurance	Annual Eye Exam; One pair of glasses every 2 years subject to Deductible & Coinsurance	Annual Eye Exam; One pair of glasses every 2 years subject to Deductible & Coinsurance

## Bright Perks

	SILVER PERKS	BRONZE PERKS	SILVER PERKS DIRECT
Pediatric Dental	2 cleanings per year; first dollar coverage with Delta Dental PPO network	2 cleanings per year; first dollar coverage with Delta Dental PPO network	2 cleanings per year; first dollar coverage with Delta Dental PPO network
Pediatric Vision	Annual Eye Exam; One pair of glasses per calendar year	Annual Eye Exam; One pair of glasses per calendar year	Annual Eye Exam; One pair of glasses per calendar year

\*For cleft lip and cleft palate treatment.

Please note that certain plans require in-network providers in order for Bright Health to cover this benefit, while others allow any licensed dental provider. The number and frequency of each of these services are limited. Please see the Schedule of Benefits for subsidy-eligible benefits, network requirements, and for more details on the limitations and reimbursement levels. For more information, please ask your agent, visit [BrightHealthPlan.com](http://BrightHealthPlan.com), or call (844) 706-9348.

Questions? We're here to help. Call your agent or call us at (844) 706-9348.



# Pharmacy Network



65K

**national  
pharmacy  
locations**



839

**Colorado  
pharmacy  
locations**



## Where can I fill my prescriptions?

Our extensive network of 839 local pharmacies and major retail outlets make it easy for you to fill your prescriptions in places you already shop. And whether you're traveling for business or hitting the open road on a family vacation, you have access to over 65,000 convenient pharmacy locations in the national CVS Caremark network. Or, you can order prescriptions online and have them mailed directly to your doorstep.

### CONVENIENT COLORADO PHARMACIES:

City Market Pharmacy	King Soopers Pharmacy	Walgreens
Costco Pharmacy	Rite Aid	Walmart Pharmacy
CVS Pharmacy	Safeway Pharmacy	
Genoa-Qol Healthcare	Sam's Club Pharmacy	

\*Network and figures are approximate and subject to change.



### Visit [BrightHealthPlan.com](https://BrightHealthPlan.com)

For a full list of Colorado pharmacy locations within the CVS Caremark network.

# Bright Health Secure

At Bright Health, we want to put your mind at ease. That's why we created Bright Health Secure, a Supplemental insurance plan. If you already have a major medical plan, but want extra protection, Bright Secure may be a great option for you.

## What's covered?

- ✓ Hospital out-of-pocket expenses, including pregnancy-related hospital events.
- ✓ Accident-related expenses like the emergency rooms, Urgent Care and doctor's visits.
- ✓ Outpatient services like X-rays, MRIs, and outpatient surgery.

## Ready to Enroll?

Bright Health Secure is available year-round. Call us at (844) 706-9348.

This plan is underwritten, so you may not qualify for coverage. Our accident benefits are available from day 1, but there are waiting periods for illness and pregnancy. Talk to your broker to be sure this product is right for you.

## Same premium, better benefits each year.

We make your money go further the longer you keep the policy. Bright Health Secure benefits increase year over year to keep up with inflation, and your premium stays the same.

## You can skip the paperwork.

We'll take care of everything, including submitting your claims when in-network.

Questions? We're here to help. Call your agent or call us at (844) 706-9348.



# What's next?

After enrolling in a Bright Health plan, we'll keep you in the loop on your application process.

## What you can expect next:

- 1 ID Card**  
You'll get a Bright Health Member ID card in the mail.

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- 2 Welcome Packet**  
You'll receive a welcome packet in the mail. The welcome packet will include a magnet with important contact information. Hang it on your fridge as a handy reminder that we're always here to help.

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- 3 Email**  
We'll email you with more information on how to earn rewards, find a doctor, make payments, and more.

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- 4 Care Team**  
If you have any questions along the way, call Bright Health.

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- 5 Breathe Easy**  
Bright Health has you covered.

# We're always here to help. Call (844) 706-9348.

