



Caring for You and Yours

Individual and Family Member Guide

COLORADO 2026



Coverage for life's little moments.



WELCOME TO YOUR

Select Health Individual and Family ACA Plans Member Guide

This guide will give you the information you need to know to choose one of our plans.

If you have questions about your plans and benefits, call your agent, our Member Services team at **800-538-5038**, or visit **selecthealth.org/individual**.

Member Services hours:

Weekdays 7:00 a.m. to 8:00 p.m., Saturdays from 9:00 a.m. to 2:00 p.m.

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Meet Select Health

For over 40 years, Select Health has been committed to helping our members and communities live the healthiest lives possible. We're a Utah-based nonprofit company with offices in Utah, Idaho, Nevada, and Colorado. When you call us, you're talking to a real person, who is familiar with your community.

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Member Benefits and Resources

Virtual Care

Virtual visits with an in-network primary care provider, mental health provider, Intermountain Health virtual urgent care provider, and UHealth virtual urgent care provider are covered at no additional cost to you on most plans. Visit selecthealth.org/find-care/virtual-care to get started.

Select Health Account and Mobile App

Use your Select Health account online or with the mobile app to help you manage your plan details

- Download your ID cards
- See real time spending and medical and pharmacy claims in one location
- Search providers and facilities and assign primary care doctors
- Review tasks and take actions to manage your health
- Estimate costs for specific medical services or procedures
- Search for covered medications and pharmacies, compare drug prices, and enroll in cost saving programs
- Set preferences and get health and wellness reminders and notifications
- Chat with our Member Services team or send them a secure message with questions about your benefits

Get started at selecthealth.org/resources/online-tools.

Intermountain Health App

MyChart makes managing your healthcare journey simple with convenient tools like care reminders, visit summaries, and appointment scheduling. The app also includes new features like built-in telehealth visits, eCheck-in, and spot saving at select urgent care locations. Download the app in the App Store or Google Play.

UCHealth App

This app helps you take charge of your health. It is a safe and secure gateway to My Health Connection, allowing you to schedule or cancel appointments and renew or refill prescriptions at your UCHealth pharmacy, use your device for virtual visits with your provider, and message your provider. Download the app in the App Store or Google Play.

Medical Cost Estimator

Select Health's medical cost estimator provides personalized estimates based on your benefits for a doctor, hospital, or service. Log in to your Select Health account to get started.

Wellness Resources

Help manage your well-being with resources like:

- Preventive Care—typically at no cost
- Way to Wellness—one-year diabetes prevention program for adults who want to work with a registered dietitian to lose weight
- Quit for Life—tobacco cessation program
- Healthy Beginnings—prenatal support for a safe and healthy pregnancy
- Care Management—care coordination and support for chronic conditions

Visit selecthealth.org/wellness to learn more.

Member Discounts

Get discounts on things like LASIK surgery, gym memberships, hearing aids, cosmetic dermatology, eyewear, and more. Start browsing and saving at selecthealth.org/discounts.

Wellness Loyalty Rewards Program*

Earn up to \$240 per person or \$580 per family with gym membership and wellness activity rewards. Visit selecthealth.org/loyalty for details.

*Rewards received may be considered income and subject to tax.

Member Advocates

Member Advocates can help you find the right doctor, make an appointment, or learn more about a provider such as training and languages spoken. Call **800-515-2220** weekdays from 7:00 a.m. to 8:00 p.m. and Saturdays from 9:00 a.m. to 2:00 p.m.

Care Management

Care Managers are specially trained registered nurses who can help members manage long-term chronic diseases and provide support for recovery from surgeries and short-term illnesses. Visit selecthealth.org/wellness/care-management.

Preventive Care

Preventive care is covered 100% on most Select Health plans, meaning you'll pay \$0 out of pocket. See our lists of covered preventive care services at selecthealth.org/wellness/preventive-care.

Pharmacy Resources

Pharmacy resources include drug lookup, Home Delivery and Specialty Pharmacy, Mark Cuban Cost Plus Drug Company, Amazon Pharmacy, and Rx Savings Solutions®. Visit selecthealth.org/pharmacy or log in to your Select Health account to get started. See page 14 for more information.

Medical Network and Facilities

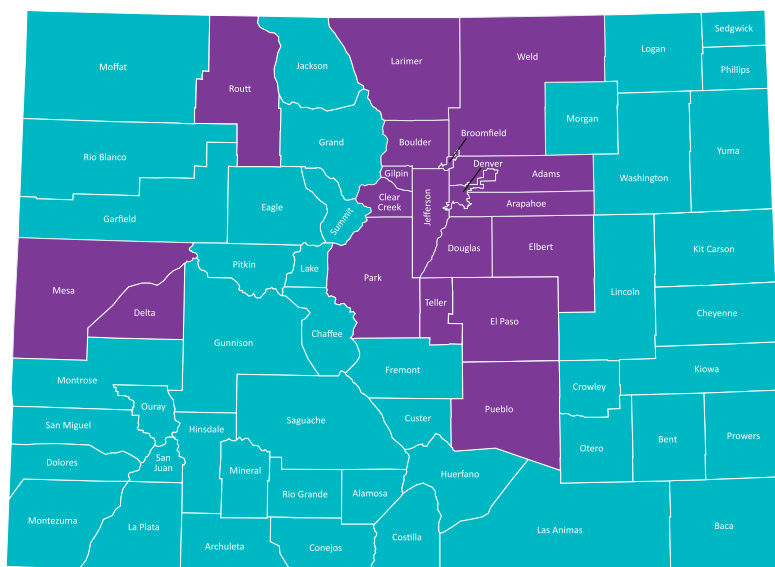


Choosing in-network providers and facilities is the best way to maximize your benefits and save you money. Scan to find a facility or provider in your area. Visit selecthealth.org/find-care-co.

V

Select Health Value

- Available to residents of Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Delta, Denver, Douglas, El Paso, Elbert, Gilpin, Jefferson, Larimer, Mesa, Park, Pueblo, Routt, Teller, and Weld counties.
- Provides access to more than 50 facilities and over 9,000 providers.
- Includes access to AdventHealth, Intermountain Health, Monument Health, and UCHealth.



Learn more at selecthealth.org/individual-family/colorado-aca-plans.





Select Health is pleased to offer health plans through Connect for Health Colorado. Learn more about Connect for Health Colorado and applying for financial help to lower monthly health insurance costs at **ConnectforHealthCO.com**. To verify your eligibility, visit the website or contact your agent.



Individual Plans and Benefits

Plan Name ►	Expanded Bronze \$6900 Medical Deductible ⁴	Expanded Bronze \$8500 Medical Deductible ⁴	Silver \$1500 Medical Deductible	Silver \$3400 Medical Deductible
Participating Networks	V	V	V	V
Deductible (Single / Family)	\$6,900 / \$13,800	\$8,500 / \$17,000	\$1,500 / \$3,000	\$3,400 / \$6,800
Maximum Out-of-Pocket (Single / Family)	\$10,600 / \$21,200	\$10,600 / \$21,200	\$10,150 / \$20,300	\$10,000 / \$20,000
Virtual Visits²	\$0	\$0	\$0	\$0
PCP / Behavioral Health Office Visits	\$35	\$35	\$35	\$35
Specialist Care Provider (SCP)	\$90 after Deductible	50% after Deductible	\$85	\$65
Urgent Care Services	\$65	\$75	\$45	\$60
Inpatient Hospitalization (Facility)	40% after Deductible	50% after Deductible	\$3,150 per day (up to 3-day max) after Deductible	40% after Deductible
Outpatient Hospital Services (Facility)	40% after Deductible	50% after Deductible	50% after Deductible	40% after Deductible
Minor Diagnostic³ (Lab)	\$50	50% after Deductible	\$15	\$15
Minor Diagnostic³ (X-ray)	5% after Deductible	50% after Deductible	50% after Deductible	40% after Deductible
Emergency Room	40% after Deductible	50% after Deductible	\$1,800	\$750 after Deductible
Rx Deductible	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$6,000	\$1,500 / \$4,500
Tier 1 Drugs	\$0	\$0	\$0	\$0
Tier 2 Drugs	\$15	\$15	\$15	\$15
Tier 3 Drugs	\$40	\$30	\$25	\$25
Tier 4 Drugs	\$55 after Rx Deductible	45% after Rx Deductible	\$125 after Rx Deductible	25% after Rx Deductible
Tier 5 Drugs	50% after Rx Deductible	50% after Rx Deductible	50% after Rx Deductible	50% after Rx Deductible
Tier 6 Drugs	50% after Rx Deductible	50% after Rx Deductible	50% after Rx Deductible	50% after Rx Deductible

1. When two or more are enrolled on an HDHP, only the family deductible applies and no single person in a family will pay more than the single embedded out-of-pocket maximum.
2. Virtual visits with an in-network primary care provider, mental health provider, Intermountain Health virtual urgent care providers, and UHealth virtual urgent care providers are covered at no additional cost to you on most plans.
3. Some minor diagnostic services may be covered as part of the office visit cost share. Minor diagnostics include X-rays and diagnostic imaging as well as laboratory outpatient and professional services.
4. Members on an on-exchange Bronze plan or High Deductible Health Plan (HDHP) are eligible to open and contribute to a Health Savings Account (HSA). Excludes off-exchange only plans.

Preauthorization is required for certain services, and visit limits may apply. This chart is not a complete list of benefits. If you have questions, visit selecthealth.org or call Member Services at 800-538-5038.

Your contract is the final authority on your plan's benefits and coverage. If there are differences between the contract, the Summary of Benefits and Coverage (SBC), or other materials, the contract will apply.

Savings
and Perks



Ready to Shop?

Contact your agent, visit selecthealth.org/shop, or call **855-442-0220**.

Silver \$3750 Medical Deductible HSAQ-X ¹	Silver \$5100 Medical Deductible Rx Copay	Gold \$0 Medical Deductible	Gold \$1500 Medical Deductible	Gold \$2200 Medical Deductible HSAQ ¹
V	V	V	V	V
\$3,750 / \$7,500	\$5,100 / \$10,200	\$0 / \$0	\$1,500 / \$3,000	\$2,200 / \$4,400
\$8,500 / \$17,000	\$9,600 / \$19,200	\$10,200 / \$20,400	\$9,000 / \$18,000	\$8,500 / \$17,000
\$0 after Deductible	\$0	\$0	\$0	\$0 after Deductible
\$0 after Deductible	\$10	\$20	\$15	\$0 after Deductible
\$0 after Deductible	\$50	\$90	\$50	\$0 after Deductible
\$0 after Deductible	\$60	\$70	\$40	\$0 after Deductible
25% after Deductible	40% after Deductible	30%	25% after Deductible	15% after Deductible
25% after Deductible	40% after Deductible	30%	25% after Deductible	15% after Deductible
\$0 after Deductible	\$20	\$15	\$0	\$0 after Deductible
5% after Deductible	40% after Deductible	10%	5% after Deductible	5% after Deductible
25% after Deductible	40% after Deductible	30%	25% after Deductible	15% after Deductible
Combined with Medical	Combined with Medical	\$1,200 / \$3,600	\$600 / \$1,800	Combined with Medical
\$0	\$0	\$0	\$0	\$0
\$0 after Deductible	\$10	\$10	\$10	\$0 after Deductible
\$0 after Deductible	\$25	\$25	\$25	\$0 after Deductible
15% after Deductible	\$150	25% after Rx Deductible	25% after Rx Deductible	15% after Deductible
50% after Deductible	\$720	50% after Rx Deductible	50% after Rx Deductible	50% after Deductible
50% after Deductible	\$800	50% after Rx Deductible	50% after Rx Deductible	50% after Deductible

V Value Network

Colorado Option Individual Plans and Benefits

Plan Name ►	Select Health Colorado Option Bronze ³	Select Health Colorado Option Silver
Participating Networks	V	V
Deductible (Single / Family)	\$7,500 / \$15,000	\$4,400 / \$8,800
Maximum Out-of-Pocket (Single / Family)	\$10,000 / \$20,000	\$9,800 / \$19,600
Virtual Visits¹	\$0	\$0
Primary Care Provider (PCP) / Behavioral Health Office Visit	First 3 visits \$0, then Ded., then \$50	\$0, Unlimited
Specialist Care Provider (SCP)	50% after Deductible	\$90
Urgent Care Services	50% after Deductible	\$80
Inpatient Hospitalization (Facility)	50% after Deductible	40% after Deductible
Outpatient Hospital Services (Facility)	50% after Deductible	40% after Deductible
Minor Diagnostic² (Lab)	50% after Deductible	40% after Deductible
Minor Diagnostic² (X-ray)	50% after Deductible	40% after Deductible
Emergency Room	50% after Deductible	40% after Deductible
Rx Deductible (Single / Family)	Combined with Medical	Combined with Medical
Tier 1 Drugs	\$0	\$0
Tier 2 Drugs	\$30	\$20
Tier 3 Drugs	\$200	\$125
Tier 4 Drugs	\$350	\$300
Tier 5 Drugs	\$700	\$650

1. Virtual visits with an in-network primary care provider, mental health provider, Intermountain Health virtual urgent care providers, and UCHHealth virtual urgent care providers are covered at no additional cost to you on most plans.

2. Some minor diagnostic services may be covered as part of the office visit cost share. Minor diagnostics include X-rays and diagnostic imaging as well as laboratory outpatient and professional services.

3. Members on an on-exchange Bronze plan or High Deductible Health Plan (HDHP) are eligible to open and contribute to a Health Savings Account (HSA). Excludes off-exchange only plans.

Preauthorization is required for certain services, and visit limits may apply. This chart is not a complete list of benefits. If you have questions, visit selecthealth.org or call Member Services at 800-538-5038.

Your contract is the final authority on your plan's benefits and coverage. If there are differences between the contract, the Summary of Benefits and Coverage (SBC), or other materials, the contract will apply.

Savings
and Perks



Ready to Shop?

Contact your agent, visit selecthealth.org/shop, or call 855-442-0220.

Select Health Colorado Option Gold



\$2,050 / \$4,100

\$9,600 / \$19,200

\$0

\$0 Unlimited

\$55

\$50

30% after Deductible

30% after Deductible

30% after Deductible

30% after Deductible

30% after Deductible

Combined with Medical

\$0

\$10

\$50

\$200

\$600



Value Network



Select
Health

Your Care Options

Scheduled Care



PRIMARY CARE PROVIDER

A Primary Care Provider (PCP) sees patients for common medical problems, performs routine exams, and helps prevent or treat illness. You can trust a PCP to know your health history, be your partner in preventive care, and help you search for specialists when you need them.

SPECIALTY CARE PROVIDER

We've partnered with specialty providers to ensure you have access to high-quality care when you need it.

LOCAL CLINICS

All plans include access to AdventHealth, Intermountain Health, Monument Health, and UCHealth community clinics so you never have to go far to get care.

Immediate Care



URGENT CARE

For urgent care within your service area, go to an in-network facility. For emergencies, call **911** or go to the nearest hospital.

HOSPITALS

Access to AdventHealth, Intermountain Health, Monument Health, and UCHealth hospitals means you get high-quality hospital care at the lowest possible cost.

Visit selecthealth.org/find-care-co to find in-network providers and facilities near you.



Virtual Care



VIRTUAL CARE

Intermountain Health virtual care services

Use virtual care services for face-to-face video visits for urgent care, primary care, behavioral health, and specialties like physical therapy and lactation support. Visit intermountainhealthcare.org/services/virtual-care for more information.

UCHealth virtual care services

Use Video Appointment Care for face-to-face video visits for virtual urgent care, primary care, and specialties like orthopedics and women's care. Visit uchealth.org for more information.

NURSE LINE

Not sure where to start? Try our free, 24/7 Nurse Line to get advice on how and where to get care. Call **800-624-3394**.

YOUR PROVIDER

You can also schedule a virtual visit directly with your in-network provider. Contact your provider to learn about virtual visit options and to schedule a visit using their preferred platform.

Urgent and Emergency Out-of-Area Care



OUTSIDE UTAH, IDAHO, NEVADA, OR COLORADO

In-network benefits apply when you receive services for urgent or emergency conditions, no matter where you are. If you need urgent or emergency care, visit the nearest doctor or hospital, or use the UnitedHealthcare Options PPO network.

To find a UnitedHealthcare Options PPO network provider or facility, call Member Services at **800-538-5038** or visit selecthealth.org/find-care#uhc.

Present your ID card when you visit a UnitedHealthcare Options PPO network provider or facility. The logos on the back of the card give you network access.

OUTSIDE OF THE COUNTRY

If you are traveling outside the U.S. and need urgent or emergency care, visit the nearest doctor or hospital. You may need to pay for the treatment at the time of service. If you do, keep your receipt and submit it with a Claim Reimbursement Form, which can be found on selecthealth.org/forms.

Not everyone wants to receive care the same way. You choose how to manage your health at selecthealth.org/find-care.



Select Health Pharmacy Benefits

Prescription Drugs

COLORADO PLANS

RxCore is a closed six-tier formulary (covered drug list), providing appropriate pharmacy coverage of generic and select brand name drugs. Preferred generic drugs and a limited number of preferred brand-name drugs are covered at the lowest copay/coinsurance available for generics and brands respectively. Some drugs will be covered at higher tiers based on their cost regardless of whether they are brand or generic. See the table below.

TIER 1	Preventive
TIER 2	Lowest cost (preferred generic drugs and some brand-name drugs)
TIER 3	Low cost (non-preferred generics and some brand-name drugs)
TIER 4	Medium cost (preferred brand and some generic drugs)
TIER 5	High cost (non-preferred brand and some generic drugs)
TIER 6	Highest cost (specialty brand-name and generic drugs)

COLORADO OPTION PLANS

RxCore is a closed five-tier formulary (covered drug list), providing appropriate pharmacy coverage of generic and select brand name drugs. Preferred generic drugs and a limited number of preferred brand-name drugs are covered at the lowest copay/coinsurance available for generics and brands respectively. Some drugs will be covered at higher tiers based on their cost regardless of whether they are brand or generic. See the table below.

TIER 1	Preventive
TIER 2	Low cost (non-preferred generics and some brand-name drugs)
TIER 3	Medium cost (preferred brand and some generic drugs)
TIER 4	High cost (non-preferred brand and some generic drugs)
TIER 5	Highest cost (specialty brand-name and generic drugs)



**Select
Health**



We've got your prescriptions covered with Home Delivery, specialty pharmacy, and more. Visit selecthealth.org/pharmacy to get started.

Prescription Drug List (PDL)

To find your medication, its tier, cost, and any special requirements, use the search function at selecthealth.org/pharmacy.

Special Requirements

Some drugs require step therapy or preauthorization before they will be covered by your plan.

Step Therapy

If a drug requires step therapy, your doctor must first prescribe an alternative drug. These are generally more cost-effective and do not compromise clinical quality. Step therapy may be waived for medical necessity.

Preauthorization

This means that your doctor must contact us for approval before your drug will be covered.

Home Delivery

Intermountain Home Delivery Pharmacy is a great option for people with long-term prescription needs and those who order 90-day prescriptions. This program may also help you save on copays and other prescription fees (certain restrictions apply). Call **855-779-3960** for assistance or visit selecthealth.org/pharmacy/resources/home-delivery-specialty-pharmacy.

Specialty Pharmacy

If you take specialty medications, use a specialty pharmacy for quality service at a lower cost. Learn more by calling Intermountain Health at **877-284-1114** or UHealth at **720-848-1432**.

Your Neighborhood Pharmacy

Your plan includes a large network of local and national pharmacies. To see a full list, visit selecthealth.org/pharmacy.

UHealth has retail pharmacy locations across Colorado, conveniently located near in-network hospitals and clinics, and seamlessly connected to your care team across the UHealth system. You can also get secure prescription delivery right to your door from all UHealth pharmacy locations, at no additional cost.

Rx Savings Solutions®

You can access more than 55,000 pharmacies, including most major national chains, with an average annual savings of \$455. Visit rxsavingsolutions.com to learn more

Mark Cuban Cost Plus Drugs

You have access to more than 2,000 prescription products at potentially lower prices than traditional pharmacy locations. Visit costplusdrugs.com to learn more.

Amazon Pharmacy

You have in-network benefits for covered medications at the Amazon Pharmacy. They deliver your medication right to your door with status updates along the way. Visit pharmacy.amazon.com to get started.

Pharmacy Tools

Log in to selecthealth.org to access pharmacy tools like:

- Drug coverage information
- Rx claims
- Comparable drug prices
- A list of in-network pharmacies
- Information on drug interactions

General Information

Our Plans

Our plans are designed to provide coverage for hospital, medical, preventive care, and surgical expenses incurred as a result of a covered accident or illness. Coverage is provided through in-network providers for daily hospital room and board, miscellaneous hospital services, anesthesia services, in-hospital medical services, and outpatient care. Coverage is subject to any deductible, copay provisions, or other limitations that may be set forth in your contract.

Eligibility

You and your dependents may apply for coverage if you are a resident of Colorado and not eligible for Medicare. Eligible dependents include the subscriber's legal spouse, children younger than age 26, eligible disabled children older than age 26, and children who are under court-ordered legal guardianship until legal guardianship ends. See contract for more details.

Termination

Based on your contract, health coverage may be terminated for the following reasons:

- Nonpayment of premiums
- Fraud or intentional misrepresentation of material fact
- Residing or working outside of our service area

Excluded Services

For a list of excluded services, see your member materials or visit selecthealth.org/disclaimers/member-rights-responsibilities.

Excess Charges

There are charges from providers and facilities that exceed the Select Health allowed amount for covered services. Unless protections against balance billing apply under state or federal law, when you use an out-of-network provider or facility for urgent care, you may be responsible for any incurred excess charges. These charges do not apply to your out-of-pocket maximum.

Appeals/Utilization Management (UM)

For information about what requires preauthorization, our Care Management programs, or filing an appeal, see your member materials or visit our Member Resources page at selecthealth.org/disclaimers/member-rights-responsibilities.

Protecting Your Privacy

To learn more about our privacy policies and security measures, or to view our complete Notice of Privacy Practices, visit selecthealth.org/disclaimers/notice-of-privacy.

Contract and Summary of Benefits and Coverage (SBC)

Your contract is the legally binding and controlling document for your health plan's benefits, coverage, and limitations. Your SBC provides a brief overview of your benefits and coverage examples. In the event of any inconsistency or conflict between these documents or between the contract and other plan-related materials, the terms of the contract shall supersede and govern.



Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

This information is available for free in other languages and alternate formats by contacting Select Health Medicare: **855-442-9900** (TTY: **711**) / Select Health: **800-538-5038**.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電

To see the full fair treatment notice, visit selecthealth.org/disclaimers/non-discrimination.



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Contact Us

Shop

selecthealth.org/shop

General Questions

MEMBER SERVICES

800-538-5038



Help Finding a Doctor

MEMBER ADVOCATES

800-515-2220

selecthealth.org/find-care-co

More Plan Information

INDIVIDUAL SALES

855-442-0220

selecthealth.org/individual

Information Quick Guide

Find Care	 FIND CARE selecthealth.org/find-care	 VIRTUAL CARE selecthealth.org/find-care/virtual-care
	 PROVIDER SEARCH selecthealth.org/find-care-co	 OUT-OF-AREA CARE selecthealth.org/find-care#uhc
Member Resources	 CARE MANAGEMENT selecthealth.org/wellness/care-management	 MEMBER ADVOCATES AND SUPPORT selecthealth.org/member-support
	 MEMBER DISCOUNTS selecthealth.org/discounts	 PREVENTIVE CARE selecthealth.org/wellness/preventive-care
	 PHARMACY RESOURCES selecthealth.org/pharmacy	 WELLNESS LOYALTY REWARDS selecthealth.org/loyalty
	 WELLNESS RESOURCES selecthealth.org/wellness	
Digital Tools	 MEDICAL COST ESTIMATOR https://fsssoconsumer.intermountainhealthcare.org/shmyhealthweb/dashboard	 MEMBER ACCOUNT selecthealth.org/resources/online-tools
	 SELECT HEALTH APP selecthealth.org/resources/online-tools	

