KAISER PERMANENTE<sub>®</sub>: CO \$3,200 Deductible Plan with HSA

Coverage for: Individual / Family | Plan Type: HDHP

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see www.kp.org/plandocuments or call 1-877-580-6125 (TTY: 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-877-580-6125 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$3,200 Individual / \$6,400 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care and services indicated in chart starting on page 2.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$5,500 Individual / \$11,000 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.  If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, health care this plan doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.kp.org/mercermarketplace">www.kp.org/mercermarketplace</a> or call 1-877-580-6125 (TTY: 711) for a list of <a href="plan">plan</a> <a href="providers">providers</a> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain specialists.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical		What You Will Pay		Limitations Exceptions & Other	
Event Services You May Need		Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	30% coinsurance	Not covered	None	
If you visit a health	Specialist visit	30% coinsurance	Not covered	None	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply.	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: 30% <u>coinsurance</u> Lab tests: 30% <u>coinsurance</u>	Not covered	None	
ii you iiave a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	Not covered	None	
If you need drugs to treat your illness or	Generic drugs	30% <u>coinsurance</u> (retail & mail order)	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Federally mandated over the counter items are covered with a prescription. No charge, deductible does not apply for contraceptives. Subject to formulary guidelines.	
condition  More information about prescription	Preferred brand drugs	30% <u>coinsurance</u> (retail & mail order)	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines.	
drug coverage is available at www.kp.org/formulary	Non-preferred drugs	30% <u>coinsurance</u> (retail & mail order)	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines, when approved through the exception process.	
	Specialty drugs	Applicable Generic, Preferred brand or Non-preferred brand cost shares may apply.	Not covered	Up to a 30-day supply (retail). Subject to formulary guidelines, when approved through the exception process.	
If you have	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	Not covered	None	
outpatient surgery	Physician/surgeon fees	30% coinsurance	Not covered	None	

Common Medical		What You Will Pay		Limitationa Evacationa & Other	
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Emergency room care	30% coinsurance	30% coinsurance	None	
If you need immediate medical	Emergency medical transportation	30% coinsurance	30% coinsurance	None	
attention	Urgent care	30% coinsurance	Not covered	Non-Plan providers covered when temporarily outside the service area: 30% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	Not covered	None	
1105pilai Slay	Physician/surgeon fees	30% coinsurance	Not covered	None	
If you need mental health, behavioral	Outpatient services	30% coinsurance	Not covered	None	
health, or substance abuse services	Inpatient services	30% coinsurance	Not covered	None	
le	Office visits	30% coinsurance	Not covered	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e.ultrasound.)	
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	Not covered	None	
	Childbirth/delivery facility services	30% coinsurance	Not covered	None	
	Home health care	30% coinsurance	Not covered	Limited to less than 8 hours / day and 28 hours / week. 120 visit limit / year.	
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: 30% coinsurance Inpatient: 30% coinsurance	Not covered	None	
	Habilitation services	30% coinsurance	Not covered	None	
	Skilled nursing care	30% coinsurance	Not covered	120-day limit / year.	
	<u>Durable medical equipment</u>	30% coinsurance	Not covered	Subject to <u>formulary</u> guidelines. Prosthetic arms and legs: 20% <u>coinsurance</u> .	
	Hospice services	30% coinsurance	Not covered	None	

Common Medical		What You Will Pay		Limitations Everytions 9 Other
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
16	Children's eye exam	Not covered	Not covered	None
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	None
dental of eye care	Children's dental check-up	Not covered	Not covered	None

## **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Children's glasses	Long-term care	Routine foot care		
Cosmetic surgery	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	Weight loss programs		
Dental care (Adult and child)	<ul> <li>Routine eye care (Adult and child)</li> </ul>			

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture ( 12 visit limit / year)
- Bariatric surgery
- Chiropractic care ( 30 visit limit / year)
- Hearing aids (Adults: \$1,000 limit / ear / 12 months; up to age 18)
- Infertility treatment
- Private-duty nursing (Inpatient)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health-Insurance">Health Insurance</a> Marketplace. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the ex<u>plan</u>ation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the agencies in the chart below.

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-855-249-5005 (TTY: 711) or www.kp.org/memberservices
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
Colorado Division of Insurance	303-894-7490 (instate, toll-free: 800-930-3745) or insurance@dora.state.co.us

## Does this <u>plan</u> provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

## Does this plan meet the Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

## **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-249-5005 (TTY: 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5005 (TTY: 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-249-5005 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5005 (TTY: 711).

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

## **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$3200
■ Specialist coinsurance	30%
■ Hospital (facility) coinsurance	30%
Other (blood work) coinsurance	30%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$3,200
Copayments	\$0
Coinsurance	\$2,300
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is**	\$5,560

# **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,200
■ Specialist coinsurance	30%
■ Hospital (facility) coinsurance	30%
Other (blood work) coinsurance	30%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$3,200
Copayments	\$0
Coinsurance	\$600
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$3,800

## **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,200
■ Specialist coinsurance	30%
■ Hospital (facility) coinsurance	30%
■ Other (x-ray) coinsurance	30%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$2,800	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,800	

## Colorado Supplement to the Summary of Benefits and Coverage Form

INSURANCE COMPANY NAME	COMPANY NAME  Kaiser Foundation Health Plan of Colorado		
NAME OF PLAN	CO \$3,200 Deductible Plan with HSA		
1. Type of Policy	Large Employer Group Policy		
2. Type of plan	Health maintenance organization (HMO)		
3. Areas of Colorado where plan is available.	Plan is available <b>only</b> in the following counties as determined by <b>zip code</b> :  Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Crowley, Custer, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Huerfano, Jefferson, Larimer, Las Animas, Lincoln, Morgan, Otero, Park, Pueblo, Teller, and Weld		
	KP Select Plan: Douglas, El Paso, Elbert, Fremont, Lincoln, Park, Pueblo and Teller		

## SUPPLEMENTAL INFORMATION REGARDING BENEFITS

**Important Note:** The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. It provides additional information meant to supplement the Summary of Benefits of Coverage you have received for this plan. This plan may exclude coverage for certain treatments, diagnoses, or services not specifically noted. Consult the actual policy to determine the exact terms and conditions of coverage.

	Description			
4. Annual Deductible Type	EMBEDDED DEDUCTIBLE			
	INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid. Claims will not be paid for any other individual until their individual deductible or the family deductible has been met.			
	FAMILY – The maximum amount that the family will pay for the year. The family deductible can be met by 2 more individuals.			
5. Out-of-Pocket Maximum	EMBEDDED OUT-OF-POCKET			
	INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid at 100%. Claims will not be paid at 100% for any other individual until their individual out-of-pocket or the family out-of-pocket has been met.			
	FAMILY – The maximum amount that the family will pay for the year. The family out-of-pocket can be met by 2 or more individuals.			

6. What is included in the In- Network Out-of-Pocket Maximum?	Deductibles, coinsurance and copayments.	
7. Is pediatric dental covered by this plan?	No, the plan does not include pediatric dental.	
8. What cancer screenings are covered?	Breast Cancer (clinical breast exam, mammogram, genetic testing for inherited susceptibility for breast cancer); Colon and Rectal Cancer (fecal occult blood test (FIT), flexible sigmoidoscopy, barium enema, colonoscopy); Cervical Cancer (pap test); Prostate Cancer (digital rectal exam, serum prostatic specific antigen (PSA)	

#### **USING THE PLAN**

		IN-NETWORK	OUT-OF-NETWORK
9.	If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes, members may be responsible for any amounts over eligible Charges, except when Emergency Services are received in an Out-of-Plan Facility or from an Out-of-Plan Provider in a Plan Facility.
10.	Does the plan have a binding arbitration clause?	No	

**Questions:** Call **1-855-249-5005** (TTY **711**) or visit us at <u>www.kp.org</u>.

SPANISH (Español): Para obtener asistencia en Español, llame al 1-855-249-5005 (TTY 711).

This document is available for free in Spanish. Please contact our Member Services number at **303-338-3800** or toll free **1-800-632-9700** (TTY **711**). Este documento está disponible de forma gratuita en español. Si desea información adicional, por favor llame al número de nuestro Servicio a los Miembros al **303-338-3800** or toll free **1-800-632-9700**. (Los usuarios de la línea TTY deben llamar al **711**).

If you are not satisfied with the resolution of your complaint or grievance, contact:

Colorado Division of Insurance

Consumer Services, Life and Health Section 1560 Broadway, Suite 850, Denver, CO 80202

Call: 303-894-7490 (in-state, toll-free: 800-930-3745)

Email: dora\_insurance@state.co.us

#### NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Colorado (Kaiser Health Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no-cost aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - · Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no-cost language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call 1-800-632-9700 (TTY 711).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail at: Customer Experience Department, Attn: Kaiser Permanente Civil Rights Coordinator, 10350 E. Dakota Ave, Denver, CO 80247, or by phone at Member Services 1-800-632-9700 (TTY 711).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, (TTY 1-800-537-7697). Complaint forms are available at hhs.gov/ocr/office/file/index.html.

### **HELP IN YOUR LANGUAGE**

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-800-632-9700** (TTY **711**).

**አማርኛ (Amharic) ማስታወሻ:** የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-632-9700** (TTY **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-632-9700 (711 TTY). كلام العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم (Bassa) Dè qɛ nìà kɛ dyéqé gbo: O jǔ ké m ʾBàsɔʻò-wùqù-po-nyò jǔ ní, nìí, à wuqu kà kò qò po-poò bɛ́ìn m̀ gbo kpáa. Đá 1-800-632-9700 (TTY 711)

中文 (Chinese) 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 1-800-632-9700 (TTY 711)。 فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (711 TTY) 1-800-632-9700 تماس بگیرید.

**Français (French) ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-632-9700** (TTY **711**).

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-632-9700** (TTY **711**).

Igbo (Igbo) NRUBAMA: O buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi. Kpoo 1-800-632-9700 (TTY 711).

日本語 (Japanese) 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-632-9700 (TTY 711) まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-632-9700 (TTY 711) 번으로 전화해 주십시오.

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-632-9700 (TTY 711).

नेपाली (Nepali) ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । 1-800-632-9700 (TTY: 711) फोन गर्नुहोस् ।

**Afaan Oromoo (Oromo) XIYYEEFFANNAA:** Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa **1-800-632-9700** (TTY **711**).

**Русский (Russian) ВНИМАНИЕ:** если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-632-9700** (TTY **711**).

**Español (Spanish) ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-632-9700** (TTY **711**).

**Tagalog (Tagalog) PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-632-9700** (TTY **711**).

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-632-9700** (TTY **711**).

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-800-632-9700 (TTY 711).