January 1–December 31, 2026

2026
Summary of Benefits

Kaiser Permanente Dual Complete Plan (HMO D-SNP)

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KAISER PERMANENTE®

About this Summary of Benefits

Thank you for considering Kaiser Permanente Dual Complete. You can use this **Summary of Benefits** to learn more about our plan. It includes information about:

- Premiums
- Benefits and costs
- Part D prescription drugs
- Additional benefits
- Member discounts for products and services
- Who can enroll
- Coverage rules
- Getting care
- Medicare prescription payment plan
- Summary of Medicaid-covered benefits

For definitions of some of the terms used in this booklet, see the glossary at the end.

For more details

This document is a summary. It doesn't include everything about what's covered and not covered or all the plan rules. For details, see the **Evidence of Coverage (EOC)**, which is located on our website at **kp.org/eocco** or ask for a copy from Member Services by calling **1-800-476-2167** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

Have questions?

- If you're not a member, please call **1-877-408-3492** (TTY **711**).
- If you're a member, please call Member Services at **1-800-476-2167** (TTY **711**).
- 7 days a week, 8 a.m. to 8 p.m.

What's covered and what it costs

*Your plan provider may need to provide a referral.

†Prior authorization may be required.

Note: If you are a Qualified Medicare Beneficiary (QMB) or have full Medicaid benefits, you pay a **$0** copayment for your Medicare cost-sharing.

Benefits and premiums	You pay
Monthly plan premium	**$0**
Deductible	**$0**
Your maximum out-of-pocket responsibility If you are eligible for Medicare cost sharing assistance under Medicaid, you aren't responsible for paying for Medicare Part A and Part B services. Doesn't include Medicare Part D drugs.	**$8,850**
Inpatient hospital services*† There's no limit to the number of medically necessary inpatient hospital days.	**$0**
Outpatient hospital services*†	**$0**
Ambulatory Surgical Center (ASC)*†	**$0**
Doctor's visits • Primary care providers	**$0**
• Specialists*	**$0**

Preventive care
• Abdominal aortic aneurysm screenings
• Alcohol misuse screenings & counseling
• Bone mass measurements
• Cardiovascular disease screenings
• Cardiovascular disease (behavioral therapy)
• Cervical & vaginal cancer screenings
• Colorectal cancer screenings
  ○ Blood-based biomarker tests
  ○ Colonoscopies
  ○ Computed tomography (CT) colonography
  ○ Fecal occult blood tests
  ○ Flexible sigmoidoscopies
  ○ Multi-target stool DNA tests
	$0
	Any additional preventive services approved by Medicare during the contract year will be covered. See your **EOC** for frequency of covered services.

Benefits and premiums	You pay

• Counseling to prevent tobacco use & tobacco-caused disease
• Depression screenings
• Diabetes screenings
• Diabetes self-management training
• Glaucoma screenings
• Hepatitis B shots
• Hepatitis B Virus (HBV) infection screenings
• Hepatitis C virus screenings
• HIV screenings
• Lung cancer screenings
• Mammograms (screening)
• Medical nutrition therapy services
• Medicare Diabetes Prevention Program
• Obesity behavioral therapy
• One-time “Welcome to Medicare” preventive visit
• Pre-exposure prophylaxis (PrEP) for HIV prevention
• Prostate cancer screenings
• Sexually transmitted infections screenings & counseling
• Shots:
  ○ COVID-19 vaccines
  ○ Flu shots
  ○ Hepatitis B shots
  ○ Pneumococcal shots
• Yearly “Wellness” visit	

Emergency care We cover emergency care anywhere in the world.	**$0**
Urgently needed services We cover urgent care anywhere in the world.	**$0**
Diagnostic services, lab, and imaging* • Lab tests† • Diagnostic tests and procedures (like EKG)† • X-rays • Other imaging procedures (like MRI, CT, and PET)† • Ultrasounds†	**$0**
Hearing services	**$0**

Benefits and premiums	You pay
• Evaluations to diagnose medical conditions • Routine hearing exams • Hearing aid fitting or evaluation exam	
• Hearing aids* **$4,000 allowance** to buy 1 aid, per ear every 2 years. Note: This hearing aid benefit may not be available next year.	If your hearing aid costs more than **$4,000** per ear, you pay the difference.
Dental services Preventive and comprehensive dental care provided by Delta Dental Medicare Advantage PPO™ dentists (see the **Provider Directory** for network dentists): • Oral exam (limited to two oral exams per year) • Prophylaxis (limited to two cleanings per year) • Topical fluoride (once in 12 months) • Full mouth or panoramic X-rays (once per 60 months) • Bitewing X-rays (one set per 12 months) • Periapical X-rays (four per 12 months) • Occlusal X-rays (two per 12 months) • Pulp vitality tests Comprehensive covered services include, but are not limited to fillings, crowns, extractions, dentures, bridges, endodontics, and periodontics. A summary of comprehensive services is listed in the **EOC**. For more information, visit **kp.org/seniorhealth/extras**.	**$0** up to the combined annual benefit limit. A **$3,500 allowance** per calendar year for preventive and comprehensive services. If the combined preventive and comprehensive dental care you receive costs more than $3,500, you pay the difference.
Vision services • Visits to diagnose and treat eye diseases and conditions • Preventive glaucoma screening • Routine eye exams	**$0**
• Eyeglasses or contact lenses after cataract surgery	**$0** up to Medicare's limit, but you pay any amounts beyond that limit
• Other eyewear	**$500 allowance** every 12 months. If your eyewear costs more than $500, you pay the difference.
Mental health services • Inpatient mental health*†	**$0**

Benefits and premiums	You pay
• Outpatient group and individual therapy	**$0**
Skilled nursing facility*† We cover up to 100 days per benefit period.	**$0**
Physical therapy*	**$0**
Ambulance†	**$0**
Transportation We cover unlimited one-way trips per calendar year (limited to 65 miles one way) to get you to or from a plan provider when provided by our transportation provider. For more information, visit **kp.org/seniorhealth/extras**.	**$0** for unlimited one-way trips per calendar year to get you to and from plan providers.
Medicare Part B drugs† Medicare Part B drugs are covered when you get them from a plan provider. See the **EOC** for details.	**$0**

Medicare Part D prescription drug coverage†

Most persons who are entitled to Medicaid benefits also get Extra Help from Medicare to pay for their prescription drug plan costs. Medicare provides Extra Help to pay prescription drug costs for people who have limited income and resources. If you are entitled to Extra Help, the deductible and coinsurance discussed below do not apply to you; instead please refer to the **Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs.**

If you aren't entitled to Extra Help, the amount you pay for drugs will be different depending on:

- The tier your drug is in. There are 6 drug tiers. To find out which of the 6 tiers your drug is in, see our Part D formulary at **kp.org/seniorrx** or call Member Services to ask for a copy at **1-800-476-2167** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.
- The day supply quantity you get (like a 30-day or 90-day supply). Note: A supply greater than a 30-day supply isn't available for all drugs.
- Whether you get your prescription filled by one of our retail plan pharmacies or our mail-order pharmacy. Note: Not all drugs can be mailed.
- The coverage stage you're in (deductible, initial coverage or catastrophic coverage stages).

Deductible stage

For drugs in Tiers 1, 2, 3, and 6, there's no drug deductible and you start the year in the initial coverage stage. If you aren't entitled to Extra Help, for drugs in Tiers 4 and 5, there is a deductible stage. For drugs in Tiers 4 and 5, you must pay the full cost of the drugs until you have spent **$615** for them in 2026. After you have met the deductible, you move on to the initial coverage stage for Tiers 4 and 5 drugs. The

deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines.

Initial coverage stage

If you aren't entitled to Extra Help, you pay the coinsurance shown in the chart below until your out-of-pocket costs reach **$2,100**. If you reach the $2,100 limit in 2026, you move on to the catastrophic stage and your coverage changes.

Drug tier	Retail plan pharmacy		
	Up to a 30-day supply	31- to 60-day supply	61- to 90-day supply
Tier 1 (Preferred generic)	**$0**		
Tier 2 (Generic)	**$0**		
Tier 3 (Preferred brand-name)	**2%**		
Tier 4 (Nonpreferred)	**24%**		
Tier 5 (Specialty-tier)	**25%**		
Tier 6* (Injectable Part D vaccines)	**$0**	**N/A**	

*Our plan covers most Injectable Part D vaccines at no cost to you.

Drug tier	Mail-order plan pharmacy		
	Up to a 30-day supply	31- to 60-day supply	61- to 90-day supply
Tier 1 (Preferred generic)	**$0**		
Tier 2 (Generic)	**$0**		
Tier 3 (Preferred brand-name)	**2%**		
Tier 4 (Nonpreferred)	**24%**		
Tier 5 (Specialty-tier)	**25%**		

Note: Tier 6 (Injectable Part D vaccines) are not available through mail order.

Important message about what you pay for insulin: You won't pay more than **$35** for up to a one-month supply, **$70** for up to a two-month supply or **$105** for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier, even if you haven't paid your deductible.

Catastrophic coverage stage

If you or others on your behalf spend **$2,100** on your Part D prescription drugs in 2026, you'll enter the catastrophic coverage stage. Most people never reach this stage, but if you do, you pay nothing for covered Part D drugs in 2026.

Long-term care, plan home-infusion, and non-plan pharmacies

- If you live in a **long-term care facility** and get your drugs from their pharmacy, you pay the same as at a retail plan pharmacy and you can get up to a 31-day supply.
- Covered Part D **home infusion** drugs from a plan home-infusion pharmacy are provided at no charge.
- If you get covered Part D drugs from a **non-plan pharmacy**, you pay the same as at a retail plan pharmacy and you can get up to a 30-day supply. Generally, we cover drugs filled at a non-plan pharmacy only when you can't use a network pharmacy, like during a disaster. See the **Evidence of Coverage** for details.

Additional benefits

*Your plan provider may need to provide a referral.

†Prior authorization may be required.

These benefits are available to you as a plan member:	You pay
Fitness benefit – One Pass™ You have access to the One Pass complete fitness program for the body and mind. One Pass includes: • A large premium gym network featuring national, local, and community fitness centers and boutique fitness studios. You can use any in-network location. • Live, on-demand, and digital fitness programs at home. • Social clubs and activities available on the One Pass member website and mobile app. • One home fitness kit annually for strength, yoga, or dance. • Online brain health cognitive training programs. For more information about participating gyms and fitness locations, the program's benefits, or to set up your online account, visit **www.YourOnePass.com** or call **1-877-614-0618** (TTY **711**), Monday through Friday, 7 a.m. to 8 p.m.	**$0**

These benefits are available to you as a plan member:	You pay
Home medical care not covered by Medicare (Advanced Care at Home)*† We cover medical care in your home that is not otherwise covered by Medicare when found medically appropriate by a physician based on your health status, to provide you with an alternative to receiving acute care in a hospital and post-acute care services in the home to support your recovery. Prior authorization and referral required. See the **EOC** for details.	**$0** when prescribed as part of your home treatment plan, otherwise you pay the applicable cost share
In-home support We cover 60 hours of non-medical, in-home support services per year to address assistance with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs) within the home. Each visit must be at least 3 hours and there is a maximum of 8 hours per shift. See the **EOC** for details. For more information, visit **kp.org/seniorhealth/extras**.	**$0**
Over-the-counter (OTC) items You will receive a preloaded healthy extras card with the quarterly benefit limit listed on the right to purchase eligible OTC items online and at participating retail stores. Your card will be reloaded on January 1, April 1, July 1, and October 1. Any unused portion of the quarterly benefit limit doesn't roll over to the next quarter. For more information, please see the **EOC**, visit **mybenefitscenter.com**, or call **1-833-365-7674** (TTY **711**), 7 days a week, 6 a.m. to 6 p.m. MST.	**$0** up to the **$75** quarterly benefit limit for your plan.

Member discounts for products and services

Kaiser Permanente partners with leading companies to support your health, safety, and well-being — and offer substantial savings and discounts.

Lively™ Mobile Plus

Get a personal emergency response system that provides 24/7 help with the push of a button. Receive a reduced one-time device fee and choice of two monthly service plans (coverage limits may apply). Visit **greatcall.com/KP** or call **1-800-205-6548** (TTY **711**) for more information.

CareLinx

Kaiser Permanente has partnered with CareLinx to provide you with a discount for purchasing non-medical, in-home help with daily activities. Your caregiver can help you live an independent lifestyle in your own home by assisting with personal care, meal preparation, companionship and more. Visit **carelinx.com/kp-affinity** or call toll-free **1-844-636-4592** Monday-Friday, 7 a.m. – 6 p.m. MST, and on weekends, 9 a.m. – 5 p.m. MST.

Comfort Keepers® in-home care and assistance

In-home care services to help you maintain independence at home with everything from 24-hour care, respite and personal care, meal preparation, and light housekeeping. Receive a discount on all services and get a free in-home safety assessment. Visit **comfortkeepers.com/kaiser-permanente** or call **1-800-611-9689** (TTY **711**) for more information.

Mom's Meals® healthy meal delivery

Getting the right nutrition is essential to achieving and maintaining good health. Receive delivery of refrigerated ready-to-heat-and-eat meals to homes nationwide. Crafted by chefs and registered dietitians, meals are medically tailored to support most major chronic conditions and overall wellness. Kaiser Permanente members enjoy discounted pricing and free shipping from Mom's Meals. Visit **www.momsmealsnc.com/kp/home.aspx** or call **1-866-224-9483** (TTY **711**) for more information.

Kaiser Permanente members may continue to use or select these products or services from any company of their choice but Kaiser Permanente discounts are only available with the partner listed above. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente Dual Complete grievance process. BEST BUY HEALTH, GREATCALL, LIVELY and LINK are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

Who can enroll

You can sign up for this plan if:

- You have both Medicare Part A and Part B. (To get and keep Medicare, most people must pay Medicare premiums directly to Medicare. These are separate from the premiums you pay our plan.)
- You have Medicaid benefits.
- You're a citizen or lawfully present in the United States.
- You live in the service area for this plan, which includes all of Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson and Park counties.

Coverage rules

We cover the services and items listed in this document and the **Evidence of Coverage**, if:

- The services or items are medically necessary.
- The services and items are considered reasonable and necessary according to Original Medicare's standards.

- You get all covered services and items from plan providers listed in our **Provider Directory and Pharmacy Directory**. But there are exceptions to this rule. We also cover:
    - Care from plan providers in another Kaiser Permanente Region
    - Emergency care
    - Out-of-area dialysis care
    - Out-of-area urgent care (covered inside the service area from plan providers and in rare situations from non-plan providers)
    - Referrals to non-plan providers if you got approval in advance (prior authorization) from our plan in writing
    - Routine care from a Colorado Permanente Medical Group (CPMG) physician at a Kaiser Permanente medical office in our Northern or Southern Colorado service areas

    Note: You pay the same plan copays and coinsurance when you get covered care listed above from non-plan providers. If you receive non-covered care or services, you must pay the full cost.

For details about coverage rules, including non-covered services (exclusions), see the **Evidence of Coverage**.

Getting care

At most of our plan facilities, you can usually get all the covered services you need, including specialty care, pharmacy, and lab work. To find our provider locations, see our **Provider Directory** or **Pharmacy Directory** at **kp.org/directory** or ask us to mail you a copy by calling Member Services at **1-800-476-2167** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Your personal doctor

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your care, including hospital stays, referrals to specialists, and prior authorizations. Most personal doctors are in internal medicine or family practice. You must choose one of our available Colorado Permanente Medical Group plan providers to be your personal doctor. You can change your doctor at any time and for any reason. You can choose or change your doctor by calling **1-855-208-7221** (TTY **711**), weekdays 7 a.m. to 5:30 p.m. or at **kp.org**.

Help managing conditions

If you have more than one ongoing health condition and need help managing your care, we can help. Our case management programs bring together nurses, social workers, and your personal doctor to help you manage your conditions. The program provides education and teaches self-care skills. If you’re interested, please ask your personal doctor for more information.

Medicare prescription payment plan

The Medicare Prescription Payment Plan is a payment option that can help you manage your drug costs by spreading them out during the year as monthly payments. This program is available to anyone with

Medicare Part D and works with your drug coverage. It can be especially helpful to people with high drug cost sharing earlier in the plan year and help manage out-of-pocket drug costs, but it doesn't save you money or lower your drug costs. Contact us or visit **medicare.gov** to learn more about this program.

Notices

Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered by submitting a claim to us within a specific time period that includes the date you received the item or service. If we say no, you can ask us to reconsider our decision. This is called an appeal. You can ask for a fast decision if you think waiting could put your health at risk. If your doctor agrees, we'll speed up our decision.

If you have a complaint that's not about coverage, you can file a grievance with us. See the **Evidence of Coverage** for details about the processes for making complaints and making coverage decisions and appeals, including fast or urgent decisions for drugs, services, or hospital care.

Privacy

We protect your privacy. See the **Evidence of Coverage** or view our **Notice of Privacy Practices** at **kp.org/privacy** to learn more.

Summary of Medicaid-covered benefits

The benefits described below are covered by Medicaid. For each benefit listed below, you can see what Medicaid covers and what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Health First Colorado (Colorado's Medicaid program) at **1-800-221-3943** or toll-free **1-800-221-3943** if outside the Denver Metropolitan area. TTY users should call **711**.

Benefit	**Medicaid State Plan**	**Kaiser Permanente Dual Complete Plan**
		You Pay
Inpatient Hospital Care	**$0**. No limits.	**$0**
Inpatient Mental Health Care	**$0**. No limits.	**$0**
Skilled Nursing Facility (SNF)	Covered.	**$0**
Home Health Care	**$0** For a member's acute care home health needs lasting 60 days or less, members can get all necessary services without prior authorization or approval. Members can get longer home health if you develop a new issue or a current problem gets worse. For member's long-term home	**$0**

Benefit	Medicaid State Plan	Kaiser Permanente Dual Complete Plan
		You Pay
	health needs, you must get prior authorization or approval. Prior authorization is approved for 6–12 months at a time, but a client can get an unlimited number of prior authorizations.	
Hospice	**$0**. No more than 9 months.	**$0**
Doctor Office Visits • Primary care providers • Specialists	**$0**. One visit to a provider for the same issue per day.	**$0**
Podiatry Services	Routine Foot Care: **$0**. 1 service every 60 days. Acute care (serious) issues allow any amount of medically necessary podiatric services.	**$0** for services covered by Medicare. **$0** for up to 4 routine podiatry visits every year.
Outpatient Mental Health Care	**$0**. No limits.	**$0**
Outpatient Substance Abuse Care	**$0**. No limits.	**$0**
Outpatient Services/Surgery	**$0**. No limits.	**$0**
Ambulance Services	**$0**. No limits.	**$0**
Emergency Department visits	**$0** if determined an emergency; **$8** per visit if not emergency. No limits.	**$0**
Urgently Needed Care	**$0** if not part of an emergency room. No limits.	**$0**
Outpatient Rehabilitation Services	**$0**. Some daily and annual limits apply.	**$0**
Durable Medical Equipment	**$0**. No limits.	**$0**
Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	**$0**. No limits. Dental X-rays do not have a copayment.	**$0**

Benefit	Medicaid State Plan	Kaiser Permanente Dual Complete Plan
		You Pay
Colorectal Screening Exams	**$0**. No limits.	**$0**
Immunizations (no travel immunizations)	**$0**	**$0**
Mammograms	**$0**. 1 screening per year.	**$0**
Pap Smears and Pelvic Exams	**$0**. 1 test/exam per year.	**$0**
Prostate Cancer Screening Exams	**$0**. 1 exam per year.	**$0**
Prescription Drugs	Covered.	Covered.
Dental Services	Covered. No annual limit.	**$0** for preventive and diagnostic services (such as cleanings) and comprehensive dental services (such as fillings, crowns, extractions, dentures, endodontics, and periodontics. Please see **EOC** for details). **$3,500** allowance per calendar year for combined preventive and comprehensive dental services.
Hearing Aids	**$0** Hearing aids: 1 set per 3–5 years. Covers supplies. Replacements expected every 3–5 years. Hearing aids may be replaced when they no longer fit or have been lost or stolen. No ear molds for swimming/noise reduction. Replacement for current cochlear implant if broken/lost.	Hearing aid fitting/evaluation: **$0** Hearing aid: **$4,000** per ear every two years. If the hearing aid you purchase costs more than $4,000 per ear, you pay the difference. Note: This hearing aid benefit may not be available next year.
Vision Services	**$0**. No limit. Vision care benefit includes medically necessary eye exams, glasses and contact lenses only after surgery.	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): **$0** Routine eye exam: **$0**

Benefit	Medicaid State Plan	Kaiser Permanente Dual Complete Plan
		You Pay
		Eyeglasses or contact lenses after cataract surgery: **$0** up to Medicare's limit. Eyeglasses or contact lenses: **$500** allowance per year. You pay any amounts that exceed $500.
Preventive physical exams	**$0** 1 annual physical per year.	**$0**
Transportation	**$0** Non-Emergent Medical Transport to medical appointments.	**$0** for unlimited one-way trips to get you to and from plan providers.

There may be limits and exclusions for some Medicaid State Plan benefits.

Helpful definitions (glossary)

Allowance
A dollar amount you can use toward the purchase of an item. If the price of the item is more than the allowance, you pay the difference.

Benefit period
The way our plan measures your use of skilled nursing facility services. A benefit period starts the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in an SNF for 60 days in a row. The benefit period isn't tied to a calendar year. There's no limit to how many benefit periods you can have or how long a benefit period can be.

Calendar year
The year that starts on January 1 and ends on December 31.

Coinsurance
A percentage you pay of our plan's total charges for certain services or prescription drugs. For example, a **20%** coinsurance for a **$200** item means you pay **$40**.

Copay
The set amount you pay for covered services — for example, a **$20** copay for an office visit.

Deductible
It's the amount you must pay for Medicare Part D drugs before you will enter the initial coverage stage.

Evidence of Coverage
A document that explains in detail your plan benefits and how your plan works.

Maximum out-of-pocket responsibility
The most you'll pay in copays or coinsurance each calendar year for services that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services subject to the maximum for the rest of the year.

Medically necessary

Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Non-plan provider

A provider or facility that doesn't have an agreement with Kaiser Permanente to deliver care to our members.

Plan

Kaiser Permanente Dual Complete.

Plan premium

The amount you pay for your Dual Complete health care and prescription drug coverage.

Plan provider

A plan or network provider can be a facility, like a hospital or pharmacy, or a health care professional, like a doctor or nurse.

Primary care provider

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your care, including hospital stays, referrals to specialists, and prior authorizations. You must choose one of our available Colorado Permanente Medical Group plan providers to be your personal doctor.

Prior authorization

Some services or items are covered only if your plan provider gets approval in advance from our plan (sometimes called prior authorization). Services or items subject to prior authorization are flagged with a † symbol in this document.

Region

A Kaiser Foundation Health Plan organization. We have Kaiser Permanente Regions located in Northern California, Southern California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

Retail plan pharmacy

A plan pharmacy where you can get prescriptions. These pharmacies are usually located at plan medical offices.

Kaiser Permanente is an HMO D-SNP plan with a Medicare contract and a contract with the state Medicaid program. Enrollment in Kaiser Permanente depends on contract renewal. By law, our plan or CMS can choose not to renew our Medicare contract.

For information about Original Medicare, refer to your **"Medicare & You"** handbook. You can view it online at **medicare.gov** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

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**.

This notice is available at

https://healthy.kaiserpermanente.org/colorado/language-assistance/nondiscrimination-notice

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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**).

Ɓăsɔ̀ɔ̀ Wùɖù (Bassa) Mbi sog: nia maa Ɓàsàa, njàl mbom a ka maa njàng ndol ni mbom mi tsoŋ ni soŋ, niŋ ma kénŋɛn yɛ́, mbi èyɛm. Wɔ 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** (TTY) (تلفن متنی) **711** تماس بگیرید.

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

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistenz 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 kwesịrị 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'dęę́', biniit'aa da beeso ndinish'aah t'aala'I bi'aa 'anashwo' doo biniit'aa, t'aadoo baahilinigoo bits'aadoo yeel, t'áá jiik'eh, éí ná hóló, koji' hódíílnih **1-800-632-9700** (TTY **711**).

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

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

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

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

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

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

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

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10350 East Dakota Avenue
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