


Kaiser Permanente Insurance Company



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) 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 1-855-364-3184 (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 [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-855-364-3184 (TTY:711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	<a href="#">Plan Provider</a> : \$0 Individual / \$0 Family; <a href="#">PAR Provider</a> : \$500 Individual / \$1,000 Family; <a href="#">Non-PAR Provider</a> : \$2,000 Individual / \$4,000 Family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and services indicated in chart starting on page 2.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	Yes, <a href="#">Plan Provider</a> : \$50 Individual for Pediatric Dental in <a href="#">network</a> ; There are no other specific <a href="#">deductibles</a> .	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<a href="#">Plan Provider</a> : \$3,000 Individual / \$6,000 Family; <a href="#">PAR Provider</a> : \$5,500 Individual / \$11,000 Family; <a href="#">Non-PAR Provider</a> : \$10,000 Individual / \$20,000 Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, health care this <a href="#">plan</a> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .

Important Questions	Answers	Why this Matters:
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="https://choiceproducts-colorado.kaiserpermanente.org">https://choiceproducts-colorado.kaiserpermanente.org</a> or call 1-855-364-3184 (TTY: 711) for a list of <a href="#">network providers</a> .	You pay the least if you use a <a href="#">provider</a> in the Plan Provider Tier. You pay more if you use a <a href="#">provider</a> in the <a href="#">Participating Provider (PAR)</a> Tier. You will pay the most if you use a <a href="#">Non-PAR provider</a> Tier, and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes (to be covered at the <a href="#">plan provider</a> level), but you may self-refer to certain <a href="#">specialists</a> .	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay PAR Provider (You will pay more)	What You Will Pay Non-PAR Provider (You will pay most)	Limitations, Exceptions & Other Important Information
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$10 / visit	\$35 / visit, <a href="#">deductible</a> does not apply. 25% <a href="#">coinsurance</a> for other covered services received during a visit.	50% <a href="#">coinsurance</a>	Virtual Care Services: <a href="#">Plan Provider</a> : No charge
	<a href="#">Specialist</a> visit	\$55 / visit	\$85 / visit, <a href="#">deductible</a> does not apply. 25% <a href="#">coinsurance</a> for other covered services received during a visit.	50% <a href="#">coinsurance</a>	Virtual Care Services: <a href="#">Plan Provider</a> : No charge
	<a href="#">Preventive care/screening/immunization</a>	No charge	No charge, <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	10% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRI's)	10% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay PAR Provider (You will pay more)	What You Will Pay Non-PAR Provider (You will pay most)	Limitations, Exceptions & Other Important Information
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.kp.org/formulary">www.kp.org/formulary</a>	Generic drugs	\$10 retail and \$20 mail order / <a href="#">prescription</a> .	\$25 retail and \$50 mail order / <a href="#">prescription</a> , <a href="#">deductible</a> does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). <a href="#">Prescription</a> refills of ongoing maintenance medications must be filled at a Kaiser Permanente Pharmacy. Subject to <a href="#">formulary</a> guidelines. <a href="#">Formulary preventive</a> and contraceptive drugs in all tiers are no charge.
	Preferred brand drugs	\$40 retail and \$80 mail order / <a href="#">prescription</a> .	\$60 retail and \$120 mail order / <a href="#">prescription</a> , <a href="#">deductible</a> does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). <a href="#">Prescription</a> refills of ongoing maintenance medications must be filled at a Kaiser Permanente Pharmacy. Subject to <a href="#">formulary</a> guidelines. PAR and Non-PAR <a href="#">Provider</a> : Certain outpatient <a href="#">prescription drugs</a> are subject to utilization management requirements in all tiers. <a href="#">Formulary preventive</a> and contraceptive drugs in all tiers are no charge.,
	Non-preferred drugs	10% <a href="#">coinsurance</a> retail and mail order	25% <a href="#">coinsurance</a> retail and mail order	Not covered	Up to a 30-day supply (retail); up to 90-day supply (mail order). Subject to <a href="#">formulary</a> guidelines, when approved through the exception process.
	<a href="#">Specialty drugs</a>	10% <a href="#">coinsurance</a> retail	25% <a href="#">coinsurance</a> retail	Not covered	Up to a 30-day supply (retail). Subject to <a href="#">formulary</a> guidelines, when approved through the exception process.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Ambulatory surgical center: \$300 / visit. Outpatient hospital: \$500 / visit.	Ambulatory surgical center: 15% <a href="#">coinsurance</a> . Outpatient hospital: 25% <a href="#">coinsurance</a> .	Not covered	Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.
	Physician/surgeon fees	No charge	Ambulatory surgical center: 15% <a href="#">coinsurance</a> . Outpatient hospital: 25% <a href="#">coinsurance</a> .	Not covered	<a href="#">Plan Provider</a> : Physician / surgeon fees are included in the Facility fee. Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay PAR Provider (You will pay more)	What You Will Pay Non-PAR Provider (You will pay most)	Limitations, Exceptions & Other Important Information
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$500 / visit	\$500 / visit, <a href="#">deductible</a> does not apply	\$500 / visit, <a href="#">deductible</a> does not apply	Emergency room copay waived if admitted directly to the hospital as an inpatient.
	<a href="#">Emergency medical transportation</a>	10% <a href="#">coinsurance</a>	10% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	10% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	None
	<a href="#">Urgent care</a>	\$75 / visit	\$75 / visit, <a href="#">deductible</a> does not apply	\$75 / visit, <a href="#">deductible</a> does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	Not covered	Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.
	Physician/surgeon fee	10% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	Not covered	Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 / individual visit. 10% <a href="#">coinsurance</a> for other outpatient services.	\$35 / individual visit, <a href="#">deductible</a> does not apply. 25% <a href="#">coinsurance</a> for other outpatient services.	50% <a href="#">coinsurance</a>	<a href="#">Plan Provider</a> : \$5 / group visit. PAR <a href="#">Provider</a> \$17 / group visit. Annual Wellness Visit: <a href="#">Plan</a> and PAR <a href="#">Provider</a> : No charge. Virtual Care Services: <a href="#">Plan Provider</a> : No charge
	Inpatient services	10% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.
If you are pregnant	Office visits	10% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	10% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	Childbirth/delivery facility services	10% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay PAR Provider (You will pay more)	What You Will Pay Non-PAR Provider (You will pay most)	Limitations, Exceptions & Other Important Information
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Less than 8 hours / day and 28 hours / week. Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.
	<a href="#">Rehabilitation services</a>	Outpatient services: \$25 / visit. Inpatient service: 10% <a href="#">coinsurance</a> .	Outpatient services: \$50 / visit, <a href="#">deductible</a> does not apply. Inpatient service: 25% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a>	Combined maximum of 20 outpatient visits / therapy / year (autism spectrum disorders are not subject to the visit limit). Autism spectrum disorders: <a href="#">Plan Provider</a> : \$10 / visit; <a href="#">PAR Provider</a> : \$35 / visit, <a href="#">deductible</a> does not apply. Virtual care services: <a href="#">Plan Provider</a> : No charge. Inpatient: Limited to 60 days / condition / year. Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.
	<a href="#">Habilitation services</a>	Outpatient services: \$25 / visit	Outpatient services: \$50 / visit, <a href="#">deductible</a> does not apply	50% <a href="#">coinsurance</a>	Combined maximum of 20 outpatient visits / therapy / year (autism spectrum disorders are not subject to the visit limit). Autism spectrum disorders: <a href="#">Plan Provider</a> : \$10 / visit; <a href="#">PAR Provider</a> : \$35 / visit, <a href="#">deductible</a> does not apply. Virtual care services: <a href="#">Plan Provider</a> : No charge. Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.
	<a href="#">Skilled nursing care</a>	10% <a href="#">coinsurance</a>	25% <a href="#">coinsurance</a>	Not covered	<a href="#">Plan Provider</a> : 100-days / year. PAR and Non-PAR <a href="#">Provider</a> : Combined benefit maximum of 100-days / year across both Tiers. Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.
	<a href="#">Durable medical equipment</a>	10% <a href="#">coinsurance</a>	Not covered	Not covered	Subject to <a href="#">formulary</a> guidelines. Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.
	<a href="#">Hospice service</a>	No charge	25% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay PAR Provider (You will pay more)	What You Will Pay Non-PAR Provider (You will pay most)	Limitations, Exceptions & Other Important Information
If your child needs dental or eye care	Children's eye exam	\$10 / visit. \$55 / <a href="#">Specialist</a> visit.	\$35 / visit, <a href="#">deductible</a> does not apply. 25% <a href="#">coinsurance</a> for other covered services received during a visit.	50% <a href="#">coinsurance</a>	Limited to members up to the end of the year in which the member turns 19.
	Children's glasses	50% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	Not covered	Not covered	Limited to one pair of frames and lenses or contact lenses / 24 months.
	Children's dental check-up	No charge for <a href="#">preventive care</a> / diagnostic services after pediatric dental <a href="#">deductible</a> . 50% <a href="#">coinsurance</a> for basic / major services after pediatric dental <a href="#">deductible</a> .	Not covered	Not covered	Limited to members up to the end of the month in which the member turns 19. Limited coverage for diagnostic and <a href="#">preventive services</a> , minor restorative (fillings), simple extractions and crowns.

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Hearing aids (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <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 <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Abortion</li> <li>• Acupuncture (10 visit <a href="#">Plan</a> only)</li> <li>• Bariatric surgery (<a href="#">Plan Provider</a> only)</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic care (20 visit <a href="#">Plan</a> only)</li> <li>• Dental care (Adult)</li> <li>• Hearing aids (Up to age 18: 1 aid / ear / 60 months)</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment (<a href="#">Plan Provider</a> only)</li> <li>• Private-duty nursing (Inpatient)</li> <li>• Routine eye care (Adult) (<a href="#">Plan</a> and <a href="#">PAR Provider</a>)</li> </ul>

**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](http://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 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 <a href="http://www.kp.org/memberservices">www.kp.org/memberservices</a>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <a href="http://www.cciio.cms.gov">www.cciio.cms.gov</a>
Colorado Division of Insurance	303-894-7490 (instate, toll-free: 800-930-3745) or <a href="mailto:insurance@dora.state.co.us">insurance@dora.state.co.us</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 Minimum Value Standards? Yes.**

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 1-800-632-9700 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-632-9700 (TTY: 711)

TRADITIONAL CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-632-9700 (TTY: 711)

PENNSYLVANIA DUTCH (Deutsch): Fer Hilf griege in Deutsch, ruf 1-800-632-9700 (TTY: 711) uff

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-632-9700 (TTY: 711)

SAMOAN (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-632-9700 (TTY: 711)

CAROLINIAN (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-632-9700 (TTY: 711)

CHAMORRO (Chamoru): Para un ma ayuda gi finu Chamoru, à'gang 1-800-632-9700 (TTY: 711)

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

Kaiser Foundation Health Plan (KFHP) of Colorado, Inc., underwrites the HMO In-Network (Plan) Provider Tier and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. underwrites the Participating Provider and Non-Participating Provider Tiers.

## About these Coverage Examples:



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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$55
■ Hospital (facility) <a href="#">coinsurance</a>	10%
■ Other <a href="#">coinsurance</a>	10%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
<b>In this example, Peg would pay:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,270</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$55
■ Hospital (facility) <a href="#">coinsurance</a>	10%
■ Other <a href="#">coinsurance</a>	10%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
<b>In this example, Joe would pay:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$700</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$55
■ Hospital (facility) <a href="#">coinsurance</a>	10%
■ Other <a href="#">coinsurance</a>	10%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$800</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



### Colorado Supplement to the Summary of Benefits and Coverage Form

<b>INSURANCE COMPANY NAME</b>	Kaiser Foundation Health Plan of Colorado and Kaiser Permanente Insurance Company
<b>NAME OF PLAN</b>	KP CO Platinum 3T POS 0/10
<b>1. Type of Policy</b>	Small Employer Group Policy
<b>2. Type of plan</b>	Point of service (POS)
<b>3. Areas of Colorado where plan is available.</b>	Plan is available <b>only</b> in the following counties: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Jefferson, Larimer, Park, Pueblo, Teller, and Weld

#### 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
<b>4. Annual Deductible Type</b>	<p>EMBEDDED DEDUCTIBLE</p> <p>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.</p> <p>FAMILY – The maximum amount that the family will pay for the year. The family deductible can be met by [2] or more individuals.</p>
<b>5. Out-of-Pocket Maximum</b>	<p>EMBEDDED OUT-OF-POCKET</p> <p>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.</p> <p>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.</p>

<b>6. What is included in the In-Network Out-of-Pocket Maximum?</b>	Deductibles, coinsurance and copayments. As specified in § 10-16-161, C.R.S., effective for all health benefit plans issued or renewed on or after January 1, 2025, all carriers shall include any amount paid by the covered person and/or by another person on behalf of the covered person for a prescription drug when calculating the covered person's overall contribution to an out-of-pocket maximum or cost-sharing requirement.
<b>7. Is pediatric dental covered by this plan?</b>	Yes, pediatric dental is subject to a separate \$50 deductible.
<b>8. What cancer screenings are covered?</b>	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
<b>9. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?</b>	No	Yes, members may be responsible for any amounts over eligible Charges, except when Emergency Services are received in an Out-of-Network Facility or when Non-Emergency Services are received from an Out-of-Network Provider in an In-Network Facility
<b>10. Does the plan have a binding arbitration clause?</b>	No	

**Questions:** Call **1-855-364-3184** (TTY **711**) or visit us at [www.kp.org](http://www.kp.org).

SPANISH (Español): Para obtener asistencia en Español, llame al **1-800-632-9700** (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](mailto:dora_insurance@state.co.us)

# 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 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](https://hhs.gov/ocr/office/file/index.html).

This notice is available at <https://healthy.kaiserpermanente.org/colorado/language-assistance/nondiscrimination-notice>

## 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)**.

**Bàsɔ̀ Wùdù (Bassa) Mbi sog:** nia maa Bàsàa, njàl mbom a ka maa njàng ndol ni mbom mi tsonj ni sonj, niŋ ma kénŋen yé, mbi èyem. Wò 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** تماس بگیرید (TTY (تلفن متنی): **711**).

**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 gụnyere udi enyemaka na ọrụ kwesiri ekwesị, n'efu, dị nye gị. Kpọọ **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 yáníłti'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, koji' hódíłnih **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 n sọ èdè Yorùbá, àwọn isẹ̀ irànlọ́wọ̀ èdè tó fi kún àwọn ohun èlò irànlọ́wọ̀ tó yẹ àti àwọn isẹ̀ láisí ìdíyelé wà fún ọ. Pe **1-800-632-9700 (TTY 711)**.

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# NONDISCRIMINATION NOTICE

Kaiser Permanente Insurance Company (KPIC) complies with applicable federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, or sex. KPIC 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:
  - o Qualified sign language interpreters
  - o 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:
  - o Qualified interpreters
  - o Information written in other languages

If you need these services, call **1-855-364-3184** (TTY: **711**)

If you believe that Kaiser Permanente Insurance Company 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: KPIC Civil Rights Coordinator, PO Box 378066, Denver, CO 80237, or by phone at Member Services: 1-855-364-3184.

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, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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## HELP IN YOUR LANGUAGE

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-855-364-3184** (TTY: **711**).

**አማርኛ (Amharic) ያስተውሉ፡** እንግሊዘኛ የሚናገሩ ከሆነ፣ የቋንቋ እርዳታ አገልግሎቶች፣ ከከፍተኛ ነጻ፣ ለእርስዎ ይገኛሉ። ወደ **1-855-364-3184** ይደውሉ (TTY: **711**) ።

**العربية (Arabic) ملحوظة:** إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-855-364-3184** (TTY: **711**).

**Bàsɔ̀ ̀̀ Wùdù (Bassa) Dè dɛ nià kɛ dyédé gbo:** Ɔ jũ ké m Bàsɔ̀w-wùdù-po-nyo jũ ní, níí, à wuɖu kà kò dò po-poɔ̀ bɛ̀in m gbo kpáa. Dá **1-855-364-3184** (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 **1-855-364-3184** (TTY: **711**)

**فارسی (Farsi) توجه:** اگر به زبان فارسی صحبت می‌کنید، خدمات تسهیلات زبانی بصورت رایگان برای شما فراهم می‌باشد. با شماره **1-855-364-3184** (TTY: **711**) تماس بگیرید.

**Français (French) ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-855-364-3184** (TTY: **711**)

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, steht Ihnen eine kostenlose Sprachassistentz zur Verfügung. Bitte wählen Sie: **1-855-364-3184** (TTY: **711**).

**Igbo (Igbo) GEE NTI:** Ọ bụrụ na ị na asụ Igbo, ọrụ enyemaka nkowa asụsụ, du n'efu, dịjiri gị. Kpọọ **1-855-364-3184** (TTY: **711**).

**日本語 (Japanese) 注意事項：**日本語を話される場合、言語支援サービスを無料でご利用いただけます。 **1-855-364-3184(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. **1-855-364-3184 (TTY: 711)** 번으로 전화해 주십시오.

**Naabeehó (Navajo) Díí baa akó nínízin:** Díí saad bee yánílti'go Diné Bizaad, saad bee áká'ánída'áwo'déé ', t'áá jiik'eh, éí ná hól'ó, koj'í' hódíílnih **1-855-364-3184 (TTY: 711).**

**नेपाली (Nepali)यान दनुहोस:** तपाईं अङ्ग्रेजी बोल्नुहुन्छ भने भाषा सहायता सेवाहरू तपाईंका लागि नि:शुल्क उपलब्ध छन्। **1-855-364-3184 (TTY: 711)** मा फोन गर्नुहोस्।

**Afaan Oromoo (Oromo) XIYYEEFFANNAA:** Afaan Oromoo dubbattu taanaan, tajaajiloonni deeggarsa afaanii bilisaan isiniif ni dhiyaatu. **1-855-364-3184 (TTY: 711)** irratti bilbilaa.

**Русский (Russian) ВНИМАНИЕ:** если вы говорите на русском языке, вам доступны бесплатные услуги перевода. Звоните **1-855-364-3184 (TTY: 711).**

**Español (Spanish) ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-855-364-3184 (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 **1-855-364-3184 (TTY: 711).**

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Gọi số **1-855-364-3184 (TTY: 711).**

**Yorùbá (Yoruba) AKIYESI:** Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun o. Pe **1-855-364-3184 (TTY: 711)**