Coverage for: Individual / Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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

https://kp.org/plandocuments or call 1-855-249-5005 (TTY: 711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-855-249-5005 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Not Applicable.	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 deductibles for specific services?	Yes. Pediatric Dental: \$50 Individual in network. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$7,500 Individual / \$15,000 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 and health care this plan doesn't cover, and services indicated in chart beginning 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">www.kp.org</a> or call 1-855-249-5005 (TTY: 711) for a list of	

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 Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Primary care visit to treat an injury or illness	\$25 / visit	Not covered	Virtual Care Services: No charge
If you visit a health care provider's	Specialist visit	\$60 / visit	Not covered	Virtual Care Services: No charge
office or clinic	Preventive care/ screening/ immunization	No charge	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)	40% coinsurance	Not covered	None
ii you ilave a test	Imaging (CT/PET scans, MRI's)	\$500 / test	Not covered	None
If you need drugs to		\$15 / <u>prescription</u> (retail); \$30 / <u>prescription</u> (mail-order)	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Prescription refills of ongoing maintenance medications must be filled at a Kaiser Permanente Pharmacy. Subject to formulary guidelines. Formulary preventive drugs and contraceptives in all tiers are no charge.
condition  More information about prescription	Preferred brand drugs	\$50 / <u>prescription</u> (retail); \$100 / <u>prescription</u> (mail-order)	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines.
www.kp.org/formulary	Non-preferred brand drugs	\$375 / prescription (retail); \$750 / prescription (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	\$625 / prescription (retail)	Not covered	Up to a 30-day supply (retail); Subject to formulary guidelines when approved through the exception process.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have	Facility fee (e.g., ambulatory surgery center)	Ambulatory surgical center: 30% coinsurance; Outpatient hospital: 40% coinsurance	Not covered	None
outpatient surgery	Physician/surgeon fees	Ambulatory surgical center: 30% coinsurance; Outpatient hospital: 40% coinsurance	Not covered	None
	Emergency room care	\$750 / visit	\$750 / visit	Emergency room <u>copayment</u> waived if admitted directly to the hospital as an inpatient.
If you need immediate medical attention	Emergency medical transportation	40% coinsurance	40% coinsurance	None
	Urgent care	\$75 / visit	\$75 / visit	Non-plan providers are not covered inside the service area.
If you have a	Facility fee (e.g., hospital room)	40% coinsurance	Not covered	None
hospital stay	Physician/surgeon fee	40% coinsurance	Not covered	None
If you need mental health, behavioral health, or substance	Outpatient services	\$25 / individual visit; \$12 / group visit.	Not covered	Annual Wellness Visit and Virtual Care Services: No charge
abuse services	Inpatient services	40% coinsurance	Not covered	None
If you are pregnant	Office visits	40% 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).
	Childbirth/delivery professional services	40% coinsurance	Not covered	None
	Childbirth/delivery facility services	40% coinsurance	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	No charge	Not covered	Less than 8 hours / day and 28 hours / week.
	Rehabilitation services	Outpatient: \$60 / visit; Inpatient: 40% coinsurance	Not covered	Outpatient: 20-visit limit / therapy / year (autism spectrum disorders are not subject to visit limit). Autism spectrum disorders: \$25 / visit. Virtual Care Services: No charge; Inpatient: 60-day limit / condition / year
If you need help recovering or have other special health needs	Habilitation services	\$60 / visit	Not covered	20-visit limit / therapy / year (autism spectrum disorders are not subject to visit limit). Autism spectrum disorders: \$25 / visit. Virtual Care Services: No charge.
	Skilled nursing care	40% coinsurance	Not covered	100-day limit / year
	Durable medical equipment	40% coinsurance	Not covered	Subject to formulary guidelines.
	Hospice service	No charge	Not covered	None
	Children's eye exam	\$25 / visit	Not covered	Limited to members up to the end of the year the member turns 19.
If your child needs dental or eye care	Children's glasses	50% coinsurance	Not covered	Limited to members up to the end of the year in which the member turns 19. One pair of frames and lenses or contact lenses / 24 months.
	Children's dental check-up	No charge for preventive care / diagnostic services after pediatric dental deductible. 50% coinsurance for basic/major services after pediatric dental deductible.	Not covered	Limited to members up to the end of the month the member turns 19; limited coverage for diagnostic and <u>preventive services</u> , minor restorative (fillings), simple extractions and crowns.

## **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.)

- Cosmetic SurgeryDental Care (Adult)Long-Term Care

- Non-Emergency Care when Traveling Outside the U.S.
- Routine Eye Care (Adult)

- Routine Foot Care
- Weight Loss Programs

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

Abortion
 Acupuncture (6-visit limit / year)
 Bariatric Surgery
 Chiropractic Care (20-visit limit / year)
 Hearing Aids (Up to age 18: 1 aid / ear / 60 months)
 Infertility Treatment
 Private-Duty Nursing

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 Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the agency 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 <u>www.kp.org/memberservices</u>
Colorado Division of Insurance	1-303-894-7490 in state, or 1-800-930-3745 out of state or <a href="www.colorado.gov/pacific/dora/division-insurance">www.colorado.gov/pacific/dora/division-insurance</a>

### Does this plan 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? Not Applicable.

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)

TRADITIONAL 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)

PENNSYLVANIA DUTCH (Deitsch): Fer Hilf griege in Deitsch, ruf 1-855-249-5005 (TTY: 711) uff

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

SAMOAN (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-855-249-5005 (TTY: 711)

CAROLINIAN (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-855-249-5005 (TTY: 711)

CHAMORRO (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 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:**

What isn't covered

Limits or exclusions

The total Peg would pay is



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 Bab (9 months of in-network pre-natal care delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
<ul> <li>■ The plan's overall deductible</li> <li>■ Specialist copayment</li> <li>■ Hospital (facility) coinsurance</li> <li>■ Other (blood work) coinsurance</li> <li>40%</li> </ul>		■ Specialist copayment \$60 ■ Hospital (facility) coinsurance 40%		<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other (x-ray) coinsurance</li> </ul>	\$0 \$60 40% 40%
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)		This EXAMPLE event includes services like:  Primary care physician office visits (including disease education)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose meter)		This EXAMPLE event includes services like:  Emergency room care (including medical supplies)  Diagnostic test (x-ray)  Durable medical equipment (crutches)  Rehabilitation services (physical therapy)	
Total Example Cost	\$12,700	<b>Total Example Cost</b>	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$0	Deductibles \$0		<u>Deductibles</u>	\$0
Copayments	\$10	Copayments \$1,100		Copayments	\$1,100
Coinsurance	\$4,900	Coinsurance	\$200	Coinsurance	\$600

The plan would be responsible for the other costs of these EXAMPLE covered services.

What isn't covered

\$60 Limits or exclusions

\$4,970 The total Joe would pay is

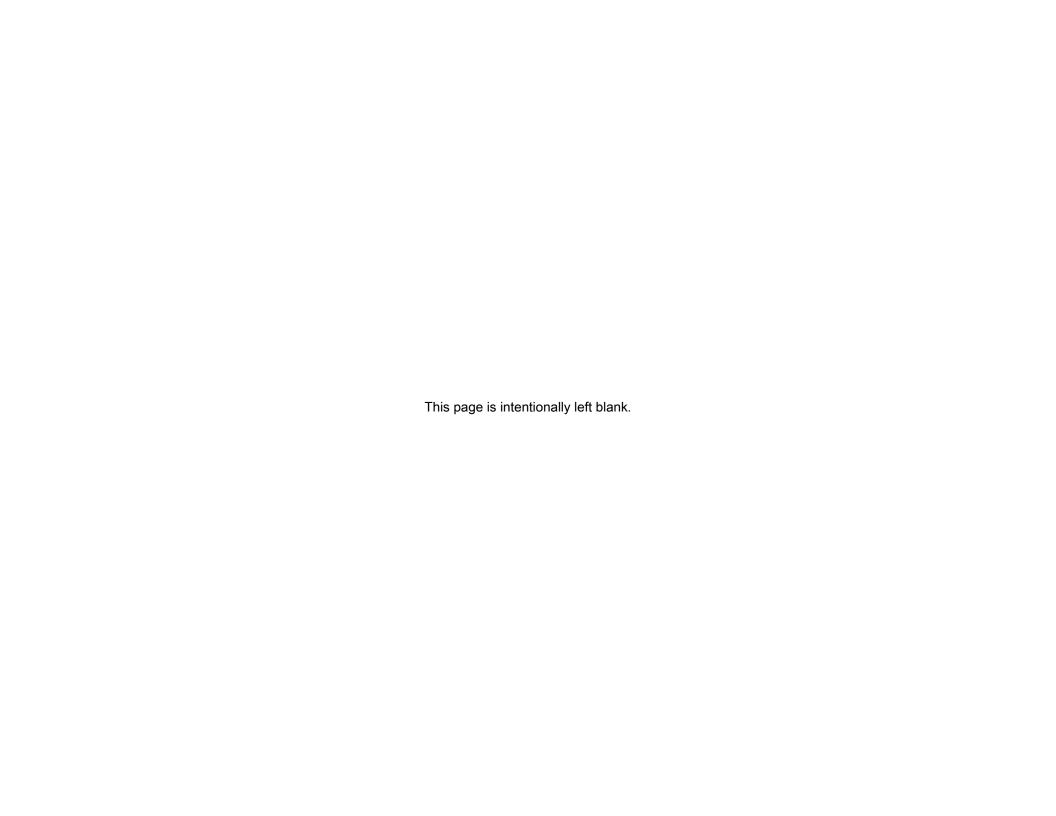
\$0

\$1,700

What isn't covered

\$0 Limits or exclusions

\$1,300 The total Mia would pay is



# Colorado Supplement to the Summary of Benefits and Coverage Form

INSURANCE COMPANY NAME	Kaiser Foundation Health Plan of Colorado	
NAME OF PLAN	KP CO Gold 0/25 RX Copay	
1. Type of Policy	Individual Policy	
2. Type of plan	Health maintenance organization (HMO)	
3. Areas of Colorado where plan is available.	Plan is available only in the following counties:  Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Fremont, Gilpin, Jefferson, Larimer, Park, Pueblo, and Weld	

## 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	Not applicable
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?	Coinsurance and copayments.  As specified in § 10-16-161, C.R.S., effective for all health benefit plans issued or renewed on or after January 1, 2025, all carriers shall include any amount paid by the covered person and/or by another person on behalf of the covered person for a prescription drug when calculating the covered person's overall contribution to an out-of-pocket maximum or cost-sharing requirement.
7. Is pediatric dental covered	Yes, pediatric dental is subject to a separate \$50 deductible.

by this plan?	
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 <a href="www.kp.org">www.kp.org</a>. 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 and state civil rights laws and does not discriminate, exclude people or treat them less favorably on the basis of race, color, national origin (including limited English proficiency and primary language), ancestry, age, disability, sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, gender expression, and sex stereotypes), religion, creed or marital status.

#### Kaiser Health Plan:

- Provides no-cost auxiliary 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, braille, and accessible electronic formats
- Provides 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, ancestry, age, disability, sex, (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, gender expression, and sex stereotypes), religion, creed, or marital status, 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.

This notice is available at https://healthy.kaiserpermanente.org/colorado/language-assistance/nondiscrimination-notice

### HELP IN YOUR LANGUAGE

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

العربية (Arabic) تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية بما في ذلك من وسائل المساعدة والخدمات المناسبة بالمجان. اتصل بالرقم (TTY 711).

**Bǎsóò Wùdù (Bassa) Mbi sog:** nia maa Ɓàsàa, njàl mbom a ka maa njàng ndol ni mbom mi tsoŋ ni soŋ, niŋ ma kénŋεn yɛ́, mbi ὲyɛm. Wo nàŋ 1-800-632-9700 (TTY 711)

中文 (Chinese) 注意事項:如果您說中文,您可獲得免費語言協助服務,包括適當的輔助器材和服務。致電 1-800-632-9700(TTY 711)。

فارسی (Farsi) توجه: اگر به زبان فارسی صحبت میکنید، «تسهیلات زبانی»، از جمله کمکها و خدمات پشتیبانی مناسب، به صورت رایگان در دسترستان است با 807-632-800-1 تماس بگیرید (TTY (تلفن متنی): 711).

**Français (French) ATTENTION:** si vous parlez français, des services d'assistance linguistique comprenant des aides et services auxiliaires appropriés, gratuits, sont à votre disposition. Appelez le **1-800-632-9700** (TTY **711**).

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistenz mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Rufen Sie **1-800-632-9700** an (TTY **711**).

**Igbo (Igbo) TINYE UCHE:** O buru na i na-asu Igbo, Oru enyemaka nke asusu gunyere udi enyemaka na oru kwesiri ekwesi, n'efu, di nye gi. Kpoo **1-800-632-9700** (TTY **711**).

**日本語 (Japanese) 注意:**日本語を話す場合、適切な補助機器やサービスを含む言語支援サービスが無料で提供されます。**1-800-632-9700** までお電話ください(TTY: **711**)。

한국어 (Korean) 주의: 한국어를 구사하실 경우, 필요한 보조 기기 및 서비스가 포함된 언어 지원 서비스가 무료로 제공됩니다. 1-800-632-9700로 전화해 주세요(TTY 711).

Naabeehó (Navajo) DÍÍ BAA AKÓ NÍNÍZIN: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', biniit'aa da beeso ndinish'aah t'aala'l bi'aa 'anashwo' doo biniit'aa, t'aadoo baahilinigoo bits'aadoo yeel, t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-632-9700 (TTY 711).

नेपाली (Nepali) ध्यान दिनुहोस्: यदि तपाइँ नेपाली बोल्नुहुन्छ भने, उपयुक्त सहायक सहायता र सेवाहरू सहित भाषा सहायता सेवाहरू, नि:शुल्क उपलब्ध छन्। फोन 1-800-632-9700 (TTY: 711).

**Afaan Oromoo (Oromo) XIYYEEFFANNOO:** Yoo Afaan Oromo dubbattu ta'e, Tajaajila gargaarsa afaanii, gargaarsota dabalataa fi tajaajiloota barbaachisoo kaffaltii irraa bilisa ta'an, isiniif ni jira. **1-800-632-9700** irratti bilbilaa (TTY **711**)

**Русский (Russian) ВНИМАНИЕ!** Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки, включая соответствующие вспомогательные средства и услуги. Позвоните по номеру **1-800-632-9700** (ТТҮ **711**).

**Español (Spanish) ATENCIÓN:** Si habla español, tiene a su disposición servicios de asistencia lingüística que incluyen ayudas y servicios auxiliares adecuados y gratuitos. Llame al **1-800-632-9700** (TTY **711**).

**Tagalog (Tagalog) PAALALA:** Kung nagsasalita ka ng Tagalog, available sa iyo ang serbisyo ng tulong sa wika kabilang ang mga naaangkop na karagdagang tulong at serbisyo, nang walang bayad. Tumawag sa **1-800-632-9700** (TTY **711**).

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu bạn nói tiếng Việt, bạn có thể sử dụng các dịch vụ hỗ trợ ngôn ngữ miễn phí, bao gồm các dịch vụ và phương tiện hỗ trợ phù hợp. Xin gọi **1-800-632-9700** (TTY **711**).

Yorùbá (Yoruba) ÀKÍYÈSÍ: Tí o bá ń sọ èdè Yorùbá, àwọn işệ ìrànlówó èdè tó fi kún àwọn ohun èlò ìrànlówó tó yẹ àti àwọn işệ láìsí ìdíyelé wà fún ọ. Pe 1-800-632-9700 (TTY 711).

