

## DIRECTORY

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This Directory cross-references the standardized section names required by 3 CCR 702-4, Regulation 4-2-34 (Concerning Section Names and the Placement of those Sections in Policy Forms by Health Carriers) with those used in this Membership Agreement.

- 1. Schedule of Benefits (Who Pays What)**  
See *“Summary Chart”* and/or *“Benefits”*
- 2. Title Page (Cover Page)**  
No corresponding section name
- 3. Contact Us**  
See *“Contact Us”*
- 4. Table of Contents**  
See *“Table of Contents”*
- 5. Eligibility**  
See *“Eligibility and Enrollment”*
- 6. How to Access Your Services and Obtain Approval of Benefits (Applicable to managed care plans)**  
See *“How to Obtain Services”*
- 7. Benefits/Coverage (What is Covered)**  
See *“Benefits”*
- 8. Limitations/Exclusions (What is Not Covered and Pre-Existing Conditions)**  
See *“Eligibility and Enrollment,” “Exclusions, Limitations and Reductions”* and *“Additional Provisions”*
- 9. Member Payment Responsibility**  
See *“Introduction,” “Miscellaneous Provisions,” “Summary Chart”* and/or *“Benefits”*
- 10. Claims Procedure (How to File a Claim)**  
See *“Internal Claims and Appeals Procedure and External Review,” “Member Satisfaction Procedure”* and/or *“Additional Provisions”*
- 11. General Policy Provisions**  
See *“Miscellaneous Provisions”* and *“Appendix”*
- 12. Terminations/Nonrenewal/Continuation**  
See *“Introduction,” “Termination of Membership”* and *“Rescission of Membership”*

**13. Appeals and Complaints**

See *“Internal Claims and Appeals Procedure and External Review,” “Member Satisfaction Procedure”* and/or *“Additional Provisions”*

**14. Information on Policy and Rate Changes**

See *“Introduction”*

**15. Definitions**

See *“Introduction”* and *“Definitions”*

## CONTACT US

**Advice Nurses (Medical Advice)** – Available 24 hours a day, 7 days a week**CALL** 303-338-4545 or toll-free 1-800-218-1059**TTY** 711  
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.**Clinical Contact Center** (to schedule an appointment)**CALL** 303-338-4545 or toll-free 1-800-218-1059**TTY** 711  
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.**Behavioral Health****CALL** 303-471-7700 or toll-free 1-866-359-8299  
For members seeking Behavioral Health services in southern Colorado, please call 1-866-702-9026.**TTY** 711  
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.**Member Services** - Available Monday through Friday, 8 a.m. to 6 p.m., except major holidays**CALL** Toll-free 1-800-632-9700**TTY** 711  
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.**WEBSITE** [kp.org](http://kp.org)**Utilization Management****CALL** 1-800-632-9700 (Member Services)**TTY** 711  
This number requires special telephone equipment and is only for people who have difficulties with hearing and speaking.**FAX** 1-866-529-0934**WRITE** Utilization Management  
Kaiser Foundation Health Plan of Colorado  
Waterpark I  
2500 South Havana Street  
Aurora, CO 80014-1622

**Patient Financial Services**

**CALL** 303-743-5900 or toll-free 1-800-632-9700

**TTY** 711  
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

**WRITE** Patient Financial Services  
Kaiser Foundation Health Plan of Colorado  
2500 South Havana Street, Suite 500  
Aurora, CO 80014-1622

**Member Relations (to file an appeal)**

**CALL** Toll-free 1-800-632-9700

**TTY** 711  
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

**FAX** 1-866-466-4042

**WRITE** Member Relations  
Kaiser Foundation Health Plan of Colorado  
P.O. Box 378066  
Denver, CO 80237-8066

**Claims Department**

**CALL** 303-338-3600 or toll-free 1-800-382-4661

**TTY** 711  
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

**WRITE** Kaiser Permanente  
National Claims Administration - Colorado  
P.O. Box 373150  
Denver, CO 80237-3150

**Membership Administration**

**WRITE** Membership Administration  
Kaiser Foundation Health Plan of Colorado  
P.O. Box 203004  
Denver, CO 80220-9004

**Transplant Administrative Offices**

**CALL** 303-636-3131

**TTY** 711  
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

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## I. INTRODUCTION

### A. About This Individual Membership Agreement

This Individual Membership Agreement (Membership Agreement), all applications for coverage and any changes to such applications, and any amendments to this Membership Agreement, are legally binding and constitute the entire contract between you, as the Subscriber, and Kaiser Foundation Health Plan of Colorado (Health Plan). If you are the person who applied for Health Plan membership and agree to be responsible for payment, you are the “Subscriber.” If you are: (1) a minor child under age 18; and (2) your parent or legal guardian applied for Health Plan membership on your behalf, you are still the “Subscriber.” However, your parent or legal guardian agrees to be responsible for payment and all other obligations under this Membership Agreement. You are also a “Member.” Health Plan is sometimes called “Plan,” “we,” or “us” in this Membership Agreement. Out-of-Health Plan is sometimes referred to as “out-of-Plan.”

By paying Premiums, you accept this Membership Agreement for yourself. Your membership continues from month to month. Members and applicants for membership must complete any applications, forms, or statements that we reasonably request. In addition, we may adopt reasonable rules and interpretations to administer this Membership Agreement effectively.

We may modify this Membership Agreement in the future. If we do, we will notify you in writing at least 90 days before your Health Plan benefit changes are effective. If you continue to pay Premiums or accept benefits after your health care benefit change has gone into effect, you thereby agree to the change.

You have a 10-day period in which to examine and return this Membership Agreement and have your initial Premiums refunded. If you receive Services during this 10-day period, and you return this Membership Agreement to receive a refund, you will be billed as a non-Member for any Services received during this 10-day period.

You or we may end your Health Plan membership as described under “Termination of Membership” and “Rescission of Membership.”

This Membership Agreement describes your benefits for 2025.

Health Plan believes this coverage is a “grandfathered health plan” under the Patient Protection and Affordable Care Act. If you have questions about grandfathered health plans, please call Member Services.

### B. Premiums

Premiums must be paid in advance. You must then pay the correct amount before the beginning of a month to have coverage for that month. If you do not pay in time, we will send you a notice that you are in default. You then have a grace period in which to pay your Premiums without loss of membership. If you do not pay within this time, we will terminate your membership. Only Members for whom we have received the correct amount are entitled to benefits under this Membership Agreement.

We will provide a 31-day grace period for payment of any Premiums other than the first month’s Premiums. We will send written notice stating when the grace period begins. If we do not receive your Premiums by the end of the grace period, we may terminate your membership so that it ends at 11:59 pm on the last day of the grace period, and we or providers may bill you as a non-Member for any Services you received after your last day of membership.

## II. ELIGIBILITY AND ENROLLMENT

### A. General

To be eligible to enroll and to remain enrolled in this health benefit plan, you must meet the following requirements:

1. You must meet the Subscriber eligibility requirements as described below; and
2. You must live or reside within our Service Area when you apply to enroll. Our Service Area is described in the “Definitions” section; and
3. You cannot live or reside in another Kaiser regional health plan service area. For the purposes of this eligibility rule these other service areas may change on January 1 of each year. Currently they are: the District of Columbia and parts of California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, and Washington. For more information, please call **Member Services**.

### B. Subscribers

To be eligible to enroll as a Subscriber, you must meet our current requirements for **Kaiser Permanente for Individuals and Families** membership.

### C. Newborn Children

Your newborn child is covered under this plan *only* for the first 31 days following birth. In order to be covered, Services must be provided or arranged by a Plan Provider except for Emergency Services. This plan does not offer dependent coverage

beyond your newborn child's first 31 days. However, you may apply for separate **Kaiser Permanente Individuals and Families** membership on behalf of your newborn child. Please call **Member Services** and request an application.

**D. Medicare Eligibility**

This plan is not intended for persons who are eligible for or entitled to coverage under Medicare (such as Parts A and/or B). If you are or become eligible for Medicare during the term of this Membership Agreement you should contact **Member Services** immediately to see if you are eligible to enroll in a Kaiser Permanente Senior Advantage plan.

**E. Persons Not Eligible to Enroll**

A person may not enroll if we previously terminated their Health Plan membership for a reason stated under "Termination of Membership" or "Rescission of Membership."

**F. Members Who are Inpatient on Effective Date of Coverage**

If you are an inpatient in a hospital or institution when your coverage with us becomes effective and you had other coverage when you were admitted, state law will determine whether we or your prior carrier will be responsible for payment for your care until your date of discharge.

### III. HOW TO OBTAIN SERVICES

As a Member, you are selecting our medical care program to provide your health care. You must receive all covered Services from Plan Providers inside our Service Area, except as described under the following headings:

- "Emergency Services Provided by Out-of-Plan Providers (out-of-Plan Emergency Services)" in "Emergency Services and Urgent Care" in the "Benefits" section.
- "Urgent Care" in "Emergency Services and Urgent Care" in the "Benefits" section.
- "Access to Other Providers" in this section.
- "Visiting Other Kaiser Regional Health Plan Service Areas" in this section.

In some circumstances, you might receive Emergency or non-Emergency Services from an Out-of-Plan Provider or Out-of-Plan Facility. **Non-Emergency Services from Out-of-Plan Providers are not covered unless they are authorized by us.** If Services from an Out-of-Plan Provider or Out-of-Plan Facility are authorized, the Deductible, Copayment, and/or Coinsurance for these authorized Services are the same as for covered Services received from a Plan Provider or Plan Facility. You have the right and responsibility to request a Plan Provider to provide Services.

**A. Your Primary Care Provider**

Your primary care provider (PCP) plays an important role in coordinating your health care needs. This includes hospital stays and referrals to specialists. You should have your own PCP.

1. Choosing Your Primary Care Provider

You may select a PCP from family medicine, pediatrics, or internal medicine. When possible, we encourage you to choose a PCP whose office is in a Kaiser Permanente Medical Office Building. **You may have a higher Copayment and/or Coinsurance with certain providers.** You may also receive a second medical opinion from a Plan Provider upon request. Please refer to the "Second Opinions" section.

You must choose a PCP when you enroll. If you do not select a PCP upon enrollment, one near your home will be assigned to you. To review a list of Plan Providers and their biographies, go to [kp.org/locations](http://kp.org/locations). You can also get a copy of the directory by calling **Member Services**. To choose a PCP, sign into your account online, or call the **Clinical Contact Center** for help choosing a PCP.

2. Changing Your Primary Care Provider

Please call the **Clinical Contact Center** to change your PCP. You may also change your PCP online or when visiting a Plan Facility. You may change your PCP at any time.

**B. Access to Other Providers**

1. Referrals and Authorizations

If your Plan Provider decides that you need covered Services not available from us, they will request a referral for you to see an Out-of-Plan Provider. If your Plan Provider decides you need specialty care that is not eligible for a self-referral, they will request a referral for you to see a specialty-care Plan Provider. (See the "Specialty Referrals" section below.)

These referral requests result in an Authorization or a denial. However, there may be circumstances where Health Plan will partially authorize your provider's referral request.

An Authorization is a referral request that has received approval from Health Plan. An Authorization is limited to a specific Service, treatment or series of treatments, and period of time. The provider or facility to whom you are referred

will receive a notice of the Authorization, and you will receive a written notice of the Authorization. This notice will tell you the provider's information. It will also tell you the Services authorized and the time period that the Authorization is valid.

An Authorization is required for Services provided by Out-of-Plan Providers or Out-of-Plan Facilities. If your provider refers you to an Out-of-Plan Provider or Out-of-Plan Facility, inside or outside our Service Area, you must have a written Authorization in order for us to cover the Services.

All referral Services must be requested and authorized in advance. We will not pay for any care rendered by a provider unless the care is specifically authorized in advance by Health Plan. A written or verbal recommendation by a provider that you get non-covered Services (whether Medically Necessary or not) is not considered an Authorization, and is **not** covered.

## 2. Specialty Referrals

Generally, you will need a referral and prior Authorization for Services (including routine visits) from specialty-care Plan Providers. You do not need a referral or prior Authorization in order to obtain access to eye care services from a Plan Provider. You do not need a referral or prior Authorization in order to obtain access to obstetrical or gynecological care from a Plan Provider who specializes in obstetrics or gynecology.

For additional information on which Services require prior Authorization, please call **Member Services**. You will find specialty-care Plan Providers in the Kaiser Permanente Provider Directory. The Provider Directory is available on our website, [kp.org/locations](http://kp.org/locations). If you need a printed copy of the Provider Directory, please call **Member Services**.

Authorization from Health Plan is required for: (i) Services in addition to those provided as part of the routine office visit, such as procedures or surgery; and (ii) visits to specialty-care Plan Providers not eligible for self-referrals; and (iii) Out-of-Plan Providers. The request for these Services can be generated by either your PCP or by a specialty-care provider. If the request is approved, the provider or facility to whom you are referred will receive a notice of the Authorization, and you will receive a written notice of the Authorization. This notice will tell you the provider's information. It will also tell you the Services authorized and the time period that the Authorization is valid.

A Plan Provider can directly refer you for some laboratory or radiology Services and for specialty procedures such as a CT scan or MRI. However, certain laboratory or radiology Services and specialty procedures will still require an Authorization.

## 3. Second Opinions

Upon request and subject to payment of any applicable Deductibles, Copayments and/or Coinsurance, you may get a second opinion from a Plan Provider about any proposed covered Services.

If the recommendations of the first and second providers differ regarding the need for Services, a third opinion may be covered if authorized by Health Plan. Third medical opinions are not covered unless authorized by Health Plan before Services are rendered.

Authorization of a second or third opinion is limited to a consultation only and does not include any additional Services. Authorization of a second or third opinion may be limited to providers in Kaiser Permanente Medical Office Buildings.

## C. **Plan Facilities**

Services are available at Plan Facilities conveniently located throughout the Service Area. We encourage you to receive routine outpatient Services at a Kaiser Permanente Medical Office Building, which often provides all the covered Services you need, including specialized care. **You may have a different Copayment and/or Coinsurance at certain facilities.**

Plan Facilities are listed in our provider directory, which we update regularly. You can get a current copy of the directory by calling **Member Services**. You can also get a list of Plan Facilities on our website. Go to [kp.org/locations](http://kp.org/locations).

## D. **Getting the Care You Need**

Emergency care is covered 24 hours a day, 7 days a week anywhere in the world. **If you think you have a Life or Limb Threatening Emergency, call 911 or go to the nearest emergency department or Independent Freestanding Emergency Department.** For coverage information about emergency care, including out-of-Plan Emergency Services, and emergency benefits away from home, please refer to "Emergency Services" in the "Benefits" section.

If you need urgent care, you may use one of the designated urgent care Plan Facilities. There may be instances when you need to receive unauthorized urgent care outside our Service Area. The Copayment and Coinsurance for "Urgent Care" listed in the "Benefits" section will apply. For additional information about urgent care, please refer to "Urgent Care" in the "Benefits" section.

## E. **Visiting Other Kaiser Regional Health Plan Service Areas**

You may receive visiting member services from another Kaiser regional health plan as directed by that other plan so long as such services would be covered under this Membership Agreement. Visiting member services shall be subject to the terms and conditions set forth in this Membership Agreement including but not limited to those pertaining to prior Authorization,

Deductible, Copayment, Coinsurance, limitations and exclusions, as further described online at [kp.org/travel](http://kp.org/travel). Certain services are not covered as visiting member services.

For more information about receiving visiting member services in other Kaiser regional health plan service areas, including provider and facility locations, please call our Away from Home Travel Line at 951-268-3900. Information is also available online at [kp.org/travel](http://kp.org/travel).

#### F. Using Your Health Plan Identification Card

You will be issued a Health Plan Identification (ID) card with a Medical Record Number on it. This is useful when you call for advice, make an appointment, or go to a Plan Provider for care. The Medical Record Number is used to identify your medical records and membership information. You should always have the same Medical Record Number. Please call **Member Services** if: (1) we ever inadvertently issue you more than one Medical Record Number; or (2) you need to replace your Health Plan ID card.

Your Health Plan ID card is for identification only. To receive covered Services, you must be a current Health Plan Member. Anyone who is not a Member will be billed as a non-Member for any Services we provide. In addition, non-Member claims for Emergency or non-emergency care Services will be denied. If you let someone else use your Health Plan ID card, we may keep your card and terminate your membership.

When you receive Services, you will need to show photo identification along with your Health Plan ID card. This allows us to ensure proper identification and to better protect your coverage and medical information from fraud. If you think you are a victim of fraud, please call **Member Services** to report your concern.

### IV. BENEFITS

The Services described in this “Benefits” section are covered only if all the following conditions are satisfied:

- The Services are Medically Necessary; and
- The Services are provided, prescribed, recommended, or directed by a Plan Provider. This does not apply where noted to the contrary in the following sections of this Membership Agreement: (a) “Emergency Services Provided by Out-of-Plan Providers (out-of-Plan Emergency Services)”; and (b) “Urgent Care” in “Emergency Services and Urgent Care”; and
- You receive the Services from Plan Providers inside our Service Area. This does not apply where noted to the contrary in the following sections of this Membership Agreement: (a) “Referrals and Authorizations” and “Specialty Referrals”; and (b) Emergency Services, Urgent Care, certain Post Stabilization Care Services that qualify as Emergency Services (under applicable federal and state law), and Ancillary Services for which you have prior Authorization in “Emergency Services and Urgent Care”; and (c) “Visiting Other Kaiser Regional Health Plan Service Areas”; and

Your provider has received prior Authorization for your Services, as appropriate; When you receive covered Services for which you do not have Prior Authorization or that you receive from Out-of-Plan Providers or from Out-of-Plan Facilities that have not been approved by us in advance, we will not pay for them except when they are Emergency Services or urgent care; and

- You have met any Deductible requirements described in the “Deductible” section of this Membership Agreement.

Exclusions and limitations that apply only to a certain benefit are described in this “Benefits” section. Exclusions, limitations, and reductions that apply to all benefits are described in the “Exclusions, Limitations and Reductions” section.

**Note:** Deductibles, Copayments, and/or Coinsurance may apply to the benefits described below. Please refer to the “Deductible” section and the Copayments and Coinsurance in the individual benefit sections. You will also be required to pay any amount in excess of eligible Charges and any amount for Services provided by an Out-of-Plan Provider when you consent to their provision of Services.

Here is some important information to keep in mind as you read this Membership Agreement:

- The Deductibles, Copayments, or Coinsurance listed here apply to covered Services provided to Members enrolled in this plan.
- Copayments for Services are due at the time you receive the Service. Deductibles or Coinsurance for Services may also be due at the time you receive the Service.
- You will be charged separate Deductibles, Copayments, or Coinsurance for additional Services you receive during your visit or if you receive Services from more than one provider during your visit.
- The Charges for your Services are not always known at the time you receive the Service. You will receive a bill for any Copayments, Deductibles, or Coinsurance that are not known at the time you receive the Service.
- We reserve the right to reschedule non-emergency, non-routine care if you do not pay all amounts due at the time you receive the Service.

- For items ordered in advance, you pay the Deductibles, Copayment, or Coinsurance in effect on the order date.
- You may be responsible for any amounts over eligible Charges, in addition to any Deductibles, Copayments, or Coinsurance.

### **Deductible**

In any Accumulation Period, we will not cover certain Services until you meet the Deductible during that Accumulation Period. The Deductible is \$5,000 per individual per Accumulation Period.

The following covered Services are subject to this Deductible:

1. Outpatient surgery Services.
2. Covered Services received during any office visit, a scheduled procedure visit, or provided by a Plan Facility.
3. Inpatient hospital Services.
4. Inpatient professional visits.
5. Dialysis Services.
6. Covered Services received during urgent care visits to Plan Facilities.
7. Inpatient treatment in an inpatient rehabilitation program.
8. Hearing aids for persons under the age of 18.

For these Services, you must pay full Charges when you receive the Service, until you meet the Deductible. The only payments that count toward the Deductible are those you make for Services that are subject to the Deductible, but only if the Services would otherwise be covered. Any payments that you make toward the Deductible for Services you receive, while a Member of this Health Plan, during the last three (3) months of the Accumulation Period will also apply toward the Deductible for the next Accumulation Period.

After the Deductible requirements are met, you pay the applicable Coinsurance for these covered Services for the rest of the Accumulation Period, subject to the limit described under “Out-of-Pocket Maximum” below.

### **Annual Out-of-Pocket Maximum**

Out-of-Pocket Maximum: There are limits to the total amount of Coinsurance you must pay during the Accumulation Period for the covered Services listed below. This limit is your annual Out-of-Pocket Maximum. The annual Out-of-Pocket Maximum for covered Services is \$15,000 per individual.

The only payments that apply toward the Out-of-Pocket Maximum limit are those you make for covered Services that apply toward the limit. Coinsurance for the following covered Services applies toward this limit:

1. Outpatient surgery Services.
2. Covered Services received during an office visit, a scheduled procedure visit, or provided by a Plan Facility.
3. Inpatient hospital Services.
4. Inpatient professional visits.
5. Dialysis Services.
6. Covered Services received during urgent care visits to Plan Facilities.
7. Inpatient treatment in an inpatient rehabilitation program.
8. Hearing aids for persons under the age of 18.

After reaching the Out-of-Pocket Maximum limit, Member continues to pay the applicable Coinsurance for covered Services that do not apply to the limit.

**Note:** Copayments do not apply toward the Out-of-Pocket Maximum limit. After reaching the Out-of-Pocket Maximum limit, Member continues to pay applicable Copayments for all covered Services.

### **Tracking Deductible and Out-of-Pocket Amounts**

Once you have received Services and we have processed the claim for Services rendered, we will provide an Explanation of Benefits (EOB) that explains the Services you received, the cost of those Services and the payments that were made for the Services. It will also include information regarding what portion of the payments were applied to your Deductible and/or Out-of-Pocket Maximum amounts.

For more information about your Deductible or Out-of-Pocket Maximum amounts, please call **Member Services**.

#### **A. Outpatient Care**

##### **\$10 Copayment each visit**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum (except as described below)**

##### Outpatient Care for Preventive Care, Diagnosis and Treatment

We cover, only as described under this “Benefits” section and subject to any specific limitations, exclusions or exceptions as noted throughout this Membership Agreement, the following outpatient care for preventive care, diagnosis and treatment, including professional medical Services of physicians and other health care professionals in a physician's office, during medical consultations, or at home:

1. Primary care visits: Services from family medicine, internal medicine, and pediatrics.
2. Specialty care visits: Services from providers that are not primary care, as defined above (**\$40 Copayment each visit**).
3. Routine prenatal and postpartum visits (**\$10 Copayment each visit**). The routine prenatal benefit covers office exams, routine chemical urinalysis and fetal stress tests performed during the office visit. Member may receive Services from a certified nurse midwife. See the applicable sections of “Benefits” for the Copayment and/or Coinsurance for all other Services received during a prenatal visit.
4. Consultation with clinical pharmacists.
5. Outpatient surgery at designated outpatient facilities (**40% Coinsurance; subject to Deductible and applies toward Out-of-Pocket Maximum**). Kaiser Permanente applies Medicare global surgery guidelines in accordance with the Centers for Medicare and Medicaid Services (CMS).  
**Note:** Services provided during post-surgical office visits may have a cost share.
6. Covered Services received during an office visit, a scheduled procedure visit, or provided by a Plan Facility (**40% Coinsurance; subject to Deductible and applies toward Out-of-Pocket Maximum**).
7. Blood, blood products and their administration.
8. House calls when care can best be provided in your home as determined by a Plan Provider.
9. Second opinion.
10. Medical social Services.
11. Preventive care Services. See “Preventive Care Services” in this “Benefits” section for more details.
12. Virtual care Services.

## B. Hospital Inpatient Care

**40% Coinsurance per admission**

**Subject to Deductible; applies toward Out-of-Pocket Maximum**

### 1. Inpatient Services in a Plan Hospital

We cover, only as described under this “Benefits” section and subject to any specific limitations, exclusions or exceptions as noted throughout this Membership Agreement, the following inpatient Services in a Plan Hospital when the Services are generally and customarily provided by acute care general hospitals in our Service Area:

- a. Room and board, such as semiprivate accommodations, or, when it is Medically Necessary, private accommodations or private duty nursing care.
- b. Intensive care and related hospital Services.
- c. Professional Services of physicians and other health care professionals during a hospital stay (**40% Coinsurance each visit; subject to Deductible and applies toward Out-of-Pocket Maximum**).
- d. General nursing care.
- e. Obstetrical care and delivery. This includes Cesarean section. If the covered stay for childbirth ends after 8 p.m., coverage will be continued until 8 a.m. the following morning. **Note:** If you are discharged within 48 hours after delivery (or 96 hours if delivery is by Cesarean section), your Plan Provider may order a follow-up visit for you and your newborn to take place within 48 hours after discharge. All charges incurred by the newborn are subject to all Health Plan provisions. This includes the newborn’s own Copayments and/or Deductibles requirements.
- f. Meals and special diets.
- g. Other hospital Services and supplies, such as:
  - i. Operating, recovery, maternity, and other treatment rooms.
  - ii. Prescribed drugs and medicines.
  - iii. Diagnostic laboratory tests and X-rays.
  - iv. Blood, blood products and administration.
  - v. Dressings, splints, casts, and sterile tray Services.
  - vi. Anesthetics including nurse anesthetist Services.
  - vii. Medical supplies, appliances, medical equipment, including oxygen, and any covered items billed by a hospital for use at home.

### 2. Hospital Inpatient Care Exclusions

- a. Dental Services are excluded, except that we cover hospitalization and general anesthesia for dental Services provided to Members as required by state law.
- b. Bariatric surgery and cosmetic surgery related to bariatric surgery.

## C. Ambulance Services and Other Transportation

**40% Coinsurance up to \$700 per trip**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

### 1. Coverage

We cover ambulance Services only if your condition requires the use of medical Services that only a licensed ambulance can provide. Kaiser Permanente applies Medicare guidelines for ambulance Services in accordance with the Centers for Medicare and Medicaid Services (CMS).

2. Ambulance Services Exclusions

- a. Non-emergency routine ambulance services to home or other non-acute health care setting are not covered.
- b. Transportation by other than a licensed ambulance is not covered. Transportation by car, taxi, bus, gurney van, minivan, or any other type of transportation is not covered, even if it is the only way to travel to a Plan Provider.

**Note:** Health Plan will cover certain non-emergent, non-ambulance transportation when there is prior Authorization by Health Plan.

**D. Dialysis Care**

**40% Coinsurance each visit**

**Subject to Deductible; applies toward Out-of-Pocket Maximum**

We cover dialysis Services related to acute renal failure and end-stage renal disease upon payment of your Coinsurance and if the following criteria are met:

1. The Services are provided inside our Service Area; and
2. You meet Utilization Management Program Criteria and medical criteria developed by the facility providing the dialysis; and
3. The facility is certified by Medicare and is a Plan Facility; and
4. A Plan Provider provides a written referral for care at the facility.

After the referral, we cover: equipment; training; and medical supplies required for home dialysis.

**E. Drugs, Supplies, and Supplements**

**Pharmacy Deductible: \$200 per Member per Accumulation Period**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

We use a drug formulary. A drug formulary includes the list of prescription drugs (including Biologics and Biosimilars) that have been approved by our formulary committee for our Members. Our committee is comprised of physicians, pharmacists, and a nurse practitioner. This committee selects prescription drugs for our drug formulary based on several factors, including safety and effectiveness, as determined from a review of medical literature and research. The committee meets regularly to consider adding and removing prescription drugs on the drug formulary. If you would like information about whether a drug is included in our drug formulary, please call **Member Services**.

For outpatient prescription drugs and/or items that are covered under the “Drugs, Supplies, and Supplements” section and obtained at a pharmacy owned and operated by Health Plan, you may be able to use approved manufacturer coupons as payment for the Copayment, Coinsurance, and/or Deductible that you owe, as allowed under Health Plan’s coupon program. You will owe any additional amount if the coupon does not cover the entire Copayment, Coinsurance, and/or Deductible for your prescription. Certain health plan coverages are not eligible for coupons. You can get more information about the Kaiser Permanente coupon program rules and limitations at [kp.org/rxcoupons](http://kp.org/rxcoupons).

“Preferred” when used in this Membership Agreement, refers to drugs that are included in the Health Plan Drug Formulary, and the term “non-preferred” refers to drugs that are not included in the Health Plan Drug Formulary.

1. Coveragea. Outpatient Prescription Drugs

The following drugs are covered only when prescribed by: (i) a Plan Provider, or (ii) a provider to whom a Member has been referred by a Plan Provider, or (iii) a dentist (when prescribed for acute conditions), and obtained at Plan Pharmacies:

- i. Insulin. You are not responsible for more than \$100 per thirty-day supply of all covered prescription insulin drugs.
- ii. Compounded medications. **Note:** Compounded medications must be obtained from the pharmacy that is designated by Health Plan. Refills of compounded medications cannot be ordered on [kp.org](http://kp.org), by mail order, or through the automated refill line. Please call **303-764-4900 (TTY 711)** and press “0” to speak to the pharmacy staff for assistance.
- iii. A five-day supply of an FDA-approved drug for the treatment of opioid dependence without prior authorization, except that the drug supply is limited to a first request within a 12-month period.
- iv. Drugs for which a prescription is required by law. Prescribed covered drugs are provided, once your annual pharmacy Deductible of **\$200** is met, at a maximum charge of: (A) **\$5** for each preferred generic drug (preferred generic drugs are not subject to your annual pharmacy Deductible), or (B) **\$30** for each preferred brand-name drug or medication not having a generic or a generic equivalent, or (C) **\$50** for each prescribed or authorized non-preferred drug. The drug formulary, discussed above, also applies.

You must meet the individual annual pharmacy Deductible before any prescription drug benefit is paid by Health Plan. This pharmacy Deductible is calculated on a calendar year (Accumulation Period) basis and does not carry over from Accumulation Period to Accumulation Period. Once your pharmacy Deductible has been

met, you will pay the lesser of either your applicable preferred brand-name or non-preferred prescription drug Copayment or Coinsurance or the drug cost. If you are filling multiple prescriptions or refills, the Deductible will be calculated in the order processed.

Contraceptives, orally administered anti-cancer medication, and immunosuppressive drugs required as a result of a transplant are not subject to the pharmacy Deductible.

Plan Pharmacies may substitute a generic equivalent for a brand-name drug unless prohibited by the Plan Provider. If you request a brand-name drug when a generic equivalent drug is the preferred product, you must pay a **\$30 Copayment**, plus any difference in price between the preferred generic equivalent drug prescribed or authorized by the Plan Provider and the requested brand-name drug. If the brand-name drug is prescribed due to Medical Necessity, you pay only the brand-name Copayment or Coinsurance.

The amount covered cannot exceed a 30-day supply for each maintenance drug or up to a 30-day supply for each non-maintenance drug. Certain drugs that have a significant potential for waste and diversion will be provided for up to a 30-day supply, at the applicable prescription drug Copayment or Coinsurance. Any amount you receive that exceeds the day supply will not be covered. If you receive more than the day supply, you will be charged as a non-Member for any prescribed amount that exceeds that limit. Each prescription refill is provided on the same basis as the original prescription. Health Plan may, in its sole discretion, establish quantity limits for specific prescription drugs.

Generic drugs that are available in the United States only from a single manufacturer and not listed as generic in the current commercially available drug database(s) to which Health Plan subscribes are provided at the brand-name Copayment or Coinsurance for a 30-day supply for maintenance drugs or up to a 30-day supply for non-maintenance drugs.

b. Administered Drugs

Some drugs may require prior Authorization. If the following are administered during an office visit, urgent care visit, or home visit, and administration or observation by medical personnel is required, they are covered without charge:

Drugs (including Biologics and Biosimilars) and injectables; radioactive materials used for therapeutic purposes; vaccines and immunizations approved for use by the U.S. Food and Drug Administration (FDA); and allergy test and treatment materials.

c. Contraceptive Drugs and Devices

We cover:

i. prescription contraceptives intended to last:

- A. for a three-month period the first time the prescription contraceptive is dispensed to the covered person; and
- B. for a twelve-month period or through the end of the covered person's coverage under the policy, contract, or plan, whichever is shorter, for any subsequent dispensing of the same prescription contraceptive to the covered person, regardless of whether the covered person was enrolled in the policy, contract, or plan at the time the prescription contraceptive was first dispensed; or

ii. a prescribed vaginal contraceptive ring intended to last for a three-month period.

d. Prescriptions by Mail

Prescription refills of maintenance medications must be filled at a pharmacy in a Kaiser Permanente Medical Office Building or through Kaiser Permanente mail order. If requested, refills of maintenance drugs will be mailed through Kaiser Permanente's mail-order prescription service by First-Class U.S. Mail with no charge for postage and handling. We cannot mail prescription drugs to some states. Refills of maintenance drugs prescribed by Plan Providers may be obtained for up to a 90-day supply by mail order, at a charge of two (2) prescription drug Copayments or Coinsurance. Maintenance drugs are determined by Health Plan. Certain drugs and supplies may not be available through our mail-order service, for example, drugs that require special handling or refrigeration, have a significant potential for waste or diversion, or are high cost. Drugs and supplies available through our mail-order prescription service are subject to change at any time without notice. For information regarding our mail order prescription service and specialty drugs not available by mail order, please contact **Member Services**.

e. Specialty Drugs

Prescribed specialty drugs, including self-administered injectable drugs, are provided at 20% Coinsurance up to \$250 per drug dispensed. Insulin is provided at the applicable outpatient prescription drug Copayment or Coinsurance.

f. Food Supplements

Prescribed amino acid modified products, used in the treatment of congenital errors of amino acid metabolism and severe protein allergic conditions, elemental enteral nutrition and parenteral nutrition are provided under your hospital inpatient care benefit. Such products are covered for self-administered use upon payment of a **\$3.00 Copayment** per product, per day. Food products for enteral feedings are **not** covered.

- g. Diabetic Supplies and Accessories  
Diabetic supplies and accessories include, but may not be limited to:
  - i. home glucose monitoring supplies;
  - ii. glucose test strips;
  - iii. acetone test tablets;
  - iv. nitrate screening test strips for home use for pediatric patients; and
  - v. disposable syringes for the administration of insulin.

These diabetic supplies and accessories are provided upon payment of a **20% Coinsurance** for a 30-day supply per item when obtained at Plan Pharmacies or from sources designated by Health Plan.

2. Limitations

- a. Adult and pediatric immunizations are limited to those that are not experimental, are medically indicated and are consistent with accepted medical practice. If you experience a severe adverse reaction from a covered countermeasure, please visit [hrsa.gov/cicp](http://hrsa.gov/cicp).
- b. Some drugs may require prior authorization. You do not need prior authorization for any FDA-approved prescription drug listed on our formulary for the treatment of substance use disorder, or for FDA-approved HIV infection prevention drugs when prescribed and dispensed by a pharmacist.
- c. We may apply Step Therapy to certain drugs with some exceptions. The exceptions are:
  - i. substance use disorder drugs;
  - ii. stage four advanced metastatic cancer drugs;
  - iii. FDA-approved HIV infection prevention drugs.
 You or your Plan Provider may request a Step Therapy exception if you previously tried a drug and your use of the drug was discontinued due to lack of efficacy or effectiveness, diminished effect, or an adverse event.
- d. Coverage determinations for the off-label use of medications will be consistent with Medicare compendia, and coverage determinations for the off-label use of oncologic agents will be consistent with the Medicare Improvements for Patients and Providers Act (MIPPA) of 2008.

3. Drugs, Supplies, and Supplements Exclusions

- a. Disposable supplies for home use such as: bandages; gauze; tape; antiseptics; dressings; and ace-type bandages.
- b. Prescription drugs necessary for Services excluded under this Membership Agreement.
- c. Non-preferred drugs, except those prescribed and authorized through the non-preferred drug process.
- d. Drugs or injections for treatment of sexual dysfunction.
- e. Drugs or injections for the treatment of infertility.
- f. Drugs to shorten the length of the common cold.
- g. Drugs to enhance athletic performance.
- h. Unless approved by Health Plan, drugs not approved by the FDA.
- i. Any packaging of prescription drugs except the dispensing pharmacy's standard packaging.
- j. Replacement of prescription drugs for any reason. This includes spilled, lost, damaged or stolen prescriptions.
- k. Drugs available over-the-counter and by prescription for the same strength.
- l. Certain drugs and/or drug classes determined excluded by our Pharmacy and Therapeutics Committee.
- m. Drugs for the treatment of weight control.
- n. Medical Foods and Medical Devices. See "Durable Medical Equipment (DME) and Prosthetics and Orthotics."

**F. Durable Medical Equipment (DME) and Prosthetics and Orthotics**

Health Plan uses Local Coverage Determinations (LCD) and National Coverage Determinations (NCD) (hereinafter referred to as Medicare Guidelines) for our DME, prosthetic, and orthotic formulary guidelines. These are guidelines only. Health Plan reserves the right to exclude items listed in the Medicare Guidelines. Please note that this Membership Agreement may contain some, but not all, of these exclusions.

**Limitation:** Coverage is limited to the standard item of DME, prosthetic device or orthotic device that adequately meets your medical needs.

1. Durable Medical Equipment (DME)

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

a. Coverage

We cover the following DME, including repairs, adjustments, and replacements other than those necessitated by misuse, theft, or loss, upon payment of a **40% Coinsurance**, when prescribed by a Plan Provider and obtained from sources designated by Health Plan:

- i. Insulin pumps, insulin pump supplies, and continuous glucose monitors are provided when clinical guidelines are met.
- ii. Infant apnea monitors are provided.

- b. Durable Medical Equipment Exclusions
  - i. All other DME not described above.
  - ii. Replacement of lost or stolen equipment.
  - iii. Repair, adjustments, or replacements necessitated by misuse.
  - iv. More than one piece of DME serving essentially the same function, except for replacements.
  - v. Spare equipment or alternate use equipment.
  - vi. Oxygen and oxygen dispensing equipment.

2. Prosthetic Devices

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

a. Coverage

We cover the following prosthetic devices, including repairs, adjustments, and replacements other than those necessitated by misuse, theft, or loss, when prescribed by a Plan Provider and obtained from sources designated by Health Plan:

- i. Internally implanted devices for functional purposes, such as pacemakers and hip joints.
- ii. Prosthetic devices for Members who have had a mastectomy are covered upon payment of a **40% Coinsurance**. Health Plan will designate the source from which external prostheses can be obtained. Replacement will be made when a prosthesis is no longer functional. Custom-made prostheses will be provided when necessary.
- iii. Prosthetic devices, such as obturators and speech and feeding appliances, required for treatment of cleft lip and cleft palate are covered upon payment of a **40% Coinsurance**, when prescribed by a Plan Provider and obtained from sources designated by Health Plan.
- iv. Prosthetic devices intended to replace, in whole or in part, an arm or leg are provided upon payment of a **20% Coinsurance** when Medically Necessary and provided in accordance with this Membership Agreement.
- v. Additional prosthetic device or devices if the treating physician determines that the additional prosthetic device or devices are necessary to enable the covered person to engage in physical recreational activities.

You may have additional coverage for prosthetic devices. See “Additional Provisions.”

b. Prosthetic Devices Exclusions

- i. All other prosthetic devices not described above. Your Plan Provider can provide the Services necessary to determine your need for prosthetic devices and help you make arrangements to obtain such devices.
- ii. Internally implanted devices, equipment and prosthetics related to treatment of sexual dysfunction.
- iii. Dental prostheses, except for Medically Necessary prosthodontic treatment.
- iv. More than one prosthetic device for the same part of the body, with the exception of replacements, spare devices, or alternate use devices.
- v. Replacement of lost or stolen prosthetic devices.
- vi. Repair, adjustments, or replacements necessitated by misuse.

3. Orthotic Devices

Orthotic devices are **not** covered.

**G. Early Childhood Intervention Services**

**Not Subject to Deductible; does not apply toward Out-of-Pocket Maximum**

1. Coverage

Covered children, from birth up to age three (3), who have significant delays in development or have a diagnosed physical or mental condition that has a high probability of resulting in significant delays in development as defined by state law, are covered for Early Intervention Services (EIS) up to the annual maximum benefit amount payable according to state law. EIS are not subject to any Deductibles, Copayments, or Coinsurance, or to any annual Out-of-Pocket Maximum or Lifetime Maximum.

**Note:** You may be billed for any EIS received after the maximum benefit amount payable according to state law is satisfied.

2. Limitations

The annual maximum benefit amount payable according to state law does not apply to:

- a. Rehabilitation or therapeutic Services which are necessary as the result of an acute medical condition or post-surgical rehabilitation;
- b. Services provided to a child who is not an eligible child and whose services are not provided pursuant to an Individualized Family Service Plan (IFSP); and
- c. Assistive technology covered by the durable medical equipment benefit provisions of this Membership Agreement.

3. Early Childhood Intervention Services Exclusions

- a. Respite care;
- b. Non-emergency medical transportation;
- c. Service coordination other than case management services; or

- d. Assistive technology, not to include durable medical equipment that is otherwise covered under this Membership Agreement.

## H. Emergency Services and Urgent Care

### 1. Emergency Services

**\$300 Copayment each visit (includes all covered Services performed in emergency department)  
Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

Emergency Services are available at all times - 24 HOURS A DAY, 7 DAYS A WEEK. If you have an Emergency Medical Condition or mental health emergency, call 911 or go to the nearest hospital emergency department or Independent Freestanding Emergency Department. You do not need prior Authorization for Emergency Services. When you have an Emergency Medical Condition, we cover Emergency Services you receive from Plan Providers and Out-of-Plan Providers anywhere in the world, as long as the Emergency Services would be covered under your plan if you had received them inside our Service Area. For information about emergency benefits away from home, please call **Member Services**.

You will pay your plan's Deductible, Copayment, and/or Coinsurance for covered Emergency Services, regardless of whether the Emergency Services are provided by a Plan Provider or an Out-of-Plan Provider. Even if you receive Emergency Services from a Plan Provider, you must still obtain prior Authorization from us before you receive Post Stabilization Care from such Plan Provider. We may direct that you receive covered Post Stabilization Care at a particular Plan Hospital or other Plan Facility (such as a Skilled Nursing Facility) so that we may better coordinate your care using Plan Providers and our electronic medical record system. We will pay for Post Stabilization Care only at the Plan Provider authorized by us. If you or your treating providers do not obtain prior Authorization from us for Post Stabilization Care Services that require prior Authorization, we will not pay any amount for those Services and you may be liable to pay for these Services, in addition to any amounts such as Deductibles, Copayments, or Coinsurance.

Please note that in addition to any Copayment or Coinsurance that applies under this section, you may incur additional Copayment or Coinsurance amounts for Services and procedures covered under other sections of this Membership Agreement. Coverage for Services that are not Emergency Services, Post Stabilization Care, or Urgent Care Services as described in this "Emergency Services and Urgent Care" section will be covered as described under other sections of this EOC. Please refer to the "Schedule of Benefits" for Copayment and Coinsurance information. If you are admitted to a hospital from its emergency department because your condition is not stabilized, the Copayment or Coinsurance shown under "Hospital Inpatient Care" in the "Schedule of Benefits" applies.

#### a. Emergency Services Provided by Out-of-Plan Providers (out-of-Plan Emergency Services)

"Out-of-Plan Emergency Services" are Emergency Services that are not provided by a Plan Provider or at a Plan Facility. There may be times when you may receive Emergency Services from Out-of-Plan Providers. Your medical condition may be so critical that you cannot call or come to one of our Plan Facilities or the emergency department of a Plan Hospital, or you may need Emergency Services while traveling outside our Service Area.

When you receive Emergency Services from Out-of-Plan Providers, Post Stabilization Care may qualify as Emergency Services pursuant to federal law and state law. We will not require prior Authorization for such Post Stabilization Care at a non-Plan Hospital when your attending Out-of-Plan Provider determines that, after you receive Emergency (screening and stabilization) Services, you are not able to travel using nonmedical transportation or nonemergency medical transportation to an available Plan Provider located within a reasonable travel distance taking into account your medical condition.

Out-of-Plan Providers may provide notice and seek your consent to provide Post Stabilization Care Services or other covered Services. Such Services will not be covered when you do not obtain prior Authorization as described herein. If you (or your authorized representative) consent to the furnishing of Services by Out-of-Plan Providers, then you will be responsible for paying for such Services in the absence of any prior Authorization. In addition, if you (or your authorized representative) consent to the provision of Services by an Out-of-Plan Provider, then we will not pay for such Services, and the amount you pay will not count toward satisfaction of the Deductible, if any, or the Out-of-Pocket Maximum(s).

**Please refer to "ii. Emergency Services Limitation for Out-of-Plan Providers" if you are hospitalized for Emergency Services.**

#### i. We cover out-of-Plan Emergency Services as follows:

- A. Outside our Service Area. If you are injured or become unexpectedly ill while you are outside our Service Area, we will cover out-of-Plan Emergency Services that could not reasonably be delayed until you could get to a Plan Facility or a hospital where we have contracted for Emergency Services. This applies only if a prudent layperson, having average knowledge of health services and medicine and acting reasonably, would have believed that an Emergency Medical Condition or Life or Limb Threatening Emergency existed.

B. Inside our Service Area. If you are inside our Service Area, we will cover out-of-Plan Emergency Services only if a prudent layperson would have reasonably believed that the delay in going to a Plan Facility or a hospital where we have contracted for Emergency Services for treatment would worsen the Emergency Medical Condition.

ii. Emergency Services Limitation for Out-of-Plan Providers:

If you are admitted to an Out-of-Plan Facility or a hospital where we have contracted for Emergency Services, you or someone on your behalf must notify us within 24 hours, or as soon as reasonably possible. Please call the **Telephonic Medicine Center at 303-743-5763.**

When you receive Emergency Services in Colorado (and federal law and state law do not require us to consider the Post Stabilization Care as Emergency Services), we cover Post Stabilization Care only if we provide prior Authorization for the Post Stabilization Care. **Therefore, it is very important that you, your provider including your Out-of-Plan Provider, or someone else acting on your behalf, call us to notify us that you need Post Stabilization Care and to get prior Authorization from us before you receive the Post Stabilization Care.**

After we are notified, we will discuss your condition with your emergency care Out-of-Plan Provider. We will decide whether to make arrangements for necessary continued care where you are, or to transfer you to a Plan Facility we designate once you are Stabilized. If you are admitted to an Out-of-Plan Facility or a hospital where we have contracted for Emergency Services, we may transfer you to a Plan Hospital or Plan Facility. By notifying us of your hospitalization as soon as possible, you will protect yourself from potential liability for payment for Services you receive after transfer to one of our Plan Facilities would have been possible. If you choose to remain at an Out-of-Plan Facility for Post-Stabilization Care, non-Emergency Services are not covered after we have made arrangements to transfer you to a Plan Facility for care. You will be responsible for payment for any Post-Stabilization Care received at the Out-of-Plan Facility.

b. Emergency Services Exclusions and Limitations

Continuing or follow-up treatment: We cover only the Emergency Services that are required before you could, have been moved to a Plan Facility we designate either inside or outside our Service Area. If you are admitted to a Plan Facility, we may transfer you to another Plan Facility. When approved by Health Plan, we will cover ambulance Services or other transportation Medically Necessary to move you to a designated Plan Facility for continuing or follow-up treatment.

The exclusions and limitations of your plan will still apply if non-covered Services are provided by an Out-of-Plan Provider or Out-of-Plan Facility.

c. Payment

Our payment is reduced by:

- i. the Copayment or Coinsurance for Emergency Services. The emergency department Copayment, if applicable, is waived if you are admitted directly to the hospital as an inpatient; and
- ii. the Copayment or Coinsurance for ambulance Services, if any; and
- iii. any other payments you would have had to make if you received the same Services from our Plan Providers; and
- iv. all amounts paid or payable, or which in the absence of this Membership Agreement would be payable, for the Services in question, under any insurance policy or contract, or any other contract, or any government program except Medicaid; and
- v. amounts you or your legal representative recover from motor vehicle insurance or because of third party liability.

**Note:** If you receive out-of-Plan Emergency Services, our payment is also reduced by any other payments you would have had to make if you received the same Services from our Plan Providers. The procedure for receiving reimbursement for out-of-Plan Emergency Services is described in the “Internal Claims and Appeals Procedure and External Review” section regarding “Post-Service Claims and Appeals.”

**Note:** As part of an emergent care episode, Medically Necessary DME and prosthetics and orthotics following Stabilization will be covered if authorized by Health Plan.

**Note:** If you receive Emergency Services or Post Stabilization Care from an Out-of-Plan Provider as described in this “Emergency Services and Urgent Care” section, or emergency ambulance transportation described under the “Ambulance Services and Other Transportation” section, you may have to pay the Out-of-Plan Provider and file a claim for reimbursement unless the Out-of-Plan Provider must refrain from billing you under applicable law or agrees to bill us. Also, you may be required to pay and file a claim for any Services prescribed by an Out-of-Plan Provider as part of your Emergency Services or Post Stabilization Care even if you receive the services at a Plan Provider.

2. Urgent Care**\$75 Copayment each visit****Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

We cover urgent care visits.

**40% Coinsurance each visit****Subject to Deductible; applies toward Out-of-Pocket Maximum**

We cover related covered Services received during urgent care visits.

Urgent care Services are Services that are not Emergency Services, are required to prevent serious deterioration of your health, and that are required as a result of an unforeseen illness, injury, or condition.

Urgent care that cannot wait for a scheduled visit with your PCP or specialist can be received at one of our designated urgent care Plan Facilities. In some circumstances, you may be able to receive care in your home. There may be instances when you need to receive unauthorized urgent care outside our Service Area. When urgent care Services are required, we cover urgent care Services you receive from Plan Providers and Out-of-Plan Providers anywhere in the world, as long as the urgent care Services would be covered under your plan if you had received them inside our Service Area. The Urgent Care Copayment and Coinsurance listed in this “Benefits” section will apply. For information regarding the designated urgent care Plan Facilities, please call **Member Services** during normal business hours. You can also go to our website, [kp.org](http://kp.org), for information on designated urgent care facilities.

You may call **Advice Nurses** at any time, and one of our advice nurses can speak with you. Our advice nurses are registered nurses (RNs) specially trained to help assess medical symptoms and provide advice over the phone, when medically appropriate. They can often answer questions about a minor concern or advise you about what to do next, including making an appointment for you if appropriate.

**Note:** The procedure for receiving reimbursement for out-of-Plan urgent care Services is described in the “Internal Claims and Appeals Procedure and External Review” section regarding “Post-Service Claims and Appeals.”

**Note:** As part of an urgent care episode, Medically Necessary DME and prosthetics and orthotics following Stabilization will be covered if authorized by Health Plan.

**I. Family Planning Services**1. Coverage**Vasectomies: No Charge****Not subject to Deductible; does not apply toward Out-of-Pocket Maximum****Elective interruption of pregnancy (abortion): No Charge****Not subject to Deductible; does not apply toward Out-of-Pocket Maximum****Therapeutic interruption of pregnancy (abortion): No Charge****Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

We cover the following family planning counseling. This includes pre-abortion and post-abortion counseling and information on birth control. You pay for these Services at your primary care visit Copayment. See “Outpatient Care.”

We cover the following at your primary care visit Copayment, specialty care visit Copayment or outpatient surgery Coinsurance, depending on where the procedure is performed (See “Outpatient Care” for your applicable Copayment or Coinsurance):

- a. Tubal ligations.
- b. Vasectomies.
- c. Interruption of pregnancy (abortion). Your group may exclude coverage for part of all interruption of pregnancy services. Please refer to the “Schedule of Benefits (Who Pays What)”.

**Note:** Diagnostic procedures are covered, but not under this section (see “X-ray, Laboratory, and Advanced Imaging Procedures”). Contraceptive drugs and devices are not covered under this section (see “Drugs, Supplies, and Supplements”).

2. Family Planning Services Exclusions

- a. Any and all Services to reverse voluntary, surgically induced sterilization.
- b. Acupuncture for the treatment of infertility.
- c. Donor sperm, eggs, or embryos.
- d. All Services or supplies related to procurement or storage of donor semen, sperm, eggs, reproductive materials, and/or embryos.

- e. Any and all Services, supplies, office administered drugs, or prescription drugs received from the pharmacy that are related to intrauterine insemination or conception by artificial means. This includes, but is not limited to: in vitro fertilization, ovum transplants, gamete intra fallopian transfer, and zygote intra fallopian transfer.

**J. Gender Affirming Health Services**

We cover gender affirming health Services when Medically Necessary to treat gender dysphoria or gender identity disorder. Prior Authorization may be required. You must meet Utilization Management Program Criteria to be eligible for coverage.

1. Coverage

Non-surgical Services:

- a. Office visits and mental health visits.
- b. Laboratory Services and X-ray Services.
- c. Hormone therapy visits and administration.
- d. Facial and body hair removal (assigned male at birth).
- e. Outpatient prescription drugs, if covered by your plan.
- f. Inpatient and outpatient hospital care.
- g. Treatment for complications of surgery.

Surgical Services:

- a. Pre-surgical and post-surgical consultations with surgeon.
- b. Gender affirmation surgeries including:
  - i. **Assigned female at birth:** hysterectomy; oophorectomy; metoidioplasty; phalloplasty; vaginectomy; scrotoplasty; erectile prosthesis; urethral extension; bilateral mastectomy with chest reconstruction; breast reduction; body contouring; gender affirming facial surgery.
  - ii. **Assigned male at birth:** penectomy; vaginoplasty; clitoroplasty; labiaplasty; orchiectomy; breast augmentation; tracheal shave; body contouring; gender affirming facial surgery.
- c. Inpatient and outpatient hospital care.
- d. Treatment for complications of surgery.

You pay the applicable Copayment, Coinsurance, and/or Deductible shown in the “Schedule of Benefits (Who Pays What).” For example, see “Hospital Inpatient Care” in the “Schedule of Benefits (Who Pays What)” for the Copayment, Coinsurance, and/or Deductible that apply to hospital inpatient care.

2. Gender Affirming Health Services Exclusions

- a. Any gender affirming health Service that is not Medically Necessary.
- b. Calf implants.
- c. Hairline advancement.
- d. Pectoral implants.
- e. Permanent hair implantation.
- f. Voice modification surgery.

**K. Health Education Services**

**\$10 Copayment each visit**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

We provide health education appointments to support understanding of chronic diseases such as diabetes and hypertension. We also teach self-care on topics such as stress management and nutrition. For each visit you will pay the applicable Copayment.

**L. Hearing Services**

1. Persons Under the Age of 18 Years

a. Hearing Exams and Tests

**\$10 Copayment each visit**

We cover hearing exams and tests to determine the need for hearing correction.

b. For Minor Children with a Verified Hearing Loss

**40% Coinsurance**

**Subject to Deductible; applies toward Out-of-Pocket Maximum**

Coverage shall also include:

- i. Initial hearing aids and replacement hearing aids not more frequently than every 5 years;
- ii. A new hearing aid when alterations to the existing hearing aid cannot adequately meet the needs of the child; and
- iii. Services and supplies including, but not limited to, the initial assessment, fitting, adjustments, and auditory training that is provided according to accepted professional standards.

2. Persons Age 18 Years and Over  
**Not covered**

Hearing exams and tests to determine the need for a hearing aid, Services relating to fitting and adjustment of hearing aids, and hearing aids are **not** covered.

**M. Home Health Care**

Home Health Care is **not** covered.

**N. Hospice Care**

Hospice Care is **not** covered.

**O. Infertility Services**

Infertility Services are **not** covered.

**P. Mental Health Services**

1. Coverage

We cover mental health Services as shown below. Mental health includes but is not limited to biologically based illnesses or disorders.

a. Inpatient Services

**40% Coinsurance per admission**  
**Subject to Deductible; applies toward Out-of-Pocket Maximum**

We cover psychiatric hospitalization in a hospital or Residential Treatment Center designated by Health Plan. Hospital Services for psychiatric conditions include all Services of Plan Providers and mental health professionals and the following Services and supplies as prescribed by a Plan Provider while you are a registered bed patient: room and board; psychiatric nursing care; group therapy; electroconvulsive therapy; occupational therapy; drug therapy; and medical supplies.

b. Outpatient Therapy

**\$10 Copayment each visit**  
**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

We cover individual office visits and group office visits. Psychological testing as part of diagnostic evaluation is covered.

We cover partial hospitalization and intensive outpatient therapy.

We cover visits for the purpose of monitoring drug therapy.

We cover mental health Services, whether they are voluntary or are court-ordered, when they are Medically Necessary and otherwise covered under the plan, and when rendered by a Plan Provider. We do not cover court-ordered treatment that exceeds the scope of coverage of this health benefit plan.

We will not deny coverage for intentionally self-inflicted injuries, including attempted suicide.

2. Mental Health Services Exclusions

- a. Evaluations for any purpose other than mental health treatment. This includes evaluations for: child custody; disability; or fitness for duty/return to work, unless Medically Necessary.
- b. Custodial Care, as defined in “Exclusions” under “Limitations/Exclusions (What is Not Covered).”

**Q. Physical, Occupational, and Speech Therapy and Inpatient Rehabilitation Services**

1. Coverage

a. Hospital Inpatient Care

We cover physical, occupational, and speech therapy as part of your Hospital Inpatient Care benefit.

b. Outpatient Care

**\$10 Copayment each visit**  
**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

We cover three (3) types of outpatient therapy (i.e., physical, occupational, and speech therapy). Coverage is provided for up to 20 visits per Accumulation Period for each type of outpatient therapy in a Plan Facility.

c. Inpatient Rehabilitation Services

**40% Coinsurance**  
**Subject to Deductible; applies toward Out-of-Pocket Maximum**

We will cover treatment for up to 60 days per condition, per Accumulation Period, in an organized, inpatient rehabilitation Services program in a designated facility. We also cover inpatient rehabilitation Services at the applicable Coinsurance while you are an inpatient in a designated facility.

d. Pulmonary Rehabilitation

**\$5 Copayment each visit**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

Treatment in a pulmonary rehabilitation program is provided upon payment of a \$5 Copayment each visit if prescribed or recommended by a Plan Provider and provided by therapists at designated facilities.

e. Therapies for Congenital Defects and Birth Abnormalities

After the first 31 days of life, the limitations and exclusions applicable to this Membership Agreement apply, except that Medically Necessary physical, occupational, and speech therapy for the care and treatment of congenital defects and birth abnormalities for covered children from age three (3) to age six (6) shall be provided. The benefit level shall be 20 therapy visits per Accumulation Period for each physical, occupational, and speech therapy. Such visits shall be distributed as Medically Necessary throughout the Accumulation Period without regard to whether the condition is acute or chronic and without regard to whether the purpose of the therapy is to maintain or improve functional capacity.

**Note:** This benefit is also available for eligible children under the age of three (3) who are not participating in Early Intervention Services.

2. Limitations

a. Occupational therapy is limited to treatment to achieve improved self-care and other customary activities of daily living.

b. Speech therapy is limited to treatment for speech impairments due to injury or illness. Many pediatric conditions do not qualify for coverage because they lack a specific organic cause and may be long term and chronic in nature.

3. Physical, Occupational, and Speech Therapy and Inpatient Rehabilitation Services Exclusions

a. Long-term rehabilitation.

b. Speech therapy that is not Medically Necessary, such as: (i) therapy for educational placement or other educational purposes; or (ii) training or therapy to improve articulation in the absence of injury, illness or medical condition affecting articulation; or (iii) therapy for tongue thrust in the absence of swallowing problems.

**R. Preventive Care Services**

**No Charge**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

The preventive care Services that are covered under this plan are defined by Health Plan.

We cover certain preventive care Services that do one or more of the following:

1. Protect against disease;
2. Promote health; and/or
3. Detect disease in its earliest stages before noticeable symptoms develop.

Preventive Services may help you stay healthy. If you have symptoms, you may need other care, such as diagnostic or treatment Services. If you receive any other covered Services during a preventive care visit, you may pay the applicable Deductible, Copayment, and Coinsurance for those Services. For a complete list of covered Preventive Services under this Plan, please contact Member Services.

Note: In accordance with state law, you may receive an annual mental health wellness examination at your applicable preventive care Copayment or Coinsurance.

**S. Reconstructive Surgery**

See “Outpatient Care” and “Hospital Inpatient Care” for your applicable Copayment or Coinsurance.

1. Coverage

We cover reconstructive surgery when it: (a) will correct significant disfigurement resulting from an injury or Medically Necessary surgery; or (b) will correct a congenital defect, disease, or anomaly to produce major improvement in physical function; or (c) will treat congenital hemangioma and port wine stains. Following Medically Necessary removal of all or part of a breast, we also cover reconstruction of the breast, surgery and reconstruction of the other breast to produce a symmetrical appearance, and treatment of physical complications, including lymphedemas. An Authorization is required for all types of reconstructive surgeries.

2. Reconstructive Surgery Exclusion

Plastic surgery or other cosmetic Services and supplies primarily to change your appearance. This includes cosmetic surgery related to bariatric surgery.

**T. Skilled Nursing Facility Care**

Skilled Nursing Facility Care is **not** covered.

## U. Substance Use Disorder Services

### 1. Inpatient Medical and Hospital Services

**40% Coinsurance per admission**

**Subject to Deductible; applies toward Out-of-Pocket Maximum**

We cover Services for the medical management of withdrawal symptoms. Detoxification is the process of removing toxic substances from the body.

### 2. Residential Rehabilitation

**40% Coinsurance per admission**

**Subject to Deductible; applies toward Out-of-Pocket Maximum**

The determination of the need for Services of a residential rehabilitation program and referral to such a facility or program is made by or under the supervision of a Plan Provider.

We cover inpatient Services and partial hospitalization in a residential rehabilitation program authorized by Health Plan for the treatment of alcoholism, drug abuse, or drug addiction.

### 3. Outpatient Services

**\$10 Copayment each visit**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

- a. We cover individual office visits and group office visits.
- b. We cover partial hospitalization and intensive outpatient therapy.
- c. We cover visits for the purpose of monitoring drug therapy.

We cover substance use disorder Services, whether they are voluntary or are court-ordered, when they are Medically Necessary and otherwise covered under the plan, and when rendered by a Plan Provider. We do not cover court-ordered treatment that exceeds the scope of coverage of this health benefit plan.

Mental health Services required in connection with treatment for substance use disorder are covered as provided in the “Mental Health Services” section.

### 4. Substance Use Disorder Services Exclusion

Counseling for a patient who is not responsive to therapeutic management as determined by a Plan Provider.

## V. Transplant Services

**40% Coinsurance per admission**

**Subject to Deductible; applies toward Out-of-Pocket Maximum**

### 1. Coverage for Members who are transplant recipients

Transplants are covered on a **LIMITED** basis as follows:

- a. Covered transplants are limited to: kidney transplants; heart transplants; heart-lung transplants; liver transplants; liver transplants for children with biliary atresia and other rare congenital abnormalities; small bowel transplants; small bowel and liver transplants; lung transplants; cornea transplants; simultaneous kidney-pancreas transplants and pancreas alone transplants.
- b. Bone marrow transplants (autologous stem cell or allogenic stem cell) associated with high dose chemotherapy for germ cell tumors and neuroblastoma in children and bone marrow transplants for aplastic anemia, leukemia, severe combined immunodeficiency disease and Wiskott-Aldrich syndrome.
- c. If all Utilization Management Program Criteria are met, we cover stem cell rescue; and transplants of organs, tissue, or bone marrow.
- d. Prescribed post-surgical immunosuppressive outpatient drugs required after a transplant.
- e. These Services must be directly related to a covered transplant for you.

### 2. Coverage for Members who are living organ donor

We cover Services related to living organ donation for a Member who is a living organ donor. We will not impose any Deductibles, Copayments, Coinsurance, benefit maximums, waiting periods, or other limitations on coverage for the living organ donation.

### 3. Terms and Conditions

- a. Health Plan, Medical Group, and Plan Providers do not undertake: to provide a donor or donor organ or bone marrow or cornea; or to assure the availability of a donor or donor organ or bone marrow or cornea; or to assure the availability or capacity of referral transplant facilities approved by Health Plan. For information specific to your situation, please call your assigned Transplant Coordinator; or the **Transplant Administrative Offices**.
- b. Plan Providers must determine that you meet Utilization Management Program Criteria before you receive Services.
- c. A Plan Provider must provide a written referral for care at a transplant facility. The transplant facility must be from a list of approved facilities selected by Health Plan. The referral may be to a transplant facility outside our Service

Area. Transplants are covered only at the facility Health Plan selects for the particular transplant, even if another facility within the Service Area could also perform the transplant.

- d. After referral, if a Plan Provider or the medical staff of the referral facility determines you do not satisfy its respective criteria for the Service, Health Plan’s obligation is only to pay for covered Services provided prior to such determination.

4. Transplant Services Exclusions and Limitations

- a. Bone marrow transplants associated with high dose chemotherapy for solid tissue tumors (except bone marrow transplants covered under this Membership Agreement) are excluded.
- b. Non-human and artificial organs and their implantation are excluded.
- c. Pancreas alone transplants are limited to patients without renal problems who meet set criteria.
- d. Travel and lodging expenses are excluded, except when Health Plan refers you to a provider outside our Service Area for transplant Services, as described in “Access to Other Providers” in the “How to Obtain Services” section, we may pay certain expenses we preauthorize under our internal travel and lodging guidelines. For information specific to your situation, please call your assigned Transplant Coordinator; or the **Transplant Administrative Offices**.

**W. Vision Services**

**Not covered**

Vision exams, eyeglass lenses and frames, and contact lenses are **not** covered. Orthoptic (eye training) therapy and low vision therapy are **not** covered.

**X. X-ray, Laboratory, and Advanced Imaging Procedures**

1. Coverage

a. Outpatient Care

i. **No Charge**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

We cover diagnostic laboratory tests received during an office visit, in a Kaiser Permanente Medical Office Building, or in a contracted free-standing facility (excluding Plan Hospitals) and X-ray Services and materials, which includes, but is not limited to isotopes, electrocardiograms, electroencephalograms, mammograms and ultrasounds.

**Note:** We use a laboratory formulary. A laboratory formulary is a list of laboratory tests, Services, and other materials that have been approved by Health Plan for our Members. If you would like information about whether a particular test or Service is included in our laboratory formulary, please call **Member Services**.

ii. **40% Coinsurance**

**Subject to the Deductible; applies toward Out-of-Pocket Maximum**

Diagnostic laboratory tests, and X-ray Services and materials which include but are not limited to isotopes, electrocardiograms, electroencephalograms, mammograms, and ultrasounds received in the outpatient department of a Plan Hospital.

iii. **\$40 Copayment each visit**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

We cover therapeutic X-ray Services and materials.

iv. **\$200 Copayment each procedure**

**Not subject to Deductible; does not apply toward Out-of-Pocket Maximum**

We cover advanced imaging procedures such as MRI, CT, PET, and nuclear medicine.

**Note:** You will be billed for each individual procedure performed. A procedure is defined in accordance with the Current Procedural Terminology (CPT) medical billing codes published annually by the American Medical Association.

b. Inpatient Care

**No Charge**

**Subject to Deductible; applies toward Out-of-Pocket Maximum**

During hospitalization, diagnostic X-ray and laboratory tests, Services and materials, including diagnostic and therapeutic X-rays and isotopes; electrocardiograms; electroencephalograms; MRI; CT; PET; and nuclear medicine are covered under your hospital inpatient care benefit.

2. X-ray, Laboratory, and Advanced Imaging Procedures Exclusions

- a. Testing of a Member for a non-Member’s use and/or benefit.

- b. Testing of a non-Member for a Member's use and/or benefit.

## V. EXCLUSIONS, LIMITATIONS AND REDUCTIONS

### A. Exclusions

The Services listed below are not covered. These exclusions apply to all covered Services under this Membership Agreement. Additional exclusions that apply only to a particular Service are listed in the description of that Service in the "Benefits" section.

1. **Alternative Medical Services.** The following are not covered:
  - a. Acupuncture Services;
  - b. Naturopathy;
  - c. Massage therapy;
  - d. Chiropractic Services and supplies that are not provided by a Plan Provider under this Agreement.
2. **Bariatric Surgery and Cosmetic Surgery Related to Bariatric Surgery.**
3. **Behavioral Problems.** Any treatment or Service for a behavioral problem not associated with a manifest mental disorder or condition.
4. **Certain Maternity Services that are not Medically Necessary.** Certain maternity Services that are not Medically Necessary, including but not limited to: home birth Services and doula Services.
5. **Cosmetic Services.** Services that are intended: primarily to change or maintain your appearance; and that will not result in significant improvement in physical function. Examples of this include cosmetic surgery related to bariatric surgery and hair prosthesis due to hair loss. Exception: Services covered under "Reconstructive Surgery" in the "Benefits" section.
6. **Cryopreservation.** Any and all Services related to cryopreservation. This exclusion applies to, but is not limited to, the procurement and/or storage of semen, sperm, eggs, reproductive materials, and/or embryos.
7. **Custodial Care.** Assistance with activities of daily living or care that can be performed safely and effectively by people who, in order to provide the care, do not require medical licenses or certificates or the presence of a supervising licensed nurse. Activities of daily living include: walking; getting in and out of bed; bathing; dressing; feeding; toileting and taking medicine.
8. **Dental Services.** Dental Services and dental X-rays, including dental Services following injury to teeth; dental appliances; implants; orthodontia; TMJ; and dental Services as a result of and following medical treatment such as radiation treatment. This exclusion does not apply to: (a) Medically Necessary Services for the treatment of cleft lip or cleft palate when prescribed by a Plan Provider, unless the Member is covered for these Services under a dental insurance policy or contract, or (b) hospitalization and general anesthesia for dental Services, prescribed or directed by a Plan Provider for children under the age of 19 who: (i) have a physical, mental, or medically compromising condition; or (ii) have dental needs for which local anesthesia is ineffective because of acute infection, anatomic variations, or allergy; or (iii) are extremely uncooperative, unmanageable, anxious, or uncommunicative with dental needs deemed sufficiently important that dental care cannot be deferred; or (iv) have sustained extensive orofacial and dental trauma, or (c) Medically Necessary Services required for the direct treatment of a covered transplant procedure for a Member who is a transplant recipient. Unless otherwise specified herein, (a) and (b) must be received at a Plan Facility.  
  
The following Services for TMJ may be covered if determined Medically Necessary: diagnostic X-rays; laboratory testing; physical therapy; and surgery.
9. **Directed Blood Donations.**
10. **Disposable Supplies.** All disposable, non-prescription, or over-the-counter supplies for home use such as:
  - a. Bandages.
  - b. Gauze.
  - c. Tape.
  - d. Antiseptics.
  - e. Dressings.
  - f. Ace-type bandages.
  - g. Any other supplies, dressings, appliances, or devices not specifically listed as covered in the "Benefits" section.
11. **Educational Services.** Educational services are not health care services and are not covered. Examples include, but are not limited to:
  - a. Items and services to increase academic knowledge or skills;
  - b. Special education or care for learning deficiencies, whether or not associated with a manifest mental disorder or condition, including but not limited to attention deficit disorder, learning disabilities, and developmental delays;
  - c. Teaching and support services to increase academic performance;

- d. Academic coaching or tutoring for skills such as grammar, math, and time management;
  - e. Speech training that is not Medically Necessary, and not part of an approved treatment plan, and not provided by or under the direct supervision of a Plan Provider acting within the scope of their license under Colorado law that is intended to address speech impediments;
  - f. Teaching you how to read, whether or not you have dyslexia;
  - g. Educational testing; testing for ability, aptitude, intelligence, or interest;
  - h. Teaching (or any other items or services associated with) activities such as art, dance, horse riding, music, swimming, or teaching you how to play.
12. **Employer or Government Responsibility.** Financial responsibility for Services that an employer or government agency is required by law to provide.
13. **Excess Charges from Out-of-Plan Providers.** Charges from Out-of-Plan Providers that exceed eligible Charge(s).
14. **Experimental or Investigational Services.**
- a. A Service is experimental or investigational for a Member's condition if any of the following statements apply at the time the Service is or will be provided to the Member. The Service:
    - i. has not been approved or granted by the U.S. Food and Drug Administration (FDA); or
    - ii. is the subject of a current new drug or new device application on file with the FDA; or
    - iii. is provided as part of a Phase I or Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial or in any other manner that is intended to determine the safety, toxicity or efficacy of the Service; or
    - iv. is provided pursuant to a written protocol or other document that lists an evaluation of the Service's safety, toxicity or efficacy as among its objectives; or
    - v. is subject to the approval or review of an Institutional Review Board (IRB) or other body that approves or reviews research on the safety, toxicity or efficacy of Services; or
    - vi. has not been recommended for coverage by the Interregional New Technology Committee or the Medical Technology Assessment Team, or any committees reviewing new technologies within Kaiser Permanente, based on analysis of clinical studies and literature for safety and appropriateness, unless otherwise covered by Health Plan; or
    - vii. is provided pursuant to informed consent documents that describe the Service as experimental or investigational or in other terms that indicate that the Service is being looked at for its safety, toxicity or efficacy; or
    - viii. is part of a prevailing opinion among experts as expressed in the published authoritative medical or scientific literature that (A) use of the Service should be substantially confined to research settings or (B) further research is needed to determine the safety, toxicity or efficacy of the Service.
  - b. In determining whether a Service is experimental or investigational, the following sources of information will be solely relied upon:
    - i. The Member's medical records; and
    - ii. The written protocol(s) or other document(s) under which the Service has been or will be provided; and
    - iii. Any consent document(s) the Member or the Member's representative has executed or will be asked to execute to receive the Service; and
    - iv. The files and records of the IRB or similar body that approves or reviews research at the institution where the Service has been or will be provided, and other information concerning the authority or actions of the IRB or similar body; and
    - v. The published authoritative medical or scientific literature on the Service as applied to the Member's illness or injury; and
    - vi. Regulations, records, applications and other documents or actions issued by, filed with, or taken by the FDA, or other agencies within the U.S. Department of Health and Human Services, or any state agency performing similar functions.
  - c. If two (2) or more Services are part of the same plan of treatment or diagnosis, all of the Services are excluded if one of the Services is experimental or investigational.
  - d. Health Plan consults Medical Group and then uses the criteria described above to decide if a particular Service is experimental or investigational.
15. **Eye Surgery Services.** All services related to eye surgery for the purpose of correcting refractive defects such as myopia, hyperopia, or astigmatism (for example, radial keratotomy, photo-refractive keratectomy, and similar procedures); orthoptic (eye training therapy).
16. **Genetic Testing and Gene Therapy.** Genetic testing and gene therapy, unless determined to be Medically Necessary and you meet Utilization Management Program Criteria.
17. **Intermediate Care.** Care in an intermediate care facility.

18. **Residential Care.** Care in a facility where you stay overnight, except that this exclusion does not apply when the overnight stay is part of covered care in a hospital, a Residential Treatment Center, a Skilled Nursing Facility, or inpatient respite care covered in the “Hospice Care” section.
19. **Routine Foot Care Services.** Routine foot care Services that are not Medically Necessary.
20. **Services for Members in the Custody of Law Enforcement Officers.** Out-of-Plan Provider Services provided or arranged by criminal justice institutions for Members, in the custody of law enforcement officers, unless the Services are covered as out-of-Plan Emergency Services or urgent care outside the Service Area.
21. **Services Not Available in our Service Area.** Services not generally and customarily available in our Service Area, except when it is generally accepted medical practice in our Service Area to refer patients outside our Service Area for the Service.
22. **Services Related to a Non-Covered Service.** When a Service is not covered, all Services related to the non-covered Service are excluded. This does not include Services we would otherwise cover to treat complications as a result of the non-covered Service. The need for perinatology Services related to pregnancy is not considered a “complication” for the purposes of this provision.
23. **Services that are the Subject of an Out-of-Plan Provider’s Notice and Consent.** Amounts owed to Out-of-Plan Providers when you or your authorized representative consent to waive your right against surprise billing/balance billing (unexpected medical bills) under applicable state or federal law.
24. **Third Party Requests or Requirements.** Physical exams, tests, or other services that do not directly treat an actual illness, injury, or condition, and any related reports or paperwork in connection with third party requests or requirements, including but not limited to those for:
  - a. Employment;
  - b. Participation in employee programs;
  - c. Insurance;
  - d. Disability;
  - e. Licensing;
  - f. School events, sports, or camp;
  - g. Governmental agencies;
  - h. Court order, parole, or probation;
  - i. Travel.
25. **Travel and Lodging Expenses.** Travel and lodging expenses are excluded. We may pay certain expenses we preauthorize in accordance with our internal travel and lodging guidelines in some situations, when a Plan Provider refers you to an Out-of-Plan Provider outside our Service Area as described under “Access to Other Providers” in the “How to Obtain Services” section.
26. **Unclassified Medical Technology Devices and Services.** Medical technology devices and Services which have not been classified as durable medical equipment or laboratory by a National Coverage Determination (NCD) issued by the Centers for Medicare & Medicaid Services (CMS), unless otherwise covered by Health Plan.
27. **Weight Management Facilities.** Services received in a weight management facility.
28. **Workers’ Compensation or Employer’s Liability.** If you suffer from an injury or illness that is compensable under a workers’ compensation or employer’s liability law, we will provide Services obtained at a Kaiser facility. We will not cover any workers compensation services obtained at contracted or non-contracted providers. Any workers’ compensation services provided or paid for by the health plan are subject to your obligation to reimburse us to the extent of a payment or any other benefit, including any amount received as a settlement that you receive under applicable law.

In addition, we or our Participating Providers will be permitted to seek reimbursement for these Services directly from the responsible employer or the government agency that administers applicable law.

## **B. Limitations**

We will use our best efforts to provide or arrange covered Services in the event of unusual circumstances that delay or render impractical the provision of Services. Examples include: major disaster; Epidemic; war; riot, civil insurrection; disability of a large share of personnel at a Plan Facility; complete or partial destruction of facilities; and labor disputes not involving Kaiser Foundation Hospitals. In these circumstances, Health Plan, Kaiser Foundation Hospitals, Medical Group and Medical Group Plan Providers will not have any liability for any delay or failure in providing covered Services. In the case of a labor dispute involving Health Plan, Kaiser Foundation Hospitals or Medical Group, we may postpone care until the dispute is resolved if delaying your care is safe and will not result in harmful health consequences.

## C. Reductions

### 1. Injuries or Illnesses Alleged to be Caused by Other Parties

If you obtain a judgment or settlement from or on behalf of another party who allegedly caused an injury or illness for which you received covered Services, you must reimburse us to the maximum extent allowed under applicable law. The reimbursement due to us is not limited by or subject to the Plan Out-of-Pocket Maximum. Note: This "Injuries or illnesses alleged to be caused by other parties" section does not affect your obligation to pay your Cost Share for these Services.

To the extent permitted or required by applicable law, we have the option of becoming subrogated to all claims, causes of action, and other rights you may have against another party or an insurer, government program, or other source of coverage for monetary damages, compensation, or indemnification on account of the injury or illness allegedly caused by the other party. We will be so subrogated as of the time we mail or deliver a written notice of our exercise of this option to you or your attorney.

To secure our rights, we will have a lien and reimbursement rights to the proceeds of any judgment or settlement you or we obtain against a third party that results in any settlement proceeds or judgment, from other types of coverage that include but are not limited to: liability, uninsured motorist, underinsured motorist, personal umbrella, workers' compensation, personal injury, medical payments and all other first party types.

Within 30 days after submitting or filing a claim or legal action against another party, you must send written notice of the claim or legal action to:

The Phia Group, LLC.  
40 Pequot Way  
Canton, MA 02021  
Fax: 781-848-1154

In order for us to determine the existence of any rights we may have and to satisfy those rights, you must complete and send us all consents, releases, authorizations, assignments, and other documents, including lien forms directing your attorney, the other party, and the other party's liability insurer to pay us directly. You may not agree to waive, release, reduce or, in any other manner, take action that may affect our rights under this provision without our prior, written consent.

If your estate, parent, guardian, or conservator asserts a claim against another party based on your injury or illness, your estate, parent, guardian, or conservator and any settlement or judgment recovered by the estate, parent, guardian, or conservator shall be subject to our liens and other rights under applicable law to the same extent as if you had asserted the claim against the other party. We may assign our rights to enforce our liens and other rights.

If you have Medicare, Medicare law may apply with respect to Services covered by Medicare.

### 2. Surrogacy Arrangements: Traditional or Gestational Carriers

In situations where you receive monetary compensation to act as either a traditional or gestational surrogate, Health Plan will seek reimbursement for covered Services you receive that are associated with conception, pregnancy and/or delivery of the child, except that we will recover no more than half of the monetary compensation you receive. A surrogate arrangement is one in which an individual agrees to become pregnant and to surrender the baby to another person or persons who intend to raise the child. This section applies to any person who is impregnated by artificial insemination, intrauterine insemination, in vitro fertilization or through the surgical implantation of a fertilized egg of another person and applies to both traditional surrogacy and gestational carriers.

**Note:** This "Surrogacy Arrangements: Traditional or Gestational Carriers" section does not affect your obligation to pay your Copayment, Coinsurance, and/or Deductible for these Services.

Within 30 days after entering into a Surrogacy Arrangement, you must send written notice of the arrangement, including all of the following information:

- Names, addresses, and telephone numbers of the other parties to the arrangement
- Names, addresses, and telephone numbers of any escrow agent or trustee
- Names, addresses, and telephone numbers of the intended parents and any other parties who are financially responsible for Services the baby (or babies) receives, including names, addresses, and telephone numbers for any health insurance that will cover Services that the baby (or babies) receives
- A signed copy of any contracts and other documents explaining the arrangement

- Any other information we request in order to satisfy our rights

You must send this information to:

Phia Group, LLC.  
40 Pequot Way  
Canton, MA 02021  
Fax: 781-848-1154

You must complete and send us all consents, releases, authorizations, lien forms, and other documents that are reasonably necessary for us to determine the existence of any rights we may have under this “Surrogacy Arrangements” section and to satisfy those rights. You may not agree to waive, release, reduce, or in any other manner, take action that may affect our rights under this “Surrogacy Arrangements” section without our prior, written consent.

If your estate, parent, guardian, or conservator asserts a claim against another party based on the Surrogacy Arrangement, your estate, parent, guardian, or conservator and any settlement or judgment recovered by the estate, parent, guardian, or conservator shall be subject to our liens and other rights to the same extent under applicable law as if you had asserted the claim against the other party. We may assign our rights to enforce our liens and other rights. If you have questions about your obligations under this provision, please call Member Services.

**Note:** A baby born under a Surrogacy Arrangement does not have health coverage rights under the surrogate’s health coverage. The intended parents of a child born under a Surrogacy Arrangement will need to arrange for health coverage for the newborn.

## VI. INTERNAL CLAIMS AND APPEALS PROCEDURE AND EXTERNAL REVIEW

You may file a claim (request for payment/reimbursement):

- by signing in to [kp.org](http://kp.org), completing an electronic form, and uploading supporting documentation;
- by mailing a paper form that can be obtained by visiting [kp.org/formsandpubs](http://kp.org/formsandpubs) or calling Member Services; or
- if you are unable to access the electronic form (or obtain the paper form), by mailing the minimum amount of information we need to process your claims:
  1. Member/patient name and Medical Record Number
  2. The date you received the Services
  3. Where you received the Services
  4. Who provided the Services
  5. Why you think we should pay for the Services
  6. A copy of the bill, your medical record(s) for these Services, and your receipt if you paid for the Services.

Mailing address to submit your claim:

Kaiser Permanente  
National Claims Administration - Colorado  
P.O. Box 373150  
Denver, CO 80237-3150

Health Plan will review claims and appeals, and we may use medical experts to help us review them. The following terms have the following meanings when used in this “Internal Claims and Appeals Procedures and External Review” section:

1. A **claim** is a request for us to:
  - a. provide or pay for a Service that you have not received (pre-service claim),
  - b. continue to provide or pay for a Service that you are currently receiving (concurrent care claim), or
  - c. pay for a Service that you have already received (post-service claim).
2. An **adverse benefit determination** is our decision to do any of the following:
  - a. deny your claim, in whole or in part, including (1) a denial, in whole or in part, of a pre-service claim (preauthorization for a Service), a concurrent care claim (continue to provide or pay for a Service that you are currently receiving) or a post-service claim (a request to pay for a Service) in whole or in part; (2) a denial of a request for Services on the ground that the Service is not Medically Necessary, appropriate, effective or efficient or is not provided in or at the appropriate health care setting or level of care; or, (3) a denial of a request for Services on the ground that the Service is experimental or investigational,
  - b. terminate your coverage by Health Plan retroactively except as the result of non-payment of Premiums (also called rescission or cancellation retroactively), or

- c. deny your (or, if applicable, your dependent's) application for individual plan coverage.
- d. uphold our previous adverse benefit determination when you appeal.

In addition, when we deny a request for medical care because it is excluded under this Membership Agreement, and you present evidence from a Colorado medical professional that there is a reasonable medical basis that the contractual exclusion does not apply to the denied medical care, then our denial shall be considered an adverse benefit determination.

3. An **appeal** is a request for us to review our initial adverse benefit determination.

If you miss a deadline for making a claim or appeal, we may decline to review it.

Except when simultaneous external review can occur, you must exhaust the internal claims and appeals procedure as described in this "Internal Claims and Appeal Procedures and External Review" section unless we fail to follow the claims and appeals process described in this Section VI.

#### **Language and Translation Assistance**

You may request language assistance with your claim and/or appeal by calling **Member Services**.

SPANISH (Español): Para obtener asistencia en Español, llame al 303-338-3800.

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 303-338-3800.

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 303-338-3800.

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 303-338-3800.

#### **Appointing a Representative**

If you would like someone (including your provider (medical facility or health care professional)) to act on your behalf regarding your claim, you may appoint an authorized representative. You must make this appointment in writing. Please contact **Member Services** for information about how to appoint a representative. You must pay the cost of anyone you hire to represent or help you.

#### **Help with Your Claim and/or Appeal**

You may contact the Colorado Division of Insurance at:

Colorado Division of Insurance  
1560 Broadway, Suite 850  
Denver, Colorado 80202  
(303) 894-7499

#### **Reviewing Information Regarding Your Claim**

If you want to review the information that we have collected regarding your claim, you may request, and we will provide without charge, copies of all relevant documents, records, and other information.

You also have the right to request any diagnosis and treatment codes and their meanings that are the subject of your claim. To make a request, you should contact **Member Services**.

#### **Providing Additional Information Regarding Your Claim and/or Appeal**

When you appeal, you may send us additional information including comments, documents, and additional medical records that you believe support your claim. If we asked for additional information and you did not provide it before we made our initial decision about your claim, then you may still send us the additional information so that we may include it as part of our review of your appeal, if you ask for one. Please send all additional information to the Department that issued the adverse benefit determination.

When you appeal, you may give testimony in writing or by telephone. Please send your written testimony to **Member Relations**. To arrange to give testimony by telephone, you should contact **Member Services**.

We will add the information that you provide through testimony or other means to your claim file and we will review it without regard to whether this information was submitted and/or considered in our initial decision regarding your claim.

#### **Sharing Additional Information That We Collect**

If we believe that your appeal of our initial adverse benefit determination will be denied, then before we issue our next adverse benefit determination we will also share with you any new or additional reasons for that decision. We will send you a letter explaining the new or additional information and/or reasons and inform you how you can respond to the information in the letter if you choose to do so. If you do not respond before we must make our next decision, that decision will be based on the information already in your claim file.

#### **Internal Claims and Appeals Procedures**

There are several types of claims, and each has a different procedure for sending your claim and appeal to us as described in this Internal Claims and Appeals Procedures section:

- 1. Pre-service claims (urgent and non-urgent)

2. Concurrent care claims (urgent and non-urgent)
3. Post-service claims

In addition, there is a separate appeals procedure for adverse benefit determinations due to a retroactive termination of membership (rescission) or a denial of an application for individual plan coverage.

When you file an appeal, we will review your claim without regard to our previous adverse benefit determination. The individual who reviews your appeal will not have participated in our original decision regarding your claim nor will the reviewer be the subordinate of someone who did participate in our original decision.

1. Pre-Service Claims and Appeals

Pre-service claims are requests that we provide or pay for a Service that you have not yet received. Failure to receive authorization before receiving a Service that must be authorized or pre-certified in order to be a covered Service may be the basis for our denial of your pre-service claim. If you receive any of the Services you are requesting before we make our decision, your pre-service claim or appeal will become a post-service claim or appeal with respect to those Services. If you have any general questions about pre-service claims or appeals, please call **Member Services**.

Here are the procedures for filing a pre-service claim, a non-urgent pre-service appeal, and an urgent pre-service appeal.

- a. Pre-Service Claim

Tell Health Plan in writing that you want us to provide or pay for a Service you have not yet received. Your request and any related documents you give us constitute your claim. You must either mail or fax your claim to **Utilization Management**.

If you want us to consider your pre-service claim on an urgent basis, your request should tell us that. We will decide whether your claim is urgent or non-urgent unless your attending health care provider tells us your claim is urgent. If we determine that your claim is not urgent, we will treat your claim as non-urgent. Generally, a claim is urgent only if using the procedure for non-urgent claims (a) could seriously jeopardize your life, health, or ability to regain maximum function or if you have a physical or mental disability, creates an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services you are requesting. We may, but are not required to, waive the requirements related to an urgent claim and appeal, to permit you to pursue an expedited external review.

We will review your claim and, if we have all the information we need, we will make a decision within a reasonable period of time but not later than 15 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, so long as we notify you prior to the expiration of the initial 15 day period and explain the circumstances for which we need the extra time and when we expect to make a decision. If we tell you we need more information, we will ask you for the information within 15 days of receiving your claim, and we will give you 45 days to send the information. We will make a decision within 15 days after we receive the first piece of information (including documents) we requested. We encourage you to send all the requested information at one time, so that we will be able to consider all of the information that you send us when we make our decision. If we do not receive any of the requested information (including documents) within 45 days after we send our request, we will make a decision based on the information we have within 15 days following the end of the 45 day period.

We will send written notice of our decision to you and, if applicable to your provider. Please let us know if you wish to have our decision sent to your provider.

If your pre-service claim was considered on an urgent basis, we will notify you of our decision (whether adverse or not) orally or in writing within a timeframe appropriate to your clinical condition but not later than 72 hours after we receive your claim. Within 24 hours after we receive your claim, we may ask you for more information. We will notify you of our decision within 48 hours of receiving the first piece of requested information. If we do not receive any of the requested information, then we will notify you of our decision within 48 hours after making our request. If we notify you of our decision orally, we will send you written confirmation within three (3) days after that.

If we deny your claim (if we do not agree to provide or pay for all the Services you requested), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

- b. Non-Urgent Pre-Service Appeal

Within 180 days after you receive our adverse benefit determination notice, you must tell us in writing that you want to appeal our denial of your pre-service claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or relevant symptoms, (3) the specific Service that you are requesting, (4) all of the reasons why you disagree with our adverse benefit denial, and (5) all supporting documents. Your request and the supporting documents constitute your appeal. You must either mail or fax your appeal to **Member Relations**.

You have the right to request to appear at a review meeting. If you do not specify in your appeal that you would like to exercise your right to appear at a review meeting, we will perform a file review unless otherwise notified.

If you would like to appear in person or via telephone conference at the review meeting, please include this in your appeal request or contact Member Services by calling 1-800-632-9700, or 711 (TTY).

If you opt for a file review, we will review your appeal and send you a written decision within a reasonable period of time that is appropriate given your medical condition but not more than 30 calendar days after we receive your appeal.

If you opt to have your appeal reviewed at a review meeting, within 60 calendar days following receipt of your request, we will hold a review meeting. Your review meeting will be before a review panel of health care professionals who have the appropriate expertise, who were not previously involved in the appeal, who do not have a direct financial interest in the outcome of the review and are not a subordinate of any person previously involved in the appeal.

We will notify you in writing at least 20 calendar days in advance of the review meeting date, and we will notify you about the date and time of this review meeting. If you feel you need more time to gather evidence to present to the review panel, we cannot unreasonably deny your request for postponement of the review meeting even if the postponement causes the review meeting to occur beyond the 60-calendar day requirement.

Regardless of whether you choose a file review or review meeting, the members of the appeals committee who review your appeal will consider any additional material provided by you. Upon request, we will provide copies of all information that we intend to present at the appeal meeting at least 5- calendar days prior to the meeting, unless any new material is developed after that 5-calendar day deadline. You will have the option to elect to have a recording made of the appeal meeting, if applicable, and if you elect to have the meeting recorded, we will make a copy available to you.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

c. Urgent Pre-Service Appeal

Tell us that you want to urgently appeal our adverse benefit determination regarding your pre-service claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the specific Service that you are requesting, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) all supporting documents. Your request and the supporting documents constitute your appeal. You may submit your appeal orally to **Member Services**, by mail or by fax to **Member Relations**.

When you send your appeal, you may also request simultaneous external review of our initial adverse benefit determination. If you want simultaneous external review, your appeal must tell us this. You will be eligible for the simultaneous external review only if your pre-service appeal qualifies as urgent. If you do not request simultaneous external review in your appeal, then you may be able to request external review after we make our decision regarding your appeal (see “External Review” in this “Claims and Appeals Procedures” section), if our internal appeal decision is not in your favor.

We will decide whether your appeal is urgent or non-urgent unless your attending health care provider tells us your appeal is urgent. If we determine that your appeal is not urgent, we will treat your appeal as non-urgent. Generally, an appeal is urgent only if using the procedure for non-urgent appeals (a) could seriously jeopardize your life, health, or ability to regain maximum function or if you have a physical or mental disability, creates an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services you are requesting. We may, but are not required to, waive the requirements related to an urgent appeal to permit you to pursue an expedited external review.

You do not have the right to attend or have counsel, advocates and health care professionals in attendance at the expedited review. You are, however, entitled to submit written comments, documents, records and other materials for the reviewer or reviewers to consider; and receive, upon request and free of charge, copies of all documents, records and other information regarding your request for benefits.

We will review your appeal and give you oral or written notice of our decision as soon as your clinical condition requires, but not later than 72 hours after we received your appeal. If we notify you of our decision orally, we will send you a written confirmation within three (3) days after that.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

2. Concurrent Care Claims and Appeals.

Concurrent care claims are requests that Health Plan continue to provide, or pay for, an ongoing course of covered treatment or Services for a period of time or number of treatments, when the course of treatment or Services already being received will end. If you have any general questions about concurrent care claims or appeals, please call **Member Services**.

Unless you are appealing an urgent care concurrent claim, if we either (a) deny your request to extend your current authorized ongoing care (your concurrent care claim) or (b) inform you that authorized care that you are currently receiving is going to end early and you then appeal our decision (an adverse benefit determination), then during the time that we are considering your appeal, you may continue to receive the authorized Services. If you continue to receive these Services while we consider your appeal and your appeal does not result in our approval of your concurrent care claim, then we will only pay for the continuation of Services until we notify you of our appeal decision.

Here are the procedures for filing a concurrent care claim, a non-urgent concurrent care appeal, and an urgent concurrent care appeal:

a. Concurrent Care Claim

Tell us in writing that you want to make a concurrent care claim for an ongoing course of covered treatment. Inform us in detail of the reasons that your authorized ongoing care should be continued or extended. Your request and any related documents you give us constitute your claim. You must either mail or fax your claim to **Utilization Management**.

If you want us to consider your claim on an urgent basis and you contact us at least 24 hours before your care ends, you may request that we review your concurrent claim on an urgent basis. We will decide whether your claim is urgent or non-urgent unless your attending health care provider tells us your claim is urgent. If we determine that your claim is not urgent, we will treat your claim as non-urgent. Generally, a claim is urgent only if using the procedure for non-urgent claims (a) could seriously jeopardize your life, health or ability to regain maximum function or if you have a physical or mental disability, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without extending your course of covered treatment. We may, but are not required to, waive the requirements related to an urgent claim and appeal thereof, to permit you to pursue an expedited external review.

We will review your claim, and if we have all the information we need we will make a decision within a reasonable period of time. If you submitted your claim 24 hours or more before your care is ending, we will make our decision before your authorized care actually ends (that is, within 24 hours of receipt of your claim). If your authorized care ended before you submitted your claim, we will make our decision within a reasonable period of time but no later than 15 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we send you notice before the initial 15 days end and explain why we need the extra time and when we expect to make a decision. If we tell you we need more information, we will ask you for the information before the initial decision period ends, and we will give you until your care is ending or, if your care has ended, 45 days to send us the information. We will make our decision as soon as possible, if your care has not ended, or within 15 days after we first receive any information (including documents) we requested. We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision. If we do not receive any of the requested information (including documents) within the stated timeframe after we send our request, we will make a decision based on the information we have within the appropriate timeframe, not to exceed 15 days following the end of the 45 days that we gave you for sending the additional information.

We will send written notice of our decision to you and, if applicable to your provider, upon request. Please let us know if you wish to have our decision sent to your provider.

If we consider your concurrent claim on an urgent basis, we will notify you of our decision orally or in writing as soon as your clinical condition requires, but not later than 24 hours after we received your appeal. If we notify you of our decision orally, we will send you written confirmation within three (3) days after receiving your claim.

If we deny your claim (if we do not agree to provide or pay for extending the ongoing course of treatment or Services), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

b. Non-Urgent Concurrent Care Appeal

Within 180 days after you receive our adverse benefit determination notice, you must tell us [in writing] that you want to appeal our adverse benefit determination. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the ongoing course of covered treatment that you want to continue or extend, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) all supporting documents. Your request and all supporting documents constitute your appeal. You must either mail or fax your appeal to **Member Relations**.

You have the right to request to appear at a review meeting. If you do not specify in your appeal that you would like to exercise your right to appear at a review meeting, we will perform a file review unless otherwise notified.

If you would like to appear in person or via telephone conference at the review meeting, please include this in your appeal request or contact Member Services by calling 1-800-632-9700, or 711 (TTY).

If you opt for a file review, we will review your appeal and send you a written decision within a reasonable period of time that is appropriate given your medical condition but not more than 30 calendar days after we receive your appeal.

If you opt to have your appeal reviewed at a review meeting, within 60 calendar days following receipt of your request, we will hold a review meeting. Your review meeting will be before a review panel of health care professionals who have the appropriate expertise, who were not previously involved in the appeal, who do not have a direct financial interest in the outcome of the review and are not a subordinate of any person previously involved in the appeal.

We will notify you in writing at least 20 calendar days in advance of the review meeting date, and we will notify you about the date and time of this review meeting. If you feel you need more time to gather evidence to present to the review panel, we cannot unreasonably deny your request for postponement of the review meeting even if the postponement causes the review meeting to occur beyond the 60-calendar day requirement.

Regardless of whether you choose a file review or review meeting, the members of the appeals committee who review your appeal will consider any additional material provided by you. Upon request, we will provide copies of all information that we intend to present at the appeal meeting at least 5- calendar days prior to the meeting, unless any new material is developed after that 5-calendar day deadline. You will have the option to elect to have a recording made of the appeal meeting, if applicable, and if you elect to have the meeting recorded, we will make a copy available to you.

If we deny your appeal, our adverse benefit determination decision will tell you why we denied your appeal and will include information about any further process, including external review, that may be available to you.

c. Urgent Concurrent Care Appeal

Tell us that you want to urgently appeal our adverse benefit determination regarding your urgent concurrent claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the ongoing course of covered treatment that you want to continue or extend, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) all supporting documents. Your request and the supporting documents constitute your appeal. You may submit your appeal orally to **Member Services**, by mail or by fax to **Member Relations**.

When you send your appeal, you may also request simultaneous external review of our adverse benefit determination. If you want simultaneous external review, your appeal must tell us this. You will be eligible for the simultaneous external review only if your concurrent care claim qualifies as urgent. If you do not request simultaneous external review in your appeal, then you may be able to request external review after we make our decision regarding your appeal (see “External Review” in this “Claims and Appeals Procedures” section).

We will decide whether your appeal is urgent or non-urgent unless your attending health care provider tells us your appeal is urgent. If we determine that your appeal is not urgent, we will treat your appeal as non-urgent. Generally, an appeal is urgent only if using the procedure for non-urgent appeals (a) could seriously jeopardize your life, health, or ability to regain maximum function or if you have a physical or mental disability, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without continuing your course of covered treatment. We may, but are not required to, waive the requirements related to an urgent appeal to permit you to pursue an expedited external review.

You do not have the right to attend or have counsel, advocates and health care professionals in attendance at the expedited review. You are, however, entitled to submit written comments, documents, records and other materials for the reviewer or reviewers to consider; and receive, upon request and free of charge, copies of all documents, records and other information regarding your request for benefits.

We will review your appeal and notify you of our decision orally or in writing as soon as your clinical condition requires, but no later than 72 hours after we receive your appeal. If we notify you of our decision orally, we will send you a written confirmation within three (3) days after that.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information about any further process, including external review, that may be available to you.

3. Post-Service Claims and Appeals

Post-service claims are requests that we pay for Services you already received, including claims for out-of-Plan Emergency Services or urgent care Services. If you have any general questions about post-service claims or appeals, please call **Member Services**.

Here are the procedures for filing a post-service claim and a post-service appeal:

a. Post-Service Claim

Within twelve (12) months from the date you received the Services, mail us a letter explaining the Services for which you are requesting payment. Provide us with the following: (1) the date you received the Services, (2) where you received them, (3) who provided them, and (4) why you think we should pay for the Services. You must include a copy of the bill, your medical record(s) and any supporting documents. Your letter and the related documents constitute your claim. Or, you may contact **Member Services** to obtain a claims form. You must either mail or fax your claim to the **Claims Department**.

We will not accept or pay for claims received from you after twelve (12) months from the date of Services.

We will review your claim, and if we have all the information we need we will send you a written decision within 30 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we notify you within 15 days after we receive your claim and explain the circumstances for which we need the extra time and when we expect to make a decision. If we tell you we need more information, we will ask you for the information, and we will give you 45 days to send us the information. We will make a decision within 15 days after we receive the first piece of information (including documents) we requested. We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision. If we do not receive any of the requested information (including documents) within 45 days after we send our request, we will make a decision based on the information we have within 15 days following the end of the 45 day period.

If we deny your claim (if we do not pay for all the Services you requested), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

b. Post-Service Appeal

Within 180 days after you receive our adverse benefit determination, tell us in writing that you want to appeal our denial of your post-service claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the specific Services that you want us to pay for, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) include all supporting documents such as medical records. Your request and the supporting documents constitute your appeal. You must either mail or fax your appeal to **Member Relations**.

You have the right to request to appear at a review meeting. If you do not specify in your appeal that you would like to exercise your right to appear at a review meeting, we will perform a file review unless otherwise notified.

If you would like to appear in person or via telephone conference at the review meeting, please include this in your appeal request or contact Member Services by calling 1-800-632-9700, or 711 (TTY).

If you opt for a file review, we will review your appeal and send you a written decision within a reasonable period of time that is appropriate given your medical condition but not more than 30 calendar days after we receive your appeal.

If you opt to have your appeal reviewed at a review meeting, within 60 calendar days following receipt of your request, we will hold a review meeting. Your review meeting will be before a review panel of health care professionals who have the appropriate expertise, who were not previously involved in the appeal, who do not have a direct financial interest in the outcome of the review and are not a subordinate of any person previously involved in the appeal.

We will notify you in writing at least 20 calendar days in advance of the review meeting date, and we will notify you about the date and time of this review meeting. If you feel you need more time to gather evidence to present to the review panel, we cannot unreasonably deny your request for postponement of the review meeting even if the postponement causes the review meeting to occur beyond the 60-calendar day requirement.

Regardless of whether you choose a file review or review meeting, the members of the appeals committee who review your appeal will consider any additional material provided by you. Upon request, we will provide copies of all information that we intend to present at the appeal meeting at least 5- calendar days prior to the meeting, unless any new material is developed after that 5-calendar day deadline. You will have the option to elect to have a recording made of the appeal meeting, if applicable, and if you elect to have the meeting recorded, we will make a copy available to you.

If we deny your appeal, our adverse benefit determination will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

**Appeals of Retroactive Membership Termination (Rescission or cancellation retroactively)**

We may terminate your membership retroactively (see Section IX. Rescission of Membership). We will send you written notice at least 30 days prior to the termination. If you have general questions about retroactive membership terminations or appeals, please call **Member Services**.

Here is the procedure for filing an appeal of a retroactive membership termination:

Within 180 days after you receive our adverse benefit determination that your membership will be terminated retroactively, you must tell us in writing that you want to appeal our termination of your membership retroactively. Please include the following: (1) your name and Medical Record Number, (2) all of the reasons why you disagree with our retroactive membership termination, and (3) all supporting documents. Your request and the supporting documents constitute your appeal. You must mail or fax your appeal to **Membership Administration**.

We will review your appeal and send you a written decision within 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

**Appeals of Denial of Individual Plan Application**

Here is the procedure for filing an appeal of our denial of an individual plan application:

Within 180 days after you receive our adverse benefit determination regarding your individual plan application, you must tell us in writing that you want to appeal our denial of an individual plan application. Please include the following: (1) your name and application reference number, (2) all of the reasons why you disagree with our adverse benefit determination, and (3) all supporting documents. Your request and the supporting documents constitute your appeal. You must mail your appeal to:

Membership Administration  
P.O. Box 203004  
Denver, CO 80220-9004

We will review your appeal and send you a written decision within 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

**External Review**

Following receipt of an adverse benefit determination letter, you may have a right to request an external review.

You have the right to request an independent external review of our decision if our decision involves an adverse benefit determination regarding a denial of a claim, in whole or in part, that (1) is a denial of a preauthorization for a Service; (2) a denial of a request for Services on the ground that the Service is not Medically Necessary, appropriate, effective or efficient or is not provided in or at the appropriate health care setting or level of care; (3) a denial of a request for Services on the ground that the Service is experimental or investigational; (4) concludes that parity exists in the non-quantitative treatment limitations applied to behavioral health care (mental health and/or substance abuse) benefits; or, (5) involves consideration of whether we are complying with federal law and state law requirements regarding balance (surprise) billing and/or cost sharing protections pursuant to the No Surprises Act (Public Health Service Act sections 2799A-1 and 2799A-2 and 45 C.F.R. §§149.110 --149.130). If our final adverse decision does not involve an adverse benefit determination as described in the preceding sentence, then your claim is **not** eligible for external review provided, however, independent external review is available when we deny your appeal because you request medical care that is excluded under your Kaiser Permanente plan and you present evidence from a licensed Colorado professional that there is a reasonable medical basis that the exclusion does not apply.

You will not be responsible for the cost of the external review. There is no minimum dollar amount for a claim to be eligible for an external review.

To request external review, you must:

1. Submit a completed Independent External Review of Carrier's Final Adverse Determination form which will be included with the mandatory internal appeal decision letter and explanation of your appeal rights (you may call **Member Services** to request a copy of this form) to **Member Relations** within four (4) months of the date of receipt of the mandatory internal appeal decision. We shall consider the date of receipt for our notice to be three (3) days after the date on which our notice was drafted, unless you can prove that you received our notice after the three (3) day period ends.
2. Include in your written request a statement authorizing us to release your claim file with your health information including your medical records; or, you may submit a completed Authorization for Release of Appeal Information form which is included with the mandatory internal appeal decision letter and explanation of your appeal rights (you may call **Member Services** to request a copy of this form).

If we do not receive your external review request form and/or authorization form to release your health information, then we will not be able to act on your request. We must receive all of this information prior to the end of the applicable timeframe for your request of external review.

### Expedited External Review

You may request an expedited review if (1) you have a medical condition for which the timeframe for completion of a standard review would seriously jeopardize your life, health, or ability to regain maximum function, or, if you have a physical or mental disability, would create an imminent and substantial limitation to your existing ability to live independently, or (2) in the opinion of a physician with knowledge of your medical condition, the timeframe for completion of a standard review would subject you to severe pain that cannot be adequately managed without the medical services that you are seeking.

You may request expedited external review simultaneously with your expedited internal appeal as permitted under this Membership Agreement. A request for an expedited external review must be accompanied by a written statement from your physician that your condition meets the expedited criteria. You must include the physician's certification that you meet expedited external review criteria when you submit your request for external review along with the other required information (described, above).

### Additional Requirements for External Review regarding Experimental or Investigational Services

You may request external review or expedited external review involving an adverse benefit determination based upon the Service being experimental or investigational. Your request for external review or expedited external review must include a written statement from your physician that either (a) standard health care services or treatments have not been effective in improving your condition or are not medically appropriate for you, or (b) there is no available standard health care service or treatment covered under this Membership Agreement that is more beneficial than the recommended or requested health care service (the physician must certify that scientifically valid studies using accepted protocols demonstrate that the requested health care service or treatment is more likely to be more beneficial to you than an available standard health care services or treatments), and the physician is a licensed, board-certified, or board-eligible physician to practice in the area of medicine to treat your condition. If you are requesting expedited external review, then your physician must also certify that the requested health care service or treatment would be less effective if not promptly initiated. These certifications must be submitted with your request for external review.

No expedited external review is available when you have already received the medical care that is the subject of your request for external review. If you do not qualify for expedited external review, we will treat your request as a request for standard external review.

After we receive your request for external review, we shall notify you of the information regarding the independent external review entity that the Division of Insurance has selected to conduct the external review.

If we deny your request for standard or expedited external review, including any assertion that we have not complied with the applicable requirements related to our internal claims and appeals procedure, then we may notify you in writing and include the specific reasons for the denial. Our notice will include information about your right to appeal the denial to the Division of Insurance. At the same time that we send this denial notice to you, we will send a copy of it to the Division of Insurance.

**You will not be able to present your appeal in person to the independent external review organization. You may, however, send any additional information that is significantly different from information provided or considered during the internal claims and appeal procedure. If you send new information, we may consider it and reverse our decision regarding your appeal.**

**You may submit your additional information to the independent external review organization for consideration during its review within 5 working days of your receipt of our notice describing the independent review organization that has been selected to conduct the external review of your claim. Although it is not required to do so, the independent review organization may accept and consider additional information submitted after this 5 working day period ends.**

The independent external review entity shall review information regarding your benefit claim and shall base its determination on an objective review of relevant medical and scientific evidence. Within 45 days of the independent external review entity's receipt of your request for standard external review, it shall provide written notice of its decision to you. If the independent external review entity is deciding your expedited external review request, then the independent external review entity shall make its decision as expeditiously as possible and no more than 72 hours after its receipt of your request for external review and within 48 hours of notifying you orally of its decision provide written confirmation of its decision. This notice shall explain the external review entity's decision and that the external review decision is the final appeal available under state insurance law. An external review decision is binding on Health Plan and you except to the extent Health Plan and you have other remedies available under federal or state law. You or your designated representative may not file a subsequent request for external review involving the same Health Plan adverse determination for which you have already received an external review decision.

**If the independent external review organization overturns our denial of payment for care you have already received, we will issue payment within five (5) working days. If the independent review organization overturns our decision not to authorize pre-service or concurrent care claims, Kaiser Permanente will authorize care within one (1) working day. Such covered services shall be provided subject to the terms and conditions applicable to benefits under your plan.**

Except when external review is permitted to occur simultaneously with your urgent pre-service appeal or urgent concurrent care appeal, you must exhaust our internal claims and appeals procedure for your claim before you may request external review unless we have failed to substantially comply with federal and/or state law requirements regarding our claims and appeals procedures.

#### **Additional Review**

You may have certain additional rights if you remain dissatisfied after you have exhausted our internal claims and appeals procedures, and if applicable, external review. If you are enrolled through a plan that is subject to the Employee Retirement Income Security Act (ERISA), you may file a civil action under section 502(a) of the federal ERISA statute. To understand these rights, you should check with your benefits office or contact the Employee Benefits Security Administration (part of the U.S. Department of Labor) at 1-866-444-EBSA (3272). Alternatively, if your plan is not subject to ERISA (for example, most state or local government plans and church plans or all individual plans), you may have a right to request review in state court.

## **VII. MEMBER SATISFACTION PROCEDURE**

- A. If you are not satisfied with the Services received at a particular Plan Facility, or if you have a concern about the personnel or some other matter relating to Services and wish to file a complaint, you may do so by following the procedures listed.
1. Sending your written complaint to **Member Relations**; or
  2. Telephoning **Member Services**.
- B. After you notify us of a complaint, this is what happens:
1. A Member Relations Liaison reviews the complaint and conducts an investigation, verifying all the relevant facts.
  2. The Member Relations Liaison or a Plan Provider evaluates the facts and makes a recommendation for corrective action, if any.
  3. When you file a written complaint, we usually respond in writing within 30 calendar days, unless additional information is required.
  4. When you make a verbal complaint, a verbal response is usually made within 30 calendar days.
- C. If you are dissatisfied with the resolution, you have the right to request a second review. Please put your request in writing to **Member Relations**. **Member Relations** will respond to you in writing within 30 calendar days of receipt of your request.

We want you to be satisfied with our Plan Facilities, Services, and Plan Providers. Using this Member satisfaction procedure gives us the opportunity to correct any problems that keep us from meeting your expectations and your health care needs. If you are dissatisfied for any reason, please let us know. Please call **Member Services**.

## **VIII. TERMINATION OF MEMBERSHIP**

### **A. How We May Terminate Your Membership**

If you are inpatient in a hospital or institution, your coverage will continue until the date of discharge if your Membership Agreement terminates for reasons other than: nonpayment of Premiums; fraud; or abuse.

We may terminate your membership by giving you 30 days written notice including the reason for termination if you do one or more of the following:

1. Knowingly furnish incorrect or incomplete material information.
2. Knowingly: (a) misrepresent enrollment eligibility information or membership status; (b) present an invalid prescription; (c) misuse or permit the misuse of a Health Plan ID card; or (d) commit any other type of fraud in connection with your membership (including your enrollment application), Health Plan or a Plan Provider.
3. Fail to make payments in full within the applicable grace period provided in the "Premiums" section (Section I. B.). Health Plan will notify you of nonpayment of Premiums within the applicable grace period and provide 30 days' advance notice of termination.

All rights to benefits cease on the termination date. You will be billed as a non-Member for any Services received after the termination date. You have the right to appeal such a termination by calling **Member Services**; or by calling the Colorado Division of Insurance.

Except for fraud, we will not terminate membership based upon misstatements made by you commencing two (2) years after the effective date of this Membership Agreement.

We may report any member fraud to the authorities for prosecution and pursue appropriate civil remedies.

We may also terminate your membership if we cease offering: (1) this particular product; or (2) this entire class of **Kaiser Permanente Individuals and Families** Membership Agreements.

### **B. How You May Terminate Your Membership**

You may terminate membership for yourself effective at the end of any month by giving us at least 30 days' written notice at the following address: **Kaiser Permanente, Membership Administration, P.O. Box 203004, Denver, CO 80220-9004**.

**C. Notice, Refunds and Payments**

You will receive 30 days prior written notice if we terminate your membership. The notice will include: an explanation of why; and when your membership will end. If you have paid monthly Premiums beyond the termination date, you may be eligible for a refund. Any amount due to you for claims while you were a Member will be paid to you. Any amounts you owe us will be deducted from any payment we make to you. We will make any payment due to you within 30 days of your termination.

**D. Right to Benefits Ends**

Your right to receive benefits ends when your membership ends, except as provided by state law.

**E. Termination Due to Loss of Eligibility**

If you no longer meet the eligibility requirements in Section II, we will provide 30 days' advance notice of termination that will include the reason for termination.

**F. Moving Outside of our Service Area**

If you move to an area not within any Kaiser regional health plan service area, your membership may be terminated. We will provide you with thirty (30) days' notice of termination which will include the reason for termination.

**G. Moving to Another Kaiser Regional Health Plan Service Area**

If you move to another Kaiser regional health plan service area, you will be terminated from this plan, but you may be eligible for membership in the new service area. However, eligibility requirements, benefits, Premiums, Deductibles, Copayments, Coinsurance, and Out-of-Pocket Maximum limits may not be the same in the other service area. For information about applying for enrollment in another service area, please contact **Member Services** in that service area.

**IX. RESCISSION OF MEMBERSHIP**

We may rescind your membership after it is effective if you or anyone on your behalf did one of the following with respect to your membership (or application) prior to your membership effective date:

- A. Performed an act, practice, or omission that constitutes fraud; or
- B. Misrepresented a material fact with intent, such as an omission on the application.

We will send written notice to you at least 30 days before we rescind your membership. Rescission will cancel your membership so no coverage ever existed. You will be required to pay as a non-Member for any Services we covered. We will refund all applicable Premiums, less any amounts you owe us.

**X. MISCELLANEOUS PROVISIONS**

**A. Administration of Agreement**

We may adopt reasonable policies, procedures, rules and interpretations that govern this Membership Agreement.

**B. Advance Directives**

Federal law requires Kaiser Permanente to tell you about your right to make health care decisions.

Colorado law recognizes the right of an adult to accept or reject medical treatment, artificial nourishment and hydration, and cardiopulmonary resuscitation.

Each adult has the right to establish, in advance of the need for medical treatment, any directives and instructions for the administration of medical treatment in the event the person lacks the decisional capacity to provide informed consent to or refusal of medical treatment. (Colorado Revised Statutes, Section 15-14-504)

Kaiser Permanente will not discriminate against you whether or not you have an advance directive. We will follow the requirements of Colorado law respecting advance directives. If you have an advance directive, please give a copy to the Kaiser Permanente medical records department or to your provider.

A health care provider or health care facility shall provide for the prompt transfer of the principal to another health care provider or health care facility if such health care provider or health care facility wishes not to comply with an agent's medical treatment decision on the basis of policies based on moral convictions or religious beliefs. (Colorado Revised Statutes, Section 15-14-507)

Two (2) brochures are available: *Your Right to Make Health Care Decisions* and *Making Health Care Decisions*. For copies of these brochures or for more information, please call **Member Services**.

**C. Agreement Binding on Members**

By electing coverage or accepting benefits under this Membership Agreement, all Members legally capable of contracting, and the legal representatives of all Members incapable of contracting, agree to all provisions of this Membership Agreement.

**D. Amendment of Agreement**

Your Membership Agreement with us will change periodically. If these changes affect this Membership Agreement, we will notify you of them. If it is necessary to make revisions to this Membership Agreement, we will issue revised materials to you.

**E. Applications and Statements**

You must complete any applications, forms, or statements that we request in our normal course of business or as specified in this Membership Agreement.

**F. Assignment**

You may assign, in writing, payments due under the policy to a licensed hospital, other licensed health care provider, an occupational therapist, or a massage therapist, for covered Services provided to you. You may not assign any other rights, interests, or obligations under this Membership Agreement without our prior written consent.

**G. Attorney Fees and Expenses**

In any dispute between a Member and Health Plan or Plan Providers, each party will bear its own attorneys' fees and other expenses.

**H. Charge for Checks With Insufficient Funds**

You may be assessed a charge for any check written to Health Plan that is returned due to insufficient funds in your bank account.

**I. Claims Review Authority**

We are responsible for determining whether you are entitled to benefits under this Membership Agreement. We have the authority to review and evaluate claims that arise under this Membership Agreement. We conduct this evaluation independently by interpreting the provisions of this Membership Agreement.

**J. Contracts with Plan Providers**

Plan Providers are paid in a number of ways, including salary, capitation, per diem rates, case rates, fee for Service and incentive payments. If you would like further information about the way Plan Providers are paid to provide or arrange medical and hospital care for Members, please call **Member Services**.

Our contracts with Plan Providers provide that you are not liable for any amounts we owe. However, you may be liable for the cost of non-covered Services or Services you obtain from Out-of-Plan Providers. If our contract with any Plan Provider terminates while you are under the care of that provider, we will retain financial responsibility for covered Services you receive from that provider, in excess of any applicable Deductibles, Copayments and/or Coinsurance amounts, until we make arrangements for the Services to be provided by another Plan Provider and so notify the Subscriber.

For Emergency Services (including Post Stabilization Care that federal law and state law define as Emergency Services) provided by an Out-of-Plan Provider, your Deductible, Copayment and/or Coinsurance, as applicable, will be the same amount or percentage, as applicable, as they would be for Emergency Services provided by a Plan Provider pursuant to applicable state law or, if state law is inapplicable, then federal law. In addition, in the event that an Out-of-Plan Provider provides Ancillary Services at a Plan Provider, then your Deductible, Copayment and/or Coinsurance shall be calculated as required by applicable state law or, if state law is inapplicable, then federal law. In addition, if you (or your authorized representative) consent to the provision of Services by an Out-of-Plan Provider, then we will not pay for such Services, and the amount you pay will not count toward satisfaction of the Deductible, if any, or the Out-of-Pocket Maximum(s).

We may seek payment for any claims paid to Plan Providers for Services rendered after termination of your enrollment.

**K. Genetic Testing Information**

In accordance with state law: (1) Information derived from genetic testing shall be confidential and privileged. Any release, for purposes other than diagnosis, treatment, or therapy, of genetic testing information that identifies the person tested with the test results released requires specific written consent by the person tested. (2) Any entity that receives information derived from genetic testing may not seek, use, or keep the information for any nontherapeutic purpose or for any underwriting purpose connected with the provision of group disability insurance or long-term care insurance coverage.

**L. Governing Law**

Except as preempted by federal law, this Membership Agreement will be governed in accordance with Colorado law. It may be modified from time to time by us as those laws may require. Any provision that is required to be in this Membership Agreement by state or federal law shall bind Members and Health Plan whether or not set forth in this Membership Agreement.

**M. No Waiver**

Our failure to enforce any provision of this Membership Agreement will not constitute a waiver of that or any other provision, or impair our right thereafter to require your strict performance of any provision.

**N. Nondiscrimination**

We do not discriminate in our employment practices or in the delivery of health care Services on the basis of age, race, color, national origin, religion, sex, sexual orientation, or physical or mental disability.

**O. Notices**

Our notices to you will be sent to the most recent address we have for the Subscriber. The Subscriber is responsible for notifying us of any change in address. Members who move should call **Member Services** as soon as possible to give us their new address.

**P. Overpayment Recovery**

We may recover any overpayment we make for Services from anyone who receives such an overpayment, or from any person or organization obligated to pay for the Services.

**Q. Privacy Practices**

Kaiser Permanente will protect the privacy of your protected health information (PHI). We also require contracting providers to protect your PHI. Your PHI is individually-identifiable information (oral, written, or electronic) about your health, health care services you receive, or payment for your health care. You generally may access and receive copies of your PHI, update or amend your PHI, and ask us for an accounting of certain disclosures of your PHI. You also may request delivery of confidential communications to a location other than your usual address or by alternate means.

We may use or disclose your PHI for treatment, payment, and health care operations purposes, such as quality improvement. Sometimes we may be required by law to disclose PHI to others, such as government agencies or pursuant to judicial actions. Kaiser Permanente will not use or disclose your PHI for any other purpose without your (or your representative's) authorization, except as described in our *Notice of Privacy Practices* (see below). Giving us authorization is at your discretion.

**This is only a brief summary of some of our key privacy practices. Our *Notice of Privacy Practices* provides additional information about our privacy practices and your rights regarding your PHI and will be provided to you upon request. To request a paper copy, please call Member Services. You can also find the notice at a Kaiser Permanente Medical Office Building or on our website, [kp.org](http://kp.org).**

**XI. DEFINITIONS**

The following are terms used in this booklet and other materials connected with your coverage. When a defined term is used, it will have the meaning set forth in this section and it will be capitalized in the text. Any capitalized words not defined in this section that have precise meanings will be defined where they are used in the text.

**Accumulation Period:** As stated in the “Benefits” section, the period of time during which benefits are paid and are counted towards the maximum allowed for the specific benefit.

**Affiliated Provider:** A licensed medical provider, other than a Medical Group or Health Plan provider, who is contracted to provide covered Services to Members under this Membership Agreement. Affiliated Providers may change during the year.

**Ancillary Services:** Services that are:

- Items and services related to emergency medicine, anesthesiology, pathology, radiology and neonatology, whether provided by a physician or non-physician practitioner
- Items and services provided by assistant surgeons, hospitalists, and intensivists
- Diagnostic services, including radiology and laboratory services
- Items and services provided by a nonparticipating provider if there is no participating provider who can furnish such item or service at such facility
- Items or services furnished as a result of unforeseen, urgent medical needs that arise at the time an item or service is furnished, regardless of whether the Out-of-Plan Provider satisfies the notice and consent requirements under federal law and state law.

**Authorization:** A referral request that has received approval from Health Plan.

**Biologic:** A drug produced from a living organism and used to treat or prevent disease.

**Biosimilar:** A drug highly similar to an already approved biological drug.

**Charge(s):**

1. For Services provided by Plan Providers or Medical Group, the Charges in Health Plan's schedule of Medical Group and Health Plan Charges for Services provided to Members; or
2. For Services for which a provider (other than Medical Group or Health Plan) is compensated on a capitation basis, the Charges in the schedule of Charges that Kaiser Permanente negotiates with the capitated provider; or
3. For items obtained at a Plan Pharmacy, the amount the Plan Pharmacy would charge a Member for the item if a Member's benefit plan did not cover the item (this amount is an estimate of: the cost of acquiring, storing, and dispensing drugs, the

direct and indirect costs of providing Kaiser Permanente pharmacy Services to Members, and the Plan Pharmacy program's contribution to the net revenue requirements of Health Plan); or

4. For Emergency Services received from Out-of-Plan Providers (including Post Stabilization Care that constitutes Emergency Services under federal law), the amount required to be paid by Health Plan pursuant to state law, when it is applicable, or federal law, including any amount determined through negotiation or an independent dispute resolution (IDR) process; or
5. For all other Services received from Out-of-Plan Providers (including Post Stabilization Services that are not Emergency Services under federal law and Ancillary Services), the amount (1) required to be paid pursuant to state law, when it is applicable, or federal law, including any amount determined through negotiation or an independent dispute resolution (IDR) process, or (2) in the event that neither state nor federal law prohibiting balance billing apply, then the amount agreed to by the Out-of-Plan Provider and us, or absent such an agreement, the usual, customary and reasonable rate for those services determined by us based on objective criteria.
6. For all other Services, the payments that Health Plan makes for the Services (or, if Health Plan subtracts a Copayment, Coinsurance or Deductible from its payment, the amount Health Plan would have paid if it did not subtract the Copayment, Coinsurance or Deductible).

**CMS:** The Centers for Medicare & Medicaid Services, the federal agency responsible for administering Medicare.

**Coinsurance:** A percentage of Charges that you must pay when you receive a covered Service.

**Copayment (Copay):** The specific dollar amount you must pay for a covered Service.

**Deductible:** The amount you must pay in an Accumulation Period for certain Services before we will cover those Services in that Accumulation Period. The “Deductible” section in this booklet explains the amount of the Deductible and which Services are subject to the Deductible.

**Emergency Medical Condition:** A medical condition, including a mental health condition or substance use disorder, that manifests itself by acute symptoms of sufficient severity, including severe pain, that a prudent layperson with an average knowledge of health and medicine could reasonably expect, in the absence of immediate medical attention, to result in:

1. Serious jeopardy to the health of a person or, with respect to a pregnant individual, the health of the individual or their unborn child;
2. Serious impairment to bodily functions; or
3. Serious dysfunction of any bodily organ or part.

**Emergency Services:** All of the following with respect to an Emergency Medical Condition:

- An appropriate medical screening examination (as required under the federal Emergency Medical Treatment and Active Labor Act (section 1867 of the Social Security Act) (“EMTALA”)) that is within the capability of the emergency department of a hospital or of an Independent Freestanding Emergency Department, including ancillary services routinely available to the emergency department to evaluate the Emergency Medical Condition.
- Within the capabilities of the staff and facilities available at the hospital, or Independent Freestanding Emergency Department, as applicable, such further medical examination and treatment required under EMTALA (or would be required under EMTALA if EMTALA applied to an Independent Freestanding Emergency Department) to stabilize the patient (regardless of the department of the hospital in which such further examination or treatment is furnished).
- Post Stabilization Care furnished by an Out-of-Plan Provider (including a nonparticipating emergency facility) is covered as Emergency Services when federal law and state law applies AND
  - Your attending Out-of-Plan Provider determines that you are not able to travel using nonmedical transportation or nonemergency medical transportation to an available Plan Provider within a reasonable travel distance, taking into account your medical condition; or,
  - You (or your authorized representative) are not in a condition to receive, and/or to provide consent to, the Out-of-Plan Provider’s notice and consent form, in accordance with applicable state law pertaining to informed consent as determined by your attending Out-of-Plan Provider using appropriate medical judgment.

**Note:** Once your condition is stabilized, covered Services that you receive are Post Stabilization Care and not Emergency Services EXCEPT when you receive Emergency Services from Out-of-Plan Providers AND federal law and state law require coverage of your Post Stabilization Care as Emergency Services. Post Stabilization Care is subject to all of the terms and conditions of this EOC including but not limited to prior Authorization requirements unless federal law and state law applies and defines such Post Stabilization Care as Emergency Services.

**Health Plan:** Kaiser Foundation Health Plan of Colorado, a Colorado nonprofit corporation.

**Independent Freestanding Emergency Department:** A health care facility that is geographically separate and distinct and licensed separately from a hospital under applicable State law and that provides Emergency Services.

**Kaiser Permanente:** The direct service medical care program conducted by Health Plan, Kaiser Foundation Hospitals, and Medical Group, together.

**Kaiser Permanente Medical Office Building:** An outpatient treatment facility operated and staffed by Health Plan and Medical Group. Please refer to your Provider Directory for additional information about each Medical Office Building.

**Life or Limb Threatening Emergency:** Any event that a prudent layperson would believe threatens his or her life or limb in such a manner that a need for immediate medical care is created to prevent death or serious impairment of health.

**Medical Group:** The Colorado Permanente Medical Group, P.C., a for-profit medical corporation.

**Medically Necessary** services or supplies are those that are determined by Health Plan to be all of the following:

- Required to prevent, diagnose, or treat your condition or clinical symptoms; and
- In accordance with generally accepted standards of medical practice; and
- Not solely for the convenience of you, your family, and/or your provider; and
- The most appropriate level of care that can safely be provided to you.

The fact that a Plan Provider or Out-of-Plan Provider prescribes, recommends, or refers you to a Service does not make that Service Medically Necessary or covered under this Membership Agreement.

**Medicare:** A federal health insurance program for people 65 and over, certain disabled people, and those with end-stage renal disease (ESRD).

**Member:** A person who is eligible and enrolled under this Membership Agreement, and for whom we have received applicable Premiums. This Membership Agreement sometimes refers to Member as “you” or “your.”

**Observation Services:** Outpatient hospital Services given to help the doctor decide if you need to be admitted as an inpatient or can be discharged. Observation Services may be given in the emergency department or another area of the hospital.

**Out-of-Plan Facility:** Those facilities that are not contracted with, or owned by, Kaiser Permanente.

**Out-of-Plan Provider:** Those providers who are not contracted with, or employed by, Kaiser Permanente.

**Out-of-Pocket Maximum:** The annual limit to the total cost share amount you must pay in an Accumulation Period for covered Services.

**Plan Facility:** A medical office, ambulatory surgery center, urgent care center, Plan Hospital, or other facility that is owned by, or contracted with, Kaiser Permanente. This does not include facilities that contract only for referral Services. Plan Facilities may change during the year.

**Plan Hospital:** A hospital that has contracted to provide Services under this Membership Agreement. Services available at Plan Hospitals may vary. Plan Hospitals may change during the year.

**Plan Pharmacy:** A pharmacy owned and operated by Kaiser Permanente or another pharmacy that we designate. Plan Pharmacies may change during the year.

**Plan Provider:** A licensed medical provider who is an employee of Medical Group or Health Plan, or an Affiliated Provider (but not including providers who contract only to provide referral Services). Plan Providers may change during the year.

**Post Stabilization Care:** Means Medically Necessary Services related to your Emergency Medical Condition that you receive after your treating physician determines that your Emergency Medical Condition is Stabilized. We cover Post Stabilization Care only when (1) it is considered to be Emergency Services under federal law and state law (without prior Authorization) or, (2) we determine that such Services are Medically Necessary pursuant to a request for prior Authorization for the Service.

**Premiums:** Periodic membership charges.

**Residential Treatment Center:** A facility or distinct part of a facility for psychiatric care which provides a total 24-hour therapeutically planned and professionally staffed group living and learning environment. The term Residential Treatment Center does not include a provider, or that part of a provider, used mainly for:

1. Nursing care.
2. Rest care.
3. Convalescent care.
4. Care of the aged.
5. Custodial Care.
6. Educational care.

**Service Area:** Our Service Area consists of certain geographic areas in Colorado which we designate by county. Our Service Area may change. Contact Member Services for a complete listing of our Service Area counties.

**Services:** Health care services or items.

**Stabilize:** To provide the medical treatment of the Emergency Medical Condition that is necessary to assure, within reasonable medical probability, that no material deterioration of the condition is likely to result from or occur during the transfer of the person from the facility. With respect to a pregnant individual who is having contractions, when there is inadequate time to safely transfer them to another hospital before delivery (or the transfer may pose a threat to the health or safety of the individual or unborn child), “Stabilize” means to deliver (including the placenta).

**Step Therapy:** A protocol that requires a covered person to use a prescription drug or sequence of prescription drugs, other than the drug that the covered person's health care provider recommends for the covered person's treatment, before the carrier provides coverage for the recommended prescription drug.

**Subscriber:** A Member who is eligible for membership on their own behalf and who meets the eligibility requirements as a Subscriber. For Subscriber eligibility requirements, see the "Eligibility and Enrollment" section.

**Utilization Management Program Criteria:** Evidence-based guidelines, sources, and criteria used by Health Plan to make Medical Necessity determinations.

## XII. APPENDIX

### A. Access Plan

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**.

### B. Access to Services for Foreign Language Speakers

1. **Member Services** will provide a telephone interpreter to assist Members who speak limited or no English.
2. Plan Providers have telephone access to interpreters in over 150 languages.
3. Plan Providers can also request an onsite interpreter for an appointment, procedure, or Service.
4. Any interpreter assistance that we arrange or provide will be at no charge to the Member.

### C. Value-Added Services

In addition to the Services we cover under this Membership Agreement, we make available a variety of value-added services. Value added services are not covered by your plan. They are intended to give the Member more options for a healthy lifestyle. Examples may include:

1. Certain health education classes not covered by your plan;
2. Certain health education publications;
3. Discounts for fitness club memberships;
4. Health promotion and wellness programs; and
5. Rewards for participating in those programs.

Some of these value-added services are available to all Members. Others may be available only to Members enrolled through certain groups or plans. To take advantage of these services, you may need to:

1. Show your Health Plan ID card; and
2. Pay the fee, if any;

to the company that provides the value-added service. Because these services are not covered by your plan, any fees you pay will not count toward any coverage calculations, such as Deductible or Out-of-Pocket Maximum.

To learn about value-added services and which ones are available to you, please check our website, [kp.org](http://kp.org).

These value-added services are neither offered nor guaranteed under your Health Plan coverage. Health Plan may change or discontinue some or all value-added services at any time and without notice to you. Value-added services are not offered as inducements to purchase a health care plan from us. Although value-added services are not covered by your plan, we may have included an estimate of their cost when we calculated Premiums.

Health Plan does not endorse or make any representations regarding the quality or medical efficacy of value-added services, or the financial integrity of the companies offering them. We expressly disclaim any liability for the value-added services provided by these companies. If you have a dispute regarding a value-added service, you must resolve it with the company offering such service. Although Health Plan has no obligation to assist with this resolution, you may call **Member Services**, and a representative may try to assist in getting the issue resolved.

### D. Women's Health and Cancer Rights Act

In accordance with the "Women's Health and Cancer Rights Act of 1998," as determined in consultation with the attending physician and the patient, we provide the following coverage after a mastectomy:

1. Reconstruction of the breast on which the mastectomy was performed.
2. Surgery and reconstruction of the other breast to produce a symmetrical (balanced) appearance.
3. Prostheses (artificial replacements).
4. Services for physical complications resulting from the mastectomy.

## **ADDITIONAL PROVISIONS**

If you were enrolled in this plan on March 23, 2010, then the following statements are applicable to this Membership Agreement:

### **Grandfathered Health Plan**

Health Plan believes this coverage is a “grandfathered health plan” under the Patient Protection and Affordable Care Act. If you have questions about grandfathered health plans, please call **Member Services**. (Not applicable to Senior Advantage Plans)

### **Preventive Services**

Preventive care services, as defined under the Patient Protection and Affordable Care Act, are provided at no charge including those shown in the Preventive Care Services section when prescribed by a Plan Provider.