# KAISER PERMANENTE: KP CO Silver 5000/25 X

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage see

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

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$5,000 Individual / \$10,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care and services indicated in chart starting on page 2.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	Yes. Pediatric Dental: \$50 Individual in network. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$9,450 Individual / \$18,900 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums and health care this plan doesn't cover, and services indicated in chart beginning on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.kp.org">www.kp.org</a> or call 1-855-249-5005 (TTY: 711) for a list of	

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

	Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
		Primary care visit to treat an injury or illness	\$25 / visit, deductible does not apply	Not covered	Virtual Care Services: No charge, deductible does not apply
	f you visit a health care <u>provider's</u> office or clinic	Specialist visit	\$85 / visit, deductible does not apply; 40% coinsurance for other covered services received during a visit.	Not covered	Virtual Care Services: No charge, deductible does not apply
		Preventive care/ screening/ immunization	No charge, <u>deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test		Diagnostic test (x-ray, blood work)	40% coinsurance	Not covered	None
	Imaging (CT/PET scans, MRI's)	40% coinsurance	Not covered	None	

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need drugs to treat your illness or	Generic drugs	Retail: \$15 / prescription, deductible does not apply; Mail Order: \$30 / prescription, deductible does not apply	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Prescription refills of ongoing maintenance medications must be filled at a Kaiser Permanente Pharmacy. Subject to formulary guidelines. Formulary preventive drugs in all tiers are no charge, deductible does not apply.
More information about prescription	Preferred brand drugs	Retail: \$80 / prescription, deductible does not apply; Mail Order: \$160 / prescription, deductible does not apply	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines.
drug coverage is available at www.kp.org/formulary	ble at Non proferred brand	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines when approved through the exception process.	
	Specialty drugs	40% coinsurance	Not covered	Up to a 30-day supply (retail); Subject to formulary guidelines when approved through the exception process.
If you have	Facility fee (e.g., ambulatory surgery center)	Ambulatory surgical center: 30% coinsurance; Outpatient hospital: 40% coinsurance	Not covered	None
outpatient surgery	Physician/surgeon fees	Ambulatory surgical center: 30% coinsurance; Outpatient hospital: 40% coinsurance	Not covered	None
	Emergency room care	40% coinsurance	40% coinsurance	None
If you need immediate medical attention	Emergency medical transportation	\$5 / visit, deductible does not apply. Then 40% coinsurance.	\$5 / visit, deductible does not apply. Then 40% coinsurance.	None
	<u>Urgent care</u>	\$100 / visit, deductible does not apply	\$100 / visit, deductible does not apply	Non-plan providers are not covered inside the service area.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have a	Facility fee (e.g., hospital room)	40% coinsurance	Not covered	None
hospital stay	Physician/surgeon fee	40% coinsurance	Not covered	None
If you need mental health, behavioral health, or substance	Outpatient services	\$25 / individual visit, deductible does not apply	Not covered	\$12 / group visit, deductible does not apply. Annual Wellness Visit and Virtual Care Services: No charge, deductible does not apply.
abuse services	Inpatient services	40% coinsurance	Not covered	None
	Office visits	40% coinsurance	Cost sharing does not apply for services. Maternity care may in	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	Not covered	None
	Childbirth/delivery facility services	40% coinsurance	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	40% coinsurance	Not covered	Less than 8 hours / day and 28 hours / week.
	Rehabilitation services	Inpatient: 40% coinsurance; Outpatient: \$45 / visit, deductible does not apply	Not covered	Inpatient: Limited to 60 days / condition / year; Outpatient: 20 visit limit / therapy / year (autism spectrum disorders are not subject to visit limit). Autism spectrum disorders: \$25 / visit, deductible does not apply. Virtual Care Services: No charge, deductible does not apply.
If you need help recovering or have other special health needs	Habilitation services	Outpatient: \$45 / visit, deductible does not apply	Not covered	20 visit limit / therapy / year (autism spectrum disorders are not subject to visit limit). Autism spectrum disorders: \$25 / visit, deductible does not apply. Virtual Care Services: No charge, deductible does not apply.
	Skilled nursing care	40% coinsurance	Not covered	100 days / year
	Durable medical equipment     40% coinsurance     Not covered       Hospice service     No charge, deductible does not apply     Not covered	Not covered	Subject to formulary guidelines.	
		Not covered	None	
	Children's eye exam	\$25 / visit, deductible does not apply	Not covered	Limited to members up to the end of the year the member turns 19.
If your child needs	Children's glasses	50% coinsurance, deductible does not apply	Not covered	Limited to members up to the end of the year in which the member turns 19. One pair of frames and lenses or contact lenses / 24 months.
dental or eye care	Children's dental check-up	No charge for preventive care/diagnostic services after pediatric dental deductible. 50% coinsurance for basic/major services after pediatric dental deductible.	Not covered	Limited to members up to the end of the month the member turns 19; limited coverage for diagnostic and preventive services, minor restorative (fillings), simple extractions and crowns.

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

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic Surgery
- Dental Care (Adult)
- ●Long-Term Care

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

- Routine Foot Care
  - Weight Loss Programs

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

- Abortion
- Acupuncture
- Acupuncture
   Bariatric Surgery

- Chiropractic Care
- Hearing Aids with limits

- Infertility Treatment
- Private-Duty Nursing

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

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

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

Kaiser Permanente Member Services	1-855-249-5005 (TTY: 711) or <u>www.kp.org/memberservices</u>
Colorado Division of Insurance	1-303-894-7490 in state, or 1-800-930-3745 out of state or <a href="www.colorado.gov/pacific/dora/division-insurance">www.colorado.gov/pacific/dora/division-insurance</a>

## Does this plan provide Minimum Essential Coverage? Yes.

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

## Does this plan meet the Minimum Value Standards? Not Applicable.

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

# **Language Access Services:**

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

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

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

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

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

# **About these Coverage Examples:**



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

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)	
<ul> <li>■ The plan's overall deductible</li> <li>■ Specialist cost sharing</li> <li>■ Hospital (facility) coinsurance</li> <li>■ Other (blood work) coinsurance</li> <li>40%</li> </ul>	■ Specialist cost sharing \$85 + 40% ■ Hospital (facility) coinsurance 40%	Hospital (facility) coinsurance 40%	
This EXAMPLE event includes services like:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)	This EXAMPLE event includes services like:  Primary care physician office visits (including disease education)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose meter)	This EXAMPLE event includes services like:  Emergency room care (including medical supplies)  Diagnostic test (x-ray)  Durable medical equipment (crutches)  Rehabilitation services (physical therapy)	

Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$5,000	<u>Deductibles</u>	\$60	<u>Deductibles</u>	\$2,000
Copayments	\$10	Copayments	\$1,800	Copayments	\$300
Coinsurance	\$2,900	Coinsurance	\$200	Coinsurance	\$80
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$7,970	The total Joe would pay is	\$2,060	The total Mia would pay is	\$2,380

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

# Colorado Supplement to the Summary of Benefits and Coverage Form

INSURANCE COMPANY NAME	Kaiser Foundation Health Plan of Colorado		
NAME OF PLAN	KP CO Silver 5000/25 X		
1. Type of Policy	Individual Policy		
2. Type of plan	Health maintenance organization (HMO)		
3. Areas of Colorado where plan is available.	Plan is available <b>only</b> in the following counties:  Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Fremont, Gilpin, Jefferson, Larimer, Park, Pueblo, and Weld  KP Select Plan: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Elbert, Gilpin, Jefferson, Park, and Teller		

## SUPPLEMENTAL INFORMATION REGARDING BENEFITS

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

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

6.	What is included in the In-Network Out-of-Pocket Maximum?	Deductibles, coinsurance and copayments.
7.	Is pediatric dental covered by this plan?	Yes, pediatric dental is subject to a separate \$50 deductible.
8.	What cancer screenings are covered?	Breast Cancer (clinical breast exam, screening and/or imaging, genetic testing for inherited susceptibility for breast cancer); Colon and Rectal Cancer (fecal occult blood test (FIT), flexible sigmoidoscopy, barium enema, colonoscopy); Cervical Cancer (Pap test); Prostate Cancer (digital rectal exam, serum prostatic specific antigen (PSA))

#### **USING THE PLAN**

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

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

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

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

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

Colorado Division of Insurance

Consumer Services, Life and Health Section 1560 Broadway, Suite 850, Denver, CO 80202 Call: 303-894-7490 (in-state, toll-free: 800-930-3745)

Email: dora\_insurance@state.co.us

#### NONDISCRIMINATION NOTICE

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

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

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

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

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

#### HELP IN YOUR LANGUAGE

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

**አማርኛ (Amharic) ማስታወሻ**: የሚናገሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሲ*ያግዝዎት ተዘጋ*ጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-632-9700** (TTY **711**).

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

中文 (Chinese) 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-632-9700 (TTY 711)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 9700-632-630 (711 TTY) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با

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

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

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

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

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

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

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

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

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

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

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

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

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