Care for all that is you



KAISER PERMANENTE®

buykp.org

Experience health care designed with you in mind

Care for ...

Routine checkups, complex treatments, and late-night questions

Building strength, reducing stress, and raising a family

New goals, old habits, and ongoing mental wellness

No matter what your priority is, ours is providing excellent care – for the you who's feeling great, the you who needs support, and every you in between.



Go where you feel like your best self

We can help you get to your healthy place – no matter where it is. Care at Kaiser Permanente feels easier and faster, with the help of connected caregivers, more ways to get care, and support for a healthy mind, body, and spirit. Welcome to care for all that is you.

Important open enrollment dates for 2024

- The open enrollment period for 2024 coverage runs from November 1, 2023, through January 15, 2024.
- You can change or apply for coverage through Kaiser Permanente, or we can help you apply through Connect for Health Colorado.
- For coverage that starts on January 1, 2024, we must receive your Application for health coverage no later than December 15, 2023.

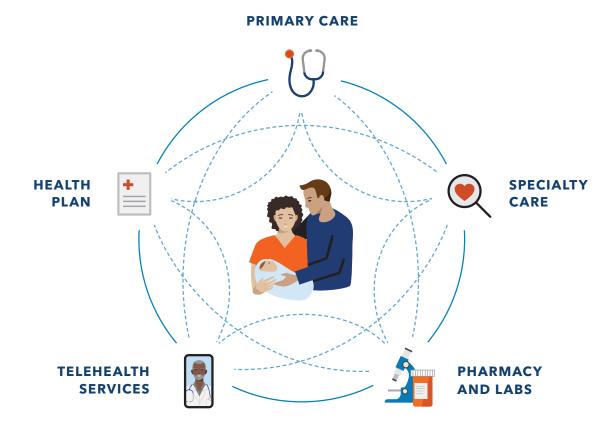
Enrolling during a special enrollment period

- Are you getting married, moving, or losing your health coverage? You can also enroll or change your coverage at other times throughout the year if you have a qualifying life event.
- Visit **kp.org/specialenrollment** for a list of qualifying life events and instructions.

Want to talk? We're here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what healthy extras are included. Call **1-800-494-5314** (TTY **711**).





Built to make your life easier

Combined care and coverage means your Kaiser Permanente doctors, hospitals, and health plan benefits are all connected and committed to providing you with exceptional care tailored to your needs.

It's easier access to specialists and the latest treatments.

It's predictable costs and less paperwork.

It's the care, when you need it.



Find out how we can help you stay healthy and keep doing what you love. **kp.org/allthatisyou**

Care that's **personalized**

For the you who deserves to be understood

Kaiser Permanente doctors have one priority: your health. Your electronic health record connects your care team with your health history, so your doctor can plan the care for your needs. They learn your lifestyle, risks, and goals to understand what matters most to you and be your health advocate.



Explore care that fits your life. kp.org/connectedtocare

We guide you through every step of your care









and referrals.



is available to

team 24/7.

you and your care





Your health record Your care team lets you know when to schedule checkups and tests.

Care that's convenient

For the you with a busy schedule

Visit **kp.org** or use our app to make a routine, same-day or next-day appointment in person, or talk to a clinician 24/7 by phone or video.¹ No matter how you connect, you'll talk with a medical professional who can see your health history and pick up where you left off.

Do more in one visit

Many of our Kaiser Permanente facilities have pharmacies and labs in the same building, so you can see your doctor, get your tests, and pick up your prescriptions all in one stop.

Your health at your fingertips

- Get 24/7 virtual care
- Email your care team with non-urgent questions
- View most lab results and doctor's notes
- Refill most prescriptions
- Check in for appointments
- Pay bills and view statements



See how the Kaiser Permanente app puts you in control. **kp.org/mobile**



Our mobile app won Fast Company's 2022 Design Company of the Year and the 2022 People's Voice Webby award for Health and Fitness Apps.

You're covered while traveling



If you're planning to travel, we can help you manage your vaccinations, refill prescriptions, and more. And once you're on the go, you're covered for emergency care anywhere in the world – even at non-Kaiser Permanente facilities.

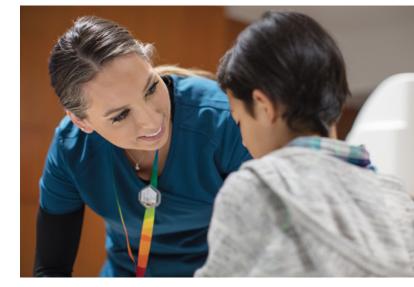
Care that's world class

For the you who expects the best

No matter your needs – mental health, maternity, cancer care, heart health, and beyond – you have access to doctors, cutting-edge technology, and evidence-based care.



Learn how our doctors and specialists work for you. **kp.org/specialtycare**



We're a national leader in screening rates and research, and we're among the top-rated health plans in every state we serve.^{2,3,4}

Kaiser Permanente members are:



33%

more likely to survive heart disease⁵

20%

less likely to experience premature death due to cancer⁶

Care that's all encompassing

For the you who wants to explore all your health options

Kaiser Permanente members can get help with depression, anxiety, addiction, and mental or emotional health – without a referral. You also have access to self-care apps to help your overall mental wellness.^{7,8}





Calm The number one app for sleep and meditation **Ginger** Text one-on-one with an emotional support coach anytime, anywhere⁹



myStrength Build a personalized plan to strengthen your emotional health



Find out more about mental health care. **kp.org/mentalhealth**

Resources for everyday wellness

Take advantage of classes, services, and programs to help you achieve your health and fitness goals.¹⁰

- Acupuncture, massage therapy, and chiropractic care
- Reduced rates on gym memberships
- Healthy lifestyle programs

- Wellness coaching
- Online fitness with the ClassPass app

Video counseling

Schedule one-on-one video counseling with an Amwell mental health therapist – no referral needed. You can get treatment and support for conditions like:^{11,12}

- Stress Depre
 - Depression
- Obsessive-compulsive disorder (OCD)
- Anxiety Bipolar disorder
- Post-traumatic stress disorder (PTSD)

Care that's dependable

For the you who wants a doctor you trust

Your health is a lifelong journey, and we want you to have a doctor to go the distance. We hire doctors and staff who often speak more than one language and deliver care that's sensitive to your culture, ethnicity, and lifestyle. And you can choose or change your doctor anytime.



From finding the right doctor to transitioning care, we'll help you with every step. **kp.org/newmember**

Dr. Weniger was relatable, kind, and thorough. By the end of my visit, I knew I made the right choice in Kaiser Permanente.

– Aimee, new member

One of Colorado's highest-rated health plans, we've been delivering high-quality, affordable care for more than 50 years.

- Kaiser Permanente named best health plan in America by Insure.com.¹³
- Kaiser Permanente was rated the highest-performing commercial plan in 43 effectiveness-of-care measures in 2022 by NCQA.¹⁴

Choosing your health plan

We offer a variety of plans to help fit your needs and budget. All of them offer the same quality care, but the way they split the costs is different.

Available plans

Kaiser Permanente offers plans with your choice of 3 provider networks designed to meet different needs and affordability.

- **KP CO plans** are available for individuals and families who would like a greater choice among affiliated providers and hospitals.
- KP Select CO plans¹⁵ offer an affordable option with a tailored network of affiliated providers and hospitals in the Denver/Boulder and Colorado Springs area. To learn more about the KP Select plans, visit kp.org/kpselect/co.
- Colorado Option plans are standardized plans designed by the State Division of Insurance (DOI). For more information on the Colorado Option plans, go to kp.org/co-option.

With all our plans, members can receive care, including virtual options, from primary care providers and specialists at any of the 30 Kaiser Permanente medical offices throughout the front range. The plans vary by participating affiliated providers,¹⁶ hospitals, and urgent and emergency care locations.¹⁷

The plans are available in different areas based on where you live.

Denver/ Boulder	Northern Colorado & Pueblo	Colorado Springs area
• KP CO • KP Select CO • Colorado Option	 KP CO Colorado Option 	• KP Select CO • Colorado Option

For information about doctors and locations in your area, go to **kp.org/doctors**.

Copay plans – gold

Copay plans are the simplest. You know in advance how much you'll pay for care like doctor visits and prescriptions. This amount is called your copay. Your monthly premium is higher, but you'll pay much less when you get care.

Deductible plans – gold, silver, bronze, and catastrophic

With a deductible plan, your monthly premium is lower, but you'll need to pay the full charges for most covered services until you reach a set amount, known as your deductible. Then you'll start paying less – a copay or coinsurance. Depending on your plan, some services, like office visits or prescriptions, may be available at a copay or coinsurance before you reach your deductible.

HSA-qualified high deductible health plans – silver and bronze

HSA-qualified deductible plans are deductible plans with a special feature. With this plan, you can set up a health savings account (HSA) to pay for health costs like copays, coinsurance, and deductible payments. And you won't pay federal taxes on the money in this account. You can use your HSA anytime to pay for care, including some services that may not be covered by your plan, such as eyeglasses or adult dental.¹⁸ And if you have money left in your HSA at the end of the year, it will roll over for you to use the next year.

Find a facility near you



Our goal is to make it as easy and convenient as possible for you to get the care you need when you need it. Please refer to the map below or visit **kp.org/facilities** to find the one nearest you.

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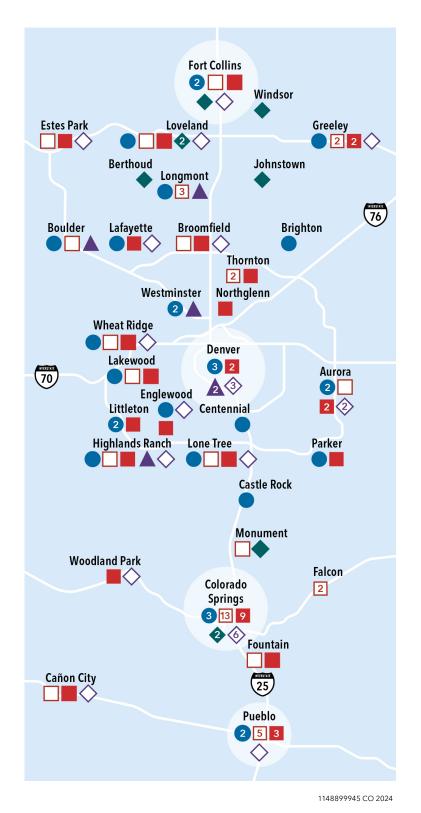
Colorado medical facilities

- **30** Kaiser Permanente medical offices
- **40** Urgent care facilities
- **35** Emergency care facilities
- **6** Behavioral health offices
- **9** Affiliated providers with extended hours
- 24 Affiliated hospital/inpatient care

Whether you visit a Kaiser Permanente facility or one of our affiliated providers,¹⁹ you can rest assured you'll get the high-quality care you need. That includes **1,300+** Kaiser Permanente doctors and **14,000+** affiliated plan providers along the Front Range – all screened to meet our rigorous care and safety standards. So you can choose the location and care team that's right for you.



For the most up-to-date list of providers, visit **kp.org/locations**.



Kaiser Permanente Medical Offices

Central

Aurora

Aurora Centrepoint 14701 E. Exposition Ave. Aurora, CO 80012

Smoky Hill 16290 E. Quincy Ave. Aurora, CO 80015

Boulder

Baseline

580 Mohawk Drive Boulder, CO 80303

Brighton

Brighton 859 S. 4th Ave. Brighton, CO 80601

Castle Rock

Castle Rock 4318 Trail Boss Drive Castle Rock, CO 80104

Centennial

Arapahoe 5555 E. Arapahoe Road Centennial, CO 80122

Denver

East Denver 10400 E. Alameda Ave. Denver, CO 80247

Franklin 2045 Franklin St. Denver, CO 80205

Skyline 1375 E. 20th Ave. Denver, CO 80205

Englewood

Englewood 2955 S. Broadway Englewood, CO 80113

Highlands Ranch

Highlands Ranch 9285 Hepburn St. Highlands Ranch, CO 80129

Lafayette

Rock Creek 280 Exempla Circle Lafayette, CO 80026

Lakewood

Lakewood 8383 W. Alameda Ave. Lakewood, CO 80226

Littleton

Ken Caryl 7600 Shaffer Parkway Littleton, CO 80127

Southwest 5257 S. Wadsworth Blvd. Littleton, CO 80123

Lone Tree

Lone Tree 10240 Park Meadows Drive Lone Tree, CO 80124

Longmont

Longmont 2345 Bent Way Longmont, CO 80503

Parker

Parker 10168 Parkglenn Way Parker, CO 80138

Westminster

Hidden Lake 7701 Sheridan Blvd. Westminster, CO 80003

Westminster 11245 Huron St. Westminster, CO 80234

Wheat Ridge

Wheat Ridge 4803 Ward Road Wheat Ridge, CO 80033

Northern

Fort Collins

Fort Collins 2950 E. Harmony Road, Suite 190 Fort Collins, CO 80528

Spring Creek

1136 Ē. Stuart St. Building 3, Suite 200 Fort Collins, CO 80525

Greeley

Greeley 2429 35th Ave. Greeley, CO 80634

Loveland

Loveland 4901 Thompson Parkway Loveland, CO 80534

Southern

Colorado Springs

Briargate

4105 Briargate Parkway, Suite 125 Colorado Springs, CO 80920

Parkside 215 Parkside Drive

Colorado Springs, CO 80910 Premier

3920 North Union Blvd. Colorado Springs, CO 80907

Pueblo

Acero 2625 W. Pueblo Blvd. Pueblo, CO 81004

Pueblo North

3670 Parker Blvd., Suite 200 Pueblo, CO 81008

Complete care to help you live a fuller, healthier life

With Kaiser Permanente, you have a trusted partner who considers your health a priority and makes it easier to get the care you need. That's why members stay with Kaiser Permanente nearly 3 times as long as other health plans.²⁰

Want to learn more?



Visit **kp.org/allthatisyou** to shop plans and get help with your health care questions.

Call **1-800-494-5314** (TTY **711**) to talk to an enrollment specialist.

Current members with questions can call Member Services at **1-800-632-9700** (TTY **711**), Monday through Friday, 8 a.m. to 6 p.m. Mountain time.



1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 2. Kaiser Permanente 2022 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2022 and is used with the permission of NCQA. Quality Compass 2022 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality. 3. 2021 Annual Report, Kaiser Permanente, about.kaiserpermanente.org/who-weare/annual-reports/2021-annual-report. 4. NCQA's Private Health Insurance Plan Ratings 2022-2023, National Committee for Quality Assurance, 2022: Kaiser Foundation Health Plan of Colorado - HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. - HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii - HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. – HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest - HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington – HMO (rated 4 out of 5). 5. Robert Pearl and Brian Wayling, "The Telehealth Era Is Just Beginning," Harvard Business Review, May-June 2022. 6. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," July 20, 2022. 7. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. The apps and services may be discontinued at any time. Some classes vary by location and may require fees. 8. Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old. 9. Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost. 10. Some of these services may not be covered under your health plan benefits and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. 11. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 12. Video visits are offered at no additional cost for most health plans. High deductible plans are still subject to applicable copays, coinsurance, or deductibles for these services. 13. "Best Health Insurance Companies For 2023," Insure.com, April 24, 2023. 14. National Committee for Quality Assurance, 2022. NCQA is a third-party organization that receives clinical quality information (HEDIS) and member survey feedback (CAHPS) to rate health plans nationwide. 15. Available in select counties. 16. Affiliated providers practice outside Kaiser Permanente medical offices. Affiliated providers may or may not have access to your Kaiser Permanente electronic health records. Visit kp.org/findadoctor for a list of participating providers. 17. If you think you are experiencing an emergency medical condition, call 911, or if time and safety permit, go to the nearest emergency room. Your care will be covered. For a complete definition of an emergency medical condition, please refer to your Evidence of Coverage, Membership Agreement, or Certificate of Insurance at kp.org/eoc. 18. For a complete list of services you can use your HSA to pay for, see Publication 502, Medical and Dental Expenses, at irs.gov. 19. Choice of providers varies by plan, service area, and availability at the time of selection and is subject to change. Provider and location information is current at the time of publication and is subject to change. In an emergency, call 911 or go to the nearest emergency department. 20. Kaiser Permanente internal data, 2019; "12 Trends Influencing the Future of Workplace Benefits," Aflac, 2018; U.S. Bureau of Labor Statistics, 2018.

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).

Bǎsóò Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo: Ͻ jǔ ké m̀ Ɓàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛ́in 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 1-800-632-9700 (711 TTY) 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).

Notes

Colorado state law requires that an Access Plan be available that describes Kaiser Foundation Health Plan of Colorado's network of provider Services. To obtain a copy, please call Member Services or visit **kp.org**.

All plans are offered and underwritten by Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Ave., Denver, CO 80247.

