Join. Save. Be happy.

**bright**<sup>M</sup>

Colorado Health Neighborhoods 📥 Centura Health.

# Get ready to save. 2019 Individual & Family Plans



ALL100-IFP-BRO-2834 BRO BRKCO



Colorado Health Neighborhoods Centura Health.

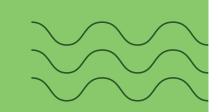


# Plans that give you a whole lot more.

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.





#### What's inside?

- **04** Welcome
- **05** Network & Services Provider Network DispatchHealth
- •• Member Resources Connected Care
  - Ways to Save Subsidies and Tax Credits Bright Rewards
- **O8** Benefit Plans Traditional Plans HSA Plans Bright Perks

07

- 14 Pediatric Dental & Vision
- 16 Pharmacy Network
- 17 Bright Health Secure
- **18** What's next?

### 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 ho	spitals & urgent re centers
600	clinics
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:



#### REQUEST CARE

Use the DispatchHealth mobile app, website, or call directly.



EXPLAIN YOUR SYMPTOMS Clinical support will call to talk about what's wrong so you get the right care.

Download the Mobile App, visit 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.

#### 1,200 primary care providers 99% accepting new patients



#### 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.



### **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.

oC	)0
$\mathcal{A}$	$\Delta$

#### **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.

### **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.

#### **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.

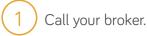
### Ways to Save

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 subsides and the average subsidy was \$505.

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

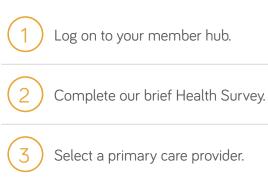


2 Call us at (844) 706-9348.

#### Start earning cash with Bright 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.

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



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





Visit

connectforhealthco.com

#### **REWARDS**



## **Traditional Plans**

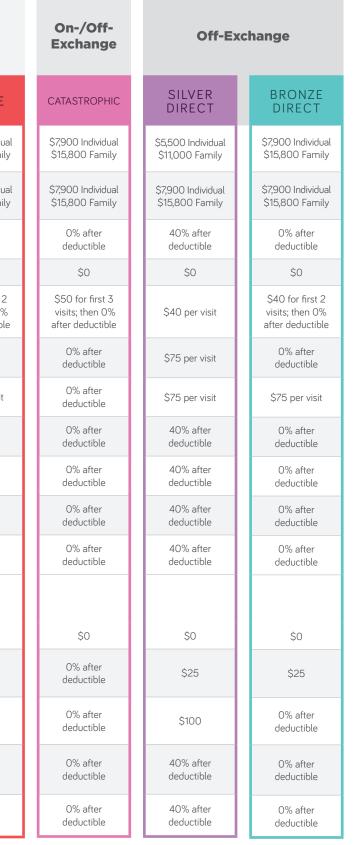
Traditional plans offer lower out-of-pocket costs each time you need care.



Benefits*	GOLD	SILVER	BRONZE
Deductible	\$2,500 Individual \$5,000 Family	\$4,500 Individual \$9,000 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
Coinsurance	20% after deductible	0% after deductible	
Preventive Care	\$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
Specialist Care	\$40 per visit	\$75 per visit	0% after deductible
Urgent Care	\$75 per visit	\$75 per visit	\$75 per visit
Emergency Room	\$600 per visit	\$750 per visit	0% after deductible
Lab/X-Ray	20% after deductible	40% after deductible	0% after deductible
Inpatient Hospital	20% after deductible	40% after deductible	0% after deductible
Outpatient Hospital	20% after deductible	40% after deductible	0% after deductible
Retail Prescriptions			
Tier 1: Preventive	\$0	\$0	\$0
Tier 2: Generics	\$10	\$25	\$40
Tier 3: Preferred Brands	\$50	\$80	\$200
Tier 4: Non-preferred Brands	\$100	\$180	\$400
Tier 5: Specialty	\$650	\$650	\$650

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

**On-Exchange** 



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

### **Health Savings Account (HSA) Plans**

	<b>On-Exchange</b>		Off-Exchange
Benefits*	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	efits* blacks bl	0% after deductible	20% after deductible
Retail Prescriptions Tier 1: Preventive	\$0	\$0	\$0
Tier 2: Generics (Retail Perscriptions)	\$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 \$O 0% after deductible 0% after deductible

0% after deductible

\$0

0% after deductible

0% after deductible

0% after deductible

0% after deductible



?

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.



#### **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

**Post Inpatient** 

Get meals delivered to your

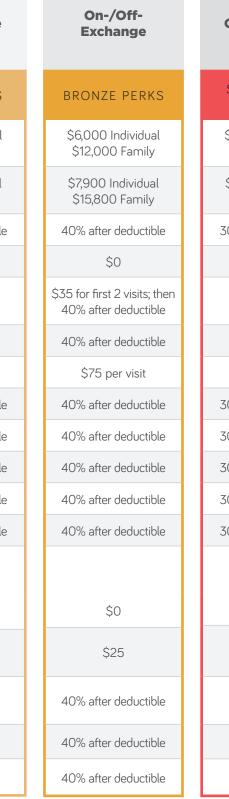
home after you've had a surgery.

**Surgery Meal Delivery** 

#### **On-Exchange**

Benefits*	SILVER PERKS
Deductible	\$3,200 Individual \$6,400 Family
Out-of-pocket Maximum	\$7,900 Individual \$15,800 Family
Coinsurance	30% after deductible
Preventive Care	\$0
Primary Care	\$30 per visit
Specialist Care	\$75 per visit
Urgent Care	\$75 per visit
Emergency Room	30% after deductible
Emergency Care (Transport)	30% after deductible
Lab/X-Ray	30% after deductible
Inpatient Hospital	30% after deductible
Outpatient Hospital	30% after deductible
Retail Prescriptions Tier 1: Preventive	\$0
Tier 2: Generics	\$15
Tier 3: Preferred Brands	\$80
Tier 4: Non-preferred Brands	\$180
Tier 5: Specialty	\$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.



**Off-Exchange** 

### SILVER PERKS DIRECT

\$3,500 Individual \$7,000 Family

\$7,900 Individual \$15,800 Family

30% after deductible

\$O

\$30 per visit

\$75 per visit

\$75 per visit

30% after deductible

\$0

\$15

\$80

\$180

\$650

### **Pediatric Dental** & Vision

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

#### What's covered for pediatric dental?







Extraction

surgery



Diagnostic and preventive procedures

14

Basic restorative services

Endodontics



Medically necessary prosthodontics\*



orthodontia and





#### **Health Savings Account (HSA) Plans**

		SILVER PERKS	SILVER DIRECT HSA	BRONZE HSA	BRONZE DIRECT HSA
6	Pediatric Dental	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			
Pediatric Dental	2 cleanings per year; first dollar coverage with Delta Dental PPO network			
Pediatric Vision	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, or call (844) 706-9348.

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

	BRONZE	ONZE CATASTR		SILVER DIRECT	BRONZE DIRECT	
	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	
	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	

#### BRONZE PERKS

2 cleanings per year; first dollar coverage with Delta Dental PPO network

Annual Eye Exam; One pair of glasses per calendar year

#### SILVER PERKS DIRECT

2 cleanings per year; first dollar coverage with Delta Dental PPO network

Annual Eye Exam; One pair of glasses per calendar year

### **Pharmacy Network**



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

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



#### Visit 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.

### 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.

#### **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.



### 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:



ID Card

You'll get a Bright Health Member ID card in the mail.



#### **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.



#### Email

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



#### Care Team

If you have any questions along the way, call Bright Health.



#### Breathe Easy

Bright Health has you covered.

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

