

## 2016 High Deductible Health Plan Designs

Summary of Covered Benefits	Denver Health HDHP		Kaiser HDHP		United Healthcare HDHP	
	HighPoint In-Network	Cofinity Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Covered Providers</b>	Denver Health and Hospital Authority, University of Colorado Hospital and Children's Hospital Colorado providers and facilities. Columbine Network for Chiropractic	Cofinity network providers and facilities. Columbine network for Chiropractic.	Kaiser Network Providers and Hospitals	NA	Same broad network as the 2015 UHC HMO plan	
<b>Plan Year Deductible Individual/Family</b>	\$1,350/\$2700	\$2,700/\$5400	\$1,350/\$2,700	Not Covered	\$1,350/\$2,700	\$3,000/\$6,000
<b>Out-of-Pocket maximum</b> Includes deductible, coinsurance, and copays Individual/Family	\$2,700/\$5,400	\$2,700/\$5,400	\$2,700/\$5,400	Not Covered	\$2,700/\$5,400	\$6,000/\$12,000
<b>Lifetime Maximum</b>	None	None	None	NA	None	None
<b>Preventive Care</b>	Plan pays 100%	Plan Pays 100%	Plan Pays 100%	Not Covered	Plan Pays 100%	Plan Pays 100%
<b>Prenatal Care, Delivery, Inpatient Baby Care</b>	Plan pays 90% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Not Covered	Plan Pays 80% after the deductible	Plan pays 50% after deductible
<b>Physician Services</b> Primary Care Specialist Urgent Care	Plan pays 90% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Not Covered	Plan pays 80% after deductible	50% after deductible
<b>Lab/X-Ray</b> Diagnostic Lab/X-Ray High-Tech Services MRI, CT, PET	Plan pays 90% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Not Covered	Plan pays 80% after deductible	50% after deductible

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<b>Hospital Services</b> Inpatient Outpatient	Plan pays 90% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Not Covered	Plan pays 80% after deductible	Plan pays 50% after deductible
<b>Emergency Room</b>	Plan pays 90% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Covered but only in the case of an actual emergency	80% after deductible	50% after deductible
<b>Prescription Drugs</b> (30- day supply) Generic Preferred Brand Non-preferred Brand	Denver Health Pharmacy Deductible, then: * \$10 copay \$15 copay \$30 copay Non Denver Health Pharmacy \$20 copay \$40 copay \$60 copay	Deductible, then: \$20 copay \$40 copay \$60 copay	Deductible, then plan pays 80%	Not covered	Deductible, then: \$10 copay \$35 copay \$60 copay	Not covered
<b>Mail Order</b> (up to 90-day supply)	Denver Health Pharmacy \$20 copay \$30 copay \$60 copay Non Denver Health Pharmacy \$40 copay \$80 copay \$120 copay	Deductible, then: \$40 copay \$80 copay \$120 copay	Mail order drugs are covered at 80% after deductible. Certain drugs limited to a 30 day supply.	Not Covered	2x retail copay	Not covered
<b>Skilled Nursing Facility</b>	100% Covered. Maximum benefit us 100 days per calendar year.	Plan pays 80% after deductible for a maximum of 100 calendar days	Plan pays 80% up to 100 days per calendar year after deductible is met	Not Covered	Plan pays 80% after the deductible	50% after the deductible
<b>Hospice Care</b>	100% Covered	Plan pays 80% after deductible	Plan Pays 80% after deductible	Not Covered	Plan pays 80% after the deductible	50% after the deductible
<b>Home Health Care</b>	100% Covered for prescribed medically necessary skilled home health	Plan pays 80% after deductible	Plan pays 80% after deductible for prescribed medically	Not Covered	Plan pays 80% after the deductible	50% after the deductible

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	services.		necessary part-time home health services			
Durable Medical Equipment	Plan pays 90% after deductible. Maximum benefit us \$2000 per calendar year.		Plan pays 80% after deductible	Not Covered	Plan pays 80% after the deductible	50% after the deductible
Hearing Care	Adults: Medically necessary hearing aids prescribed by a DHMP medical care network provider are covered every 5 years in network. For adults over age 18 there is a \$1500 hearing aid maximum every 5 years. Children: Children under age 18 are covered at 100%, no maximum benefit applies. Cochlear implants are now covered for children under age 18. Applicable inpatient/outpatient surgery charges will apply.	Adults: Medically necessary hearing aids prescribed by a DHMP medical care network provider are covered every 5 years in network. For adults over age 18 there is a \$1500 hearing aid maximum every 5 years. Children: Children under age 18 are covered at 100%, no maximum benefit applies. Cochlear implants are now covered for children under age 18. Applicable inpatient/outpatient surgery charges will apply.	Plan pays 80% after deductible; hardware not covered. Hearing Aid coverage available to children under the age of 18; limitations apply.	Not Covered	Plan pays 80% after the deductible	50% after the deductible
Chiropractic Care	Plan pays 90% after deductible. Must be in the Columbine Chiropractic Network	Plan pays 80% after deductible. Must be in the Columbine Chiropractic Network	Not covered	Not Covered	Not Covered	Not Covered

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Vision Care	Not covered	Not Covered	Plan pays 80% after deductible; hardware is not covered	Not Covered	Plan pays 80% after deductible; hardware is not covered	Not Covered
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