

2026 Annual Subscriber Notice



KAISER PERMANENTE®

Greetings

Health care notices, care options, and more to keep you informed

Health care notices

Here's some information about notices we're required to provide each year to help you get the most out of your plan.

We've noted where to find each health care notice on kp.org.

Health services



- Primary care services and doctors¹
- Specialty care services and doctors¹
- Behavioral health care¹
- Scheduled hospitalization¹
- Emergency care¹
- Urgent care¹
- Care after business hours¹
- Care outside of the service area²

Health benefits²



- Benefits, services, and copays
- Submitting claims
- Restrictions on receiving care outside of the service area

Member rights^{1,2,3}



- Rights and responsibilities
- Advance directives
- Complaint procedures
- Appeal procedures
- Language services
- Nondiscrimination
- Privacy notices

Quality



- Quality and patient safety^{1,4}
- Utilization management¹
- Evaluation of new technology to include as a covered benefit¹
- Pharmaceutical management procedures¹

1. Visit kp.org/formsandpubs and select the Colorado region. Under "Forms," choose "Guidebooks" and the "2026 Annual Notices Guide." The guidebook is available in English or Spanish. 2. To access a copy of your *Evidence of Coverage*, visit kp.org/eoc and sign in to your secure kp.org account. After signing in, you should land on the "My Documents" page. You will see a list of your documents. Continue to scroll through your documents until you see your *Evidence of Coverage*. Or call Member Services for any questions about your Membership Agreement or *Evidence of Coverage* at 303-338-3800 or 1-800-632-9700 (TTY 711), Monday through Friday, 8 a.m. to 6 p.m. 3. Visit kp.org/memberrights-co to view member rights and responsibilities. To view privacy practices, visit kp.org/privacy and choose your region. 4. Visit kp.org/quality and click on "Patient safety" and "Measuring quality" on the left navigation bar for further details.

Care and coverage resources

Digital services at your fingertips

We make it easier to manage your health care from home, at work, and on the go with kp.org and the Kaiser Permanente app.

- Schedule and manage appointments
- Check test results
- View health history and medical information
- Refill prescriptions for pickup or delivery
- Get care while traveling

Visit kp.org/registernow/co to get started.

Virtual care options

Explore the following virtual care options and more at kp.org/getcare/co.

- **Get care now.** See the next available clinician by video or phone for urgent care needs, no appointment needed. Available 7 days a week.^{5,6}
- **24/7 advice.** Speak with a nurse by phone for routine, urgent medical, or mental health advice. Call **303-338-4545** or **1-800-218-1059 (TTY 711)**.
- **Online chat.** Chat live with a clinician for answers to routine or urgent medical questions.⁶
- **E-visits.** Complete a simple questionnaire and get personalized advice usually within 4 hours.

Urgent care

We've added many new affiliated urgent care locations across the Front Range. Visit kp.org/locations to find a convenient location.⁷

Tools to help you recharge

If you're feeling stressed, can't sleep, or need a mood boost, we have mental health resources to help you stay balanced.

- Popular wellness apps at no cost⁸
- Self-care resources like videos and Wellness Coaching by Phone
- Individual or group therapy, no referral needed within Kaiser Permanente

Learn more at kp.org/mentalhealth.

Member Services

For questions about your health plan and benefits, call Member Services at **303-338-3800** or **1-800-632-9700 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

Financial statement

To view a copy of Kaiser Permanente Colorado's annual financial statement, go to kp.org/financials/co.

⁵. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state. ⁶. Online chat with a clinician or mental health specialist, as well as video and phone services, are offered at no additional cost for most health plans. With some PPO or high deductible health plans, a copay, coinsurance, or deductible must be met first before these services are provided at no additional cost. ⁷. An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. This can include minor injuries, backaches, earaches, sore throats, coughs, upper respiratory symptoms, and frequent urination or a burning sensation when urinating. ⁸. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.

Care and coverage resources

Stay informed

Get the latest health and wellness tips, along with important updates to help you manage your care, through our monthly e-newsletters, including *Local Service Area* news. Simply update your online profile and preferences on kp.org to receive health and wellness emails.

Making an appointment

For appointments, call **303-338-4545** or **1-800-218-1059 (TTY 711)**, Monday through Friday, 6 a.m. to 7 p.m. Or schedule online at **kp.org/appointments**. If you see an affiliated provider, call that office directly.



NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Colorado (Kaiser Health Plan) complies with applicable Federal and state civil rights laws and does not discriminate, exclude people or treat them less favorably on the basis of race, color, national origin (including limited English proficiency and primary language), ancestry, age, disability, sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, gender expression, and sex stereotypes), religion, creed or marital status.

Kaiser Health Plan:

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

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

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, age, disability, sex, (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, gender expression, and sex stereotypes), religion, creed, or marital status, you can file a grievance by mail at: Customer Experience Department, Attn: Kaiser Permanente Civil Rights Coordinator, 10350 E. Dakota Ave., Denver, CO 80247, or by phone at Member Services **1-800-632-9700 (TTY 711)**.

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

HELP IN YOUR LANGUAGE

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

አማርኛ (Amharic) ትኩረት: አማርኛ የሚናገሩ ከሆነ ተገቢ የሆኑ ረዳት መርጃዎችን እና አገልግሎቶችን ጨምሮ የቋንቋ እርዳታ አገልግሎቶች በነጻ ይገኛሉ። በ **1-800-632-9700** ይደውሉ (TTY 711)።

العربية (Arabic) تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية بما في ذلك من وسائل المساعدة والخدمات المناسبة بالمجان. اتصل بالرقم **1-800-632-9700 (TTY 711)**.

Bàsòò Wùdù (Bassa) Mbi sog: nia maa Bàsàa, njàl mbom a ka maa njàng ndol ni mbom mi tsoŋ ni soŋ, niŋ ma kénŋen yé, mbi éyem. Wo nàŋ **1-800-632-9700 (TTY 711)**

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

فارسی (Farsi) توجه: اگر به زبان فارسی صحبت می‌کنید، «تسهیلات زبانی»، از جمله کمک‌ها و خدمات پشتیبانی مناسب، به صورت رایگان در دسترس‌تان است با **1-800-632-9700 (تلفن متنی 711)** تماس بگیرید.

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

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

Igbo (Igbo) TINYE UCHE: Ọ bụrụ na ị na-asụ Igbo, Ọrụ enyemaka nke asụsụ gunyere udi enyemaka na ọrụ kwesiri ekwesị, n'efu, dị nye gị. Kpoo **1-800-632-9700 (TTY 711)**.

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

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

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

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

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

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

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

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

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

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