KAISER PERMANENTE : KP CO Silver DHMO Plus 3500/45

Coverage for: Individual / Family | Plan Type: HMO

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

separately. This is only a summary. For more information about the cost of this plan (called the premum) 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 <a href="https://kp.org/plandocuments">https://kp.org/plandocuments</a> or call 1-855-249-5005 (TTY:711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary/">www.healthcare.gov/sbc-glossary/</a> or call 1-855-249-5005 (TTY:711) to request a copy.

| Important Questions   | Answers  | Why this Matters:   |
|---|--|---|
| What is the overall<br><u>deductible</u> ?                                | \$3,500 Individual / \$7,000 Family  | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u><br>amount before this <u>plan</u> begins to pay. If you have other family members on the<br><u>plan</u> , each family member must meet their own individual <u>deductible</u> until the<br>total amount of <u>deductible</u> expenses paid by all family members meets the<br>overall family <u>deductible</u> .   |
| Are there services<br>covered before you meet<br>your <u>deductible</u> ? | 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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .   |
| Are there other<br>deductibles<br>services?                               | Yes. \$500 Individual for <u>prescription</u> drug<br>expenses. \$50 Individual for Pediatric Dental in<br><u>network</u> . There are no other specific <u>deductibles</u> . | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.  |
| What is the <u>out-of-pocket</u><br>limit for this <u>plan</u> ?          | \$9,200 Individual / \$18,400 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, health care this plan doesn't cover, and services indicated in chart starting on page 2.   | Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.   |
| Will you pay less if you<br>use a <u>network provider</u> ?               | Yes. See <u>www.kp.org</u> or call 1-855-249-5005 (TTY: 711) for a list of <u>network providers</u> .  | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network</u> <u>provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |

| Important Questions  | Answers   | Why this Matters:  |
|--|---|--|
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | Yes, but you may self-refer to certain specialists. | This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> . |

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<br>Medical Event   | Services You May<br>Need                               | What You Will Pay<br>Plan Provider<br>(You will pay the least)  | What You Will Pay<br>Non-Plan Provider<br>(You will pay the most)  | Limitations, Exceptions & Other Important<br>Information  |
|---|--|---|--|---|
|   | Primary care visit to<br>treat an injury or<br>illness | \$45 / visit, <u>deductible</u> does not<br>apply   | Plus coverage: \$80 / visit,<br><u>deductible</u> does not apply. 50%<br><u>coinsurance</u> for other covered<br>services received during a visit. | Plus coverage is limited to certain benefits, up to<br>a combined maximum of 15 visits and/or<br>services. Virtual Care Services: No charge,<br><u>deductible</u> does not apply.   |
| If you visit a health<br>care <u>provider's</u><br>office or clinic | <u>Specialist</u> visit                                | \$75 / visit, <u>deductible</u> does not<br>apply. 30% <u>coinsurance</u> for other<br>covered services received during<br>a visit. | Plus coverage: \$95 / visit,<br><u>deductible</u> does not apply. 50%<br><u>coinsurance</u> for other covered<br>services received during a visit. | Plus coverage is limited to certain benefits, up<br>to a combined maximum of 15 visits and/or<br>services. Virtual Care Services: No charge,<br><u>deductible</u> does not apply.   |
| office or clinic  | Preventive care/<br>screening/<br>immunization         | No charge, <u>deductible</u> does not<br>apply  | Plus coverage: No charge,<br>deductible does not apply   | Plus coverage is limited to certain benefits, up<br>to a combined maximum of 15 visits and/or<br>services. You may have to pay for services that<br>aren't <u>preventive</u> . Ask your <u>provider</u> if the<br>services needed are <u>preventive</u> . Then check<br>what your <u>plan</u> will pay for. |
| lf you have a test  | Diagnostic test (x-<br>ray, blood work)                | 30% coinsurance   | Plus coverage: 50%<br>coinsurance, deductible does not<br>apply.   | Plus coverage is limited to certain benefits, up to a combined maximum of 15 visits and/or services.  |
|   | Imaging (CT/PET<br>scans, MRI's)                       | 30% coinsurance   | Not covered  | None  |

| Common<br>Medical Event  | Services You May<br>Need                             | What You Will Pay<br>Plan Provider<br>(You will pay the least)                           | What You Will Pay<br>Non-Plan Provider<br>(You will pay the most)              | Limitations, Exceptions & Other Important<br>Information   |
|--|--|--|--|--|
| If you need drugs to   | Generic drugs  | \$15 retail and \$30 mail order /<br>prescription, <u>deductible</u> does not<br>apply.  | Plus coverage: 50%<br><u>coinsurance</u> , <u>deductible</u> does not<br>apply | Up to a 30-day supply (retail); up to a 90-day<br>supply (mail order). <u>Prescription</u> refills of<br>ongoing maintenance medications must be<br>filled at a Kaiser Permanente Pharmacy.<br>Subject to <u>formulary</u> guidelines. <u>Formulary</u><br><u>preventive</u> and contraceptive drugs in all tiers<br>are no charge, <u>deductible</u> does not apply. Plus<br>coverage is limited to a combined maximum of<br>12 <u>Prescription</u> drug fills. |
| treat your illness or<br>condition<br>More information<br>about prescription   | Preferred brand<br>drugs                             | \$75 retail and \$150 mail order /<br>prescription, <u>deductible</u> does not<br>apply. | Plus coverage: 50%<br><u>coinsurance</u> , <u>deductible</u> does not<br>apply | Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines. Plus coverage is limited to a combined maximum of 12 <u>Prescription</u> drug fills.   |
| drug <u>coverage</u> is<br>available at <u>http://</u><br>www.kp.org/formulary | Non-preferred drugs                                  | 30% <u>coinsurance</u> retail and mail<br>order, after drug <u>deductible</u>            | Plus coverage: 50%<br><u>coinsurance</u> , after drug<br><u>deductible</u>     | Up to a 30-day supply (retail); up to a 90-day<br>supply (mail order). Subject to <u>formulary</u><br>guidelines, when approved through the<br>exception process. Plus coverage is limited to a<br>combined maximum of 12 <u>Prescription</u> drug fills   |
|  | Specialty drugs                                      | 30% <u>coinsurance</u> retail, after<br>drug <u>deductible</u>                           | Plus coverage: 50%<br><u>coinsurance</u> , after drug<br><u>deductible</u>     | Up to a 30-day supply (retail). Subject to <u>formulary</u> guidelines, when approved through the exception process. Plus coverage is limited to a combined maximum of 12 <u>Prescription</u> drug fills.  |
| lf you have  | Facility fee (e.g.,<br>ambulatory surgery<br>center) | Ambulatory surgical center: 20% coinsurance. Outpatient hospital: 30% coinsurance.       | Not covered  | None   |
| outpatient surgery   | Physician/surgeon fees                               | Ambulatory surgical center: 20% coinsurance. Outpatient hospital: 30% coinsurance.       | Not covered  | None   |

| Common<br>Medical Event  | Services You May<br>Need                  | What You Will Pay<br>Plan Provider<br>(You will pay the least) | What You Will Pay<br>Non-Plan Provider<br>(You will pay the most)  | Limitations, Exceptions & Other Important<br>Information  |
|--|---|--|--|---|
|  | Emergency room<br>care                    | 30% coinsurance  | 30% coinsurance  | None  |
| If you need<br>immediate medical<br>attention                                      | Emergency medical transportation          | 30% coinsurance  | 30% coinsurance  | None  |
|  | Urgent care                               | \$100 / visit, <u>deductible</u> does not apply                | \$100 / visit, <u>deductible</u> does not apply  | Non-Plan Providers are not covered when inside the service area.  |
| lf you have a  | Facility fee (e.g.,<br>hospital room)     | 30% coinsurance  | Not covered  | None  |
| hospital stay  | Physician/surgeon<br>fee                  | 30% coinsurance  | Not covered  | None  |
| If you need mental<br>health, behavioral<br>health, or substance<br>abuse services | Outpatient services                       | \$45 / individual visit, <u>deductible</u><br>does not apply   | Plus coverage: \$80 / visit,<br><u>deductible</u> does not apply. 50%<br><u>coinsurance</u> for other covered<br>services received during a visit. | \$22 / group visit, <u>deductible</u> does not apply.<br>Annual Wellness Visit and Virtual Care<br>Services: No charge, <u>deductible</u> does not apply.<br>Plus coverage is limited to certain benefits, up<br>to a combined maximum of 15 visits and/or<br>services. |
|  | Inpatient services                        | 30% coinsurance  | Not covered  | None  |
|  | Office visits                             | 30% coinsurance  | Not covered  | Cost sharing does not apply for preventive<br>services. Maternity care may include tests and<br>services described elsewhere in the SBC (i.e.<br>ultrasound.)   |
| lf you are pregnant  | Childbirth/delivery professional services | 30% coinsurance  | Not covered  | None  |
|  | Childbirth/delivery facility services     | 30% coinsurance  | Not covered  | None  |

|         | Common<br>Medical Event   | Services You May<br>Need                                 | What You Will Pay<br>Plan Provider<br>(You will pay the least)  | What You Will Pay<br>Non-Plan Provider<br>(You will pay the most)  | Limitations, Exceptions & Other Important<br>Information   |
|---------|---|--|---|--|--|
|         |   | Home health care   | 30% coinsurance   | Not covered  | Less than 8 hours / day and 28 hours / week.   |
|         |   | <u>Rehabilitation</u><br><u>services</u>                 | Outpatient services: \$45 / visit,<br><u>deductible</u> does not apply.<br>Inpatient service: 30%<br><u>coinsurance</u> .   | Plus coverage: \$80 / visit,<br><u>deductible</u> does not apply   | Outpatient: 20 visit limit / therapy / year (autism<br>spectrum disorders not subject to visit limit).<br>Virtual Care Services: No charge, <u>deductible</u><br>does not apply. Inpatient: Limited to 60 days /<br>condition / year. Plus coverage is limited to<br>certain benefits, up to a combined maximum of<br>15 visits and/or services. |
| re<br>O | you need help<br>ecovering or have<br>ther special health<br>eeds | Habilitation services                                    | Outpatient services: \$45 / visit,<br>deductible does not apply   | Plus coverage: \$80 / visit,<br><u>deductible</u> does not apply   | 20 visit limit / therapy / year (autism spectrum disorders not subject to visit limit). Virtual Care Services: No charge, <u>deductible</u> does not apply. Plus coverage is limited to certain benefits, up to a combined maximum of 15 visits and/or services.   |
|         |   | Skilled nursing care                                     | 30% coinsurance   | Not covered  | 100-day limit / year.  |
|         |   | 30% <u>coinsurance</u> for items dispensed during office | Plus coverage: 50% <u>coinsurance</u><br>for items dispensed during office<br>visit, <u>deductible</u> does not apply   | Subject to <u>formulary</u> guidelines. Plus coverage<br>is limited to certain benefits, up to a combined<br>maximum of 15 visits and/or services. |  |
|         |   | Hospice service  | No charge, <u>deductible</u> does not<br>apply  | Not covered  | None   |
|         |   | Children's eye exam                                      | \$45 / visit, <u>deductible</u> does not<br>apply   | Plus coverage: \$80 / visit,<br><u>deductible</u> does not apply. 50%<br><u>coinsurance</u> for other covered<br>services received during a visit. | Limited to members up to the end of the year in<br>which the member turns 19. Plus coverage is<br>limited to certain benefits, up to a combined<br>maximum of 15 visits and/or services.   |
|         | your child needs<br>ental or eye care                             | Children's glasses                                       | 50% <u>coinsurance</u> , <u>deductible</u><br>does not apply  | Not covered which the member turns   | Limited to members up to the end of the year in which the member turns 19. One pair of frames and lenses or contact lenses / 24 months.  |
|         | ·   | Children's dental<br>check-up                            | No charge for <u>preventive care</u> /<br>diagnostic services after<br>pediatric dental <u>deductible</u> . 50%<br><u>coinsurance</u> for basic / major<br>services after pediatric dental<br><u>deductible</u> . | Not covered  | Limited to members up to the end of the month<br>in which the member turns 19; limited coverage<br>for diagnostic and <u>preventive service</u> s, minor<br>restorative (fillings), simple extractions and<br>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.) |  |   |  |  |
|--|--|---|--|--|
| <ul><li>Cosmetic surgery</li><li>Hearing aids (Adult)</li></ul>  | <ul> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul> | <ul><li>Routine foot care</li><li>Weight loss programs</li></ul>                    |  |  |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)                     |  |   |  |  |
| <ul> <li>Abortion</li> <li>Acupuncture (10 visit limit/year)</li> </ul>  | <ul> <li>Chiropractic care (20 visit limit/year)</li> <li>Dental care (Adult)</li> </ul>       | <ul> <li>Infertility treatment</li> <li>Private-duty nursing (Inpatient)</li> </ul> |  |  |

Bariatric surgery

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

• Hearing aids (Up to age 18)

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the agencies 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 www.kp.org/memberservices                        |
|--|---|
| Department of Labor's Employee Benefits Security Administration                              | 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform                        |
| Department of Health & Human Services, Center for Consumer Information & Insurance Oversight | 1-877-267-2323 x61565 or www.cciio.cms.gov                                    |
| Colorado Division of Insurance   | 303-894-7490 (instate, toll-free: 800-930-3745) or insurance@dora.state.co.us |

#### 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? Yes.

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

Routine eve care (Ădult)

## Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-855-249-5005 (TTY: 711) TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5005 (TTY: 711) TRADITIONAL CHINESE (中文): 如果需要中文的帮助,请拨打这个号码 1-855-249-5005 (TTY: 711) PENNSYLVANIA DUTCH (Deitsch): Fer Hilf griege in Deitsch, ruf 1-855-249-5005 (TTY: 711) uff NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5005 (TTY: 711) SAMOAN (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-855-249-5005 (TTY: 711) CAROLINIAN (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-855-249-5005 (TTY: 711) CHAMORRO (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-855-249-5005 (TTY: 711)

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



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.

Tune O Dielest

| Peg         | g is Havin  | ig a Bab  | )y   |     |   |
|-------------|-------------|-----------|------|-----|---|
| 9 months of | in-network  | pre-natal | care | and | З |
|             | hospital de | liverv)   |      |     |   |

| The <u>plan's</u> overall <u>deductible</u> | \$3,500 |
|---|---------|
| Specialist copayment                        | \$75    |
| Hospital (facility) <u>coinsurance</u>      | 30%     |
| Other coinsurance                           | 30%     |

## This EXAMPLE event includes services like:

<u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

| Total Example Cost              | \$12,700 |
|---------------------------------|----------|
| In this example, Peg would pay: |          |
| Cost Sharing                    |          |
| Deductibles                     | \$3,500  |
| <u>Copayments</u>               | \$10     |
| Coinsurance                     | \$2,600  |
| What isn't covered              |          |
| Limits or exclusions            | \$60     |
| The total Peg would pay is      | \$6,170  |

| (a year of routine in-network care c<br>controlled condition) | <b>Detes</b><br>of a well- |
|---|----------------------------|
| <br>The <u>plan's</u> overall <u>deductible</u>               | \$3,500                    |
| Specialist copayment  | \$75                       |

Hospital (facility) <u>coinsurance</u> 30%
 Other <u>coinsurance</u> 30%

### 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)

| Total Example Cost              | \$5,600 |  |
|---------------------------------|---------|--|
| In this example, Joe would pay: |         |  |
| Cost Sharing                    |         |  |
| Deductibles                     | \$60    |  |
| Copayments                      | \$1,600 |  |
| Coinsurance                     | \$200   |  |
| What isn't covered              |         |  |
| Limits or exclusions            | \$0     |  |
| The total Joe would pay is      | \$1,860 |  |

#### Mia's Simple Fracture (in-network emergency room visit and follow up care)

| The <u>plan's</u> overall <u>deductible</u> | \$3,500 |
|---|---------|
| Specialist copayment                        | \$75    |
| Hospital (facility) coinsurance             | 30%     |
| Other <u>coinsurance</u>                    | 30%     |

#### 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              | \$2,800 |
|---------------------------------|---------|
| In this example, Mia would pay: |         |
| Cost Sharing                    |         |
| Deductibles                     | \$2,000 |
| Copayments                      | \$300   |
| Coinsurance                     | \$40    |
| What isn't covered              |         |
| Limits or exclusions            | \$0     |
| The total Mia would pay is      | \$2,340 |

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 DHMO Plus 3500/45 |  |  |
| 1. Type of Policy                                   | Small Employer Group 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:<br>Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Jefferson,<br>Larimer, Park, Pueblo, Teller, and Weld<br><i>KP Select Plan:</i> El Paso 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.

# INTERESTED POLICYHOLDERS, CERTIFICATE HOLDERS, AND ENROLLEES ARE HEREBY GIVEN NOTICE THAT THIS SMALL GROUP POLICY REQUIRES THAT AN INSURED TRAVEL OUTSIDE OF THE GEOGRAPHIC AREA TO RECEIVE COVERED HEALTH BENEFITS.

This means if you live or work outside of the service area where this plan is available, you will have to travel into this service area to receive non-emergency or non-urgent covered services.

|    |                        | 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.<br>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 r 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<br>eligible Charges, except when Emergency Services are<br>received in an Out-of-Plan Facility or from an Out-of-Plan<br>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 <u>www.kp.org</u>. 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:** የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያማዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-632-9700** (TTY **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-632-9700 (TTY).

Băsóò Wùdù (Bassa) Dè dε nià kε dyédé gbo: O jǔ ké m Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛîn m gbo kpáa. Đá 1-800-632-9700 (TTY 711)

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

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-632-9700 (711 TTY) تماس بگیرید.

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

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

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

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

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

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

नेपाली (Nepali) ध्यान दिनुहोस्: तपार्इले 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 (TTY 711).

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

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

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

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