



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="#">PAR Provider</a> : \$5,500 Individual / \$11,000 Family;<br><a href="#">Non-PAR Provider</a> : \$16,500 Individual / \$33,000 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?              | No.                                                                                                                                                                          | You don't have to meet <a href="#">deductibles</a> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | <a href="#">PAR Provider</a> : \$6,200 Individual / \$12,400 Family;<br><a href="#">Non-PAR Provider</a> : \$21,000 Individual / \$42,000 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> . | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , 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> ? | No.                                                                                                                                                                                                                  | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</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 PAR Provider (You will pay the least) | 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       | 40% <a href="#">coinsurance</a>                         | 50% <a href="#">coinsurance</a>                        | Virtual Care Services: PAR <a href="#">Provider</a> : 40% <a href="#">coinsurance</a> ; Non-PAR <a href="#">Provider</a> : 50% <a href="#">coinsurance</a>                                                                  |
|                                                                        | <a href="#">Specialist</a> visit                       | 40% <a href="#">coinsurance</a>                         | 50% <a href="#">coinsurance</a>                        | Virtual Care Services: PAR <a href="#">Provider</a> : 40% <a href="#">coinsurance</a> ; Non-PAR <a href="#">Provider</a> : 50% <a href="#">coinsurance</a>                                                                  |
|                                                                        | <a href="#">Preventive care/screening/immunization</a> | 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)    | 40% <a href="#">coinsurance</a>                         | 50% <a href="#">coinsurance</a>                        | None                                                                                                                                                                                                                        |
|                                                                        | Imaging (CT/PET scans, MRI's)                          | 40% <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 PAR Provider (You will pay the least)                                            | 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><br>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                                    | 40% <a href="#">coinsurance</a> retail and mail order                                              | Not covered                                                                                        | Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <a href="#">formulary</a> guidelines. Certain outpatient <a href="#">prescription drugs</a> are subject to utilization management requirements in all drug tiers. <a href="#">Formulary</a> preventative and contraceptive drugs in all tiers are no charge, <a href="#">deductible</a> does not apply. |
|                                                                                                                                                                                                                 | Preferred brand drugs                            | 40% <a href="#">coinsurance</a> retail and mail order                                              | Not covered                                                                                        | Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <a href="#">formulary</a> guidelines.                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                 | Non-preferred drugs                              | 40% <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>                  | 40% <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)   | 40% <a href="#">coinsurance</a>                                                                    | 50% <a href="#">coinsurance</a>                                                                    | Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                                                 | Physician/surgeon fees                           | 40% <a href="#">coinsurance</a>                                                                    | 50% <a href="#">coinsurance</a>                                                                    | Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.                                                                                                                                                                                                                                                                                                              |
| <b>If you need immediate medical attention</b>                                                                                                                                                                  | <a href="#">Emergency room care</a>              | 40% <a href="#">coinsurance</a>                                                                    | 40% <a href="#">coinsurance</a>                                                                    | None                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                 | <a href="#">Emergency medical transportation</a> | 40% <a href="#">coinsurance</a>                                                                    | 40% <a href="#">coinsurance</a>                                                                    | None                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                 | <a href="#">Urgent care</a>                      | \$150 / visit. 40% <a href="#">coinsurance</a> for other covered services received during a visit. | \$250 / visit. 50% <a href="#">coinsurance</a> for other covered services received during a visit. | None                                                                                                                                                                                                                                                                                                                                                                                   |

| Common Medical Event                                                             | Services You May Need                     | What You Will Pay PAR Provider<br>(You will pay the least)                                       | What You Will Pay Non-PAR Provider<br>(You will pay most) | Limitations, Exceptions & Other Important Information                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>If you have a hospital stay</b>                                               | Facility fee (e.g., hospital room)        | 40% <a href="#">coinsurance</a>                                                                  | 50% <a href="#">coinsurance</a>                           | Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.                                                                                                                                                                                                |
|                                                                                  | Physician/surgeon fee                     | 40% <a href="#">coinsurance</a>                                                                  | 50% <a href="#">coinsurance</a>                           | Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.                                                                                                                                                                                                |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                       | 40% <a href="#">coinsurance</a> . 40% <a href="#">coinsurance</a> for other outpatient services. | 50% <a href="#">coinsurance</a>                           | Annual Wellness Visit: PAR <a href="#">Provider</a> : No charge, <a href="#">deductible</a> does not apply. Virtual Care Services: PAR <a href="#">Provider</a> : 40% <a href="#">coinsurance</a> ; Non-PAR <a href="#">Provider</a> : 50% <a href="#">coinsurance</a> . |
|                                                                                  | Inpatient services                        | 40% <a href="#">coinsurance</a>                                                                  | 50% <a href="#">coinsurance</a>                           | Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.                                                                                                                                                                                                |
| <b>If you are pregnant</b>                                                       | Office visits                             | 40% <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 | 40% <a href="#">coinsurance</a>                                                                  | 50% <a href="#">coinsurance</a>                           | None                                                                                                                                                                                                                                                                     |
|                                                                                  | Childbirth/delivery facility services     | 40% <a href="#">coinsurance</a>                                                                  | 50% <a href="#">coinsurance</a>                           | None                                                                                                                                                                                                                                                                     |

| Common Medical Event                                                  | Services You May Need                     | What You Will Pay PAR Provider<br>(You will pay the least)                                                   | What You Will Pay Non-PAR Provider<br>(You will pay most) | Limitations, Exceptions & Other Important Information                                                                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>If you need help recovering or have other special health needs</b> | <a href="#">Home health care</a>          | 40% <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: 40% <a href="#">coinsurance</a> . Inpatient services: 40% <a href="#">coinsurance</a> . | 50% <a href="#">coinsurance</a>                           | Outpatient: 20 visit limit across both tiers / therapy / year (autism spectrum disorders are not subject to the visit limit). PAR <a href="#">Provider</a> : Virtual Care Services: 40% <a href="#">coinsurance</a> . Inpatient: Limited to 60 days / condition / year. Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification. |
|                                                                       | <a href="#">Habilitation services</a>     | 40% <a href="#">coinsurance</a>                                                                              | 50% <a href="#">coinsurance</a>                           | 20 visit limit across both tiers / therapy / year (autism spectrum disorders are not subject to the visit limit). PAR <a href="#">Provider</a> Virtual Care Services: 40% <a href="#">coinsurance</a> . Non-PAR <a href="#">Provider</a> : 20% penalty without precertification.                                                                  |
|                                                                       | <a href="#">Skilled nursing care</a>      | 40% <a href="#">coinsurance</a>                                                                              | 50% <a href="#">coinsurance</a>                           | Limited to a combine 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> | 40% <a href="#">coinsurance</a>                                                                              | 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>           | 40% <a href="#">coinsurance</a>                                                                              | 50% <a href="#">coinsurance</a>                           | Non-PAR <a href="#">Provider</a> : 20% penalty without pre-certification.                                                                                                                                                                                                                                                                         |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam                       | 40% <a href="#">coinsurance</a>                                                                              | 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>                                                                              | 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.                                                                                                                                                                                                           |
|                                                                       | Children's dental check-up                | Not covered                                                                                                  | Not covered                                               | None                                                                                                                                                                                                                                                                                                                                              |

## 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](#).)

- Children's dental check-up
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids (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 (10 visit limit/year ([Plan Provider](#) only))
- Bariatric surgery (PAR [Provider](#) only)
- Chiropractic care (20 visit PAR only)
- Hearing aids (Up to age 18: 1 aid / ear / 60 months)
- Infertility treatment (PAR [Provider](#) only)
- Private-duty nursing (Inpatient)

**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 (Deitsch): Fer Hilf griege in Deitsch, 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 Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Participating (In-Network) Provider Tier and the Non-Participating (Out-of-Network) Provider Tier of the PPO Plan.

## 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> | \$5,500 |
| ■ <a href="#">Specialist coinsurance</a>                        | 40%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 40%     |
| ■ Other <a href="#">coinsurance</a>                             | 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*)

|                                        |                 |
|----------------------------------------|-----------------|
| <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>            | \$5,500         |
| <a href="#">Copayments</a>             | \$0             |
| <a href="#">Coinsurance</a>            | \$700           |
| <i>What isn't covered</i>              |                 |
| Limits or exclusions                   | \$60            |
| <b>The total Peg would pay is</b>      | <b>\$6,260</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> | \$5,500 |
| ■ <a href="#">Specialist coinsurance</a>                        | 40%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 40%     |
| ■ Other <a href="#">coinsurance</a>                             | 40%     |

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>            | \$1,400        |
| <a href="#">Copayments</a>             | \$1,300        |
| <a href="#">Coinsurance</a>            | \$200          |
| <i>What isn't covered</i>              |                |
| Limits or exclusions                   | \$0            |
| <b>The total Joe would pay is</b>      | <b>\$2,900</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> | \$5,500 |
| ■ <a href="#">Specialist coinsurance</a>                        | 40%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 40%     |
| ■ Other <a href="#">coinsurance</a>                             | 40%     |

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>            | \$2,800        |
| <a href="#">Copayments</a>             | \$0            |
| <a href="#">Coinsurance</a>            | \$0            |
| <i>What isn't covered</i>              |                |
| Limits or exclusions                   | \$0            |
| <b>The total Mia would pay is</b>      | <b>\$2,800</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 Permanente Insurance Company                                                                                                                                                                                                                                                                |
| <b>NAME OF PLAN</b>                                  | KP CO Silver PPO HDHP 6000/40%                                                                                                                                                                                                                                                                     |
| <b>1. Type of Policy</b>                             | Small Employer Group Policy                                                                                                                                                                                                                                                                        |
| <b>2. Type of plan</b>                               | Preferred provider organization (PPO)                                                                                                                                                                                                                                                              |
| <b>3. Areas of Colorado where plan is available.</b> | Plan is available to employers located in the following counties:<br>Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, El Paso, Fremont, Gilpin, Jefferson, Larimer, Park, Pueblo, Teller, and Weld<br>whose employees are working or residing outside the Service Area. |

#### 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                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>4. Annual Deductible Type</b>                                    | EMBEDDED DEDUCTIBLE<br><br>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.                                                         |
| <b>5. Out-of-Pocket Maximum</b>                                     | EMBEDDED OUT-OF-POCKET<br><br>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.<br><br>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.                           |
| <b>6. What is included in the In-Network Out-of-Pocket Maximum?</b> | Deductibles, coinsurance and copayments.<br>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> | No, the plan does not include pediatric dental.                                                                                                                                                                                                                                                                                                       |
| <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 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 bɛ̀n 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, dijiri gi. 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)**