

KAISER PERMANENTE: EXPERIENCE HEALTH CARE AT THE PACE OF BUSINESS.

**ONLINE CHAT
WITH A DOCTOR**

p6



**ENHANCED
EMPLOYEE BENEFITS**

p11



**RECOGNIZED FOR
MEDICAL EXCELLENCE**

p4

Making health[y]
easy for your business
and your employees



**EASY ACCESS,
EASY TRANSITION**

p6



WHY CHOOSE KAISER PERMANENTE?

We're one of America's leading nonprofit health plans and an original model for truly integrated health care.

"If the whole nation had Kaiser Permanente care, the average quality of the care would go way up and the cost would go way down."

Charlie Munger,
*Vice Chairman,
Berkshire Hathaway*

At Kaiser Permanente, our providers coordinate care with the goal of keeping our members healthy. Because everyone works together, there's no financial advantage to treat more, test more, keep patients in the hospital longer than necessary, or deny claims.

We've kept Colorado healthy for 50 years – and we're just getting started!

What's new: Learn why we're better-positioned than ever to take care of your employees and support the health of your business.

We're making it easier and more affordable than ever for our 640,000+ members to access care from virtually anywhere. Below are just a few of the service enhancements we've made or that are in the works.

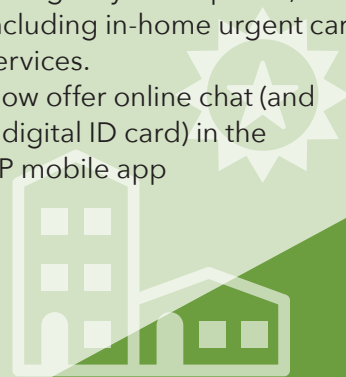
GREAT CARE LOWER COSTS

- Added specialty physicians, as well as financial counselors and pharmacists, to our online Chat with a Doctor service
- A record 81 Kaiser Permanente physicians were recognized as "Top Doctors" in 5280 magazine.



EASY ACCESS EASY TRANSITION

- Adding evening and Saturday primary care hours at Kaiser Permanente medical offices that offer primary care services
- Expanding same-day care options
- Expanding access to mental health and wellness services
- Added more urgent and emergency care options, including in-home urgent care services.
- Now offer online chat (and a digital ID card) in the KP mobile app



IT ALL STARTS WITH A PLAN

- Added to most plans an enhanced discount fitness center membership program, Active&Fit®, that provides access to more than 11,000 fitness clubs nationwide
- Added all-inclusive copays for DHMO members



COME TO WHERE MEDICAL EXCELLENCE IS STANDARD

A connected, coordinated experience

Primary care providers, specialists, nurses, and pharmacists in our Kaiser Permanente medical offices are connected through the electronic medical record to support the member.¹

They work as a team to coordinate each member's health care, so it's more efficient—which helps lead to healthy outcomes for members and low costs for employers.



Delivered by top doctors



Many Kaiser Permanente doctors come from the nation's best medical schools, including **Yale, Johns Hopkins, and Harvard**, to name a few.

We're highly selective when we hire doctors. Applicants go through a rigorous selection process. That means in Colorado, we hire only about **10% of physicians** who apply.



Kaiser Permanente has the **top-rated private health plan in Colorado**, according to NCQA's Private Health Insurance Plan Ratings 2019-2020.²

In 2018, Kaiser Permanente **led the nation in 30 effectiveness-of-care measures**, including prevention and screening, cardiovascular care, and comprehensive diabetes care.³



Year after year, many Kaiser Permanente doctors are recognized as among the best in their disciplines by Colorado's medical community and publications, such as **5280** magazine. This year, a record 81 of our physicians were **named "Top Doctors" in 5280**.

Putting patients first

Our members are the reason Colorado Permanente Medical Group (CPMG) doctors choose to practice medicine at Kaiser Permanente. Because our doctors don't have to split their time between the business demands of running a medical group and the clinical demands of caring for patients, they are free to focus 100% of their time on caring for members.



Joseph Cannavo, MD⁴
Addiction Psychiatrist

I like the opportunity to be clinically creative, and serving as a leader gives me the chance to develop clinical strategies and approaches to improve our patients' care. Even though Kaiser Permanente is a large care-delivery system, I've found it to be a system where you can be innovative and get things done.

GREAT CARE

At a low cost

Here are a few ways we can help reduce health care costs without sacrificing quality.



Fewer sick days

Our team approach and focus on prevention help keep employees healthy, so they're more productive and less likely to need time off.

Fewer appointments and office visits

There's no need to schedule separate appointments for office visits, lab work, and X-rays.¹



Less paperwork, fewer unnecessary exams

Providers have the member's medical history at their fingertips, which helps eliminate repeat questions and unnecessary tests and exams. They're also prompted to remind members when it's time for routine screenings.¹



Leveraging our purchasing power

We negotiate pricing, buy drugs in bulk, and operate our own pharmacies.¹

Using a standard formulary

Our physicians develop and maintain our safe formulary of pharmaceuticals. It's regularly evaluated and updated to ensure safety, efficacy, and cost-effectiveness.¹

Dispensing generic drugs

We dispense generic drugs, when they're available and appropriate, to further manage costs.



Erik Reite, MD⁴
Family Medicine Physician

I like the way we care for our patients. The fact that we have lab, imaging, pharmacy, behavioral health, social workers, and care coordinators all under one roof at most medical offices is phenomenal. And our electronic medical record system allows us to really care for our patients in a coordinated fashion and keep them at the center of our care plan.



Tina Suneja, MD⁴
Dermatologist

A lot of times, health insurance and medical care are really not health care—they're sick care. But CPMG and Kaiser Permanente focus on preventive care and progressive ways to help patients take charge of their health. It's just incredible.

RE LOWER COSTS

CARE FROM HOME, WORK, OR WHILE ON THE GO – AND OFTEN AT NO COST!



Same-day appointments are often available, but when there's no time for an office visit, members can get care virtually anywhere with options such as online chat, email, video visits, and more.

And because members and their care team are linked through our electronic medical record, Kaiser Permanente clinicians have access to the member's medical history so they receive more personalized care.



Chat online AT NO COST

Members can get medical advice in real time from a Kaiser Permanente doctor or chat with a financial counselor or pharmacist.



24/7 medical advice AT NO COST

Members can call the Appointment and Advice Contact Center to get medical guidance any time, day or night.



Email AT NO COST

Members can message their doctor's office anytime with nonurgent questions.¹

EASY ACCESS.

Members have resources at their fingertips.

Members can stay on top of their health concerns, 24/7, when they register on **kp.org** or download our mobile app. In addition to accessing many of our telehealth options, members can use our website or the Kaiser Permanente mobile app to:

Research

doctors and locations

View

lab and test results¹

Refill

prescriptions from Kaiser Permanente pharmacies¹

Schedule

and cancel appointments¹

Print

vaccination records for school, sports, and camp¹

Check

their plan's benefits, view claims, or estimate costs¹

Manage

a family member's health care⁶

Pay

Kaiser Permanente medical bills

We help make it easy for members to get started.

We know that change can be hard. Especially when it comes to health care. That's why we do our best to make it easy for your employees to make the switch to Kaiser Permanente care and coverage. Whether they want to talk to someone, learn more online, or just need a reminder down the road, we try to provide the right help at the right time.

In Person

When they're ready, new members can give our New Member Connect Department a call. In one phone conversation, our team can help them:

- **Choose** a primary care physician
- **Transition** prescriptions or medical records
- **Access** care
- **Register** for secure access to **kp.org**
- And more!

Online

We also make it easy to get started with Kaiser Permanente online. When new members visit **kp.org/newmember**, they'll find a checklist to help navigate their first steps: registering on **kp.org**, choosing a doctor, and transitioning prescriptions.

Ongoing Outreach

Questions can come up along the way, so we reach out to new members throughout their first year of coverage to make sure they're informed about their benefits and the tools and resources they can use to engage in their health care.



E-visits

AT NO COST

Members can fill out an online questionnaire for select conditions to receive a care plan or medical advice.



Video visits

AT NO COST

Members can schedule this online option to an in-person visit.^{5,11}



Phone visits

AT NO COST

Members can save a trip to the doctor's office by scheduling a call with their doctor.^{1,5}

EASY TRANSITION

IN-PERSON CARE OPTIONS

Get care across Colorado

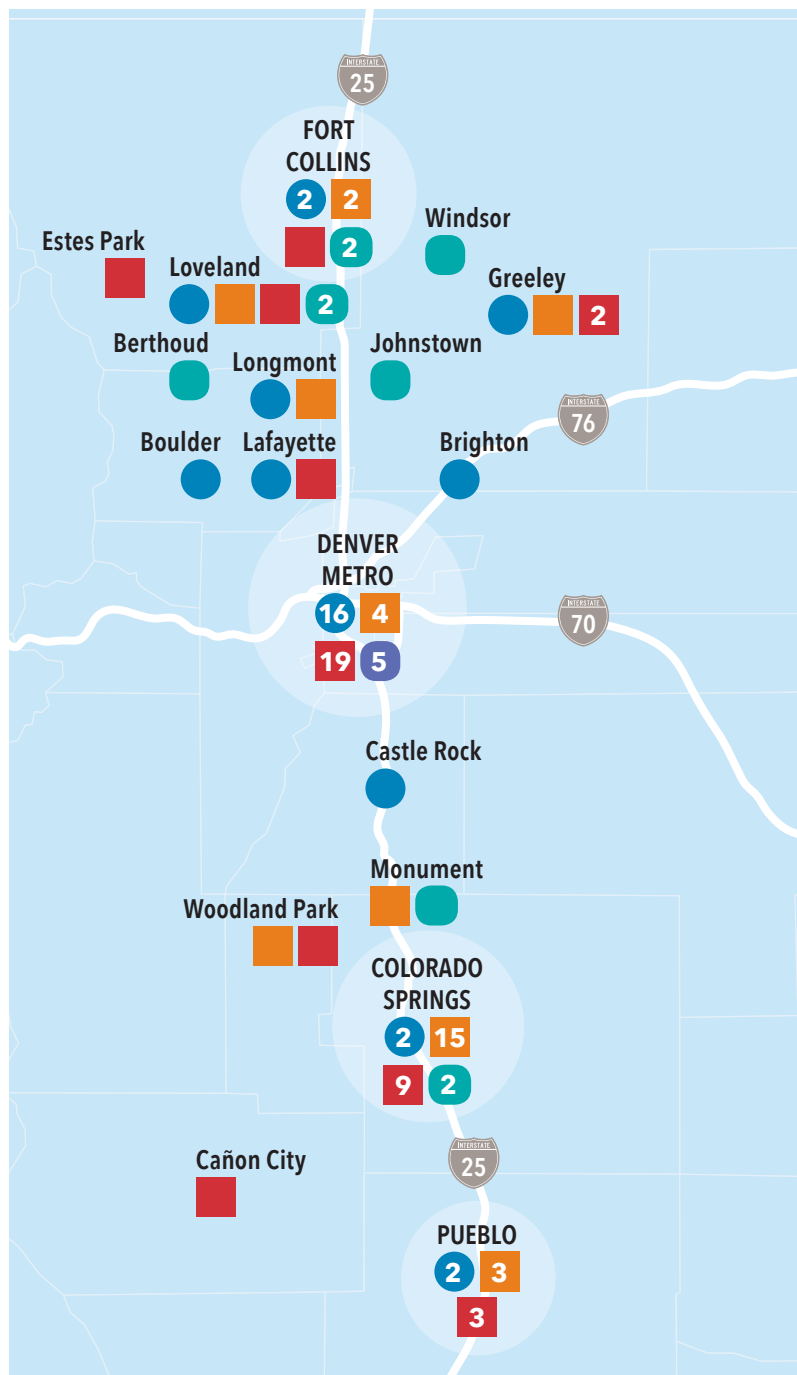
Kaiser Permanente members can stop by any of our **29** medical offices to see a doctor, get lab work or X-rays done, and in most locations, pick up a prescription. Having all these services under one roof saves time and provides a better, more coordinated member experience.

Members who live in Northern or Southern Colorado can choose to visit a Kaiser Permanente provider or a network provider in their home service area.⁷

For the most up-to-date details about doctors and facilities in your area, visit kp.org/locations.

- Kaiser Permanente medical offices
- Primary Care Extended Hours
- Urgent care facility
- Emergency care facility
- Behavioral health offices (network providers available in all service areas).
- 1 Numbers indicate multiple locations in a city or metropolitan area.

Beginning fall 2019, evening and Saturday primary care hours will be added at most medical offices.



 **1,200+**
Kaiser Permanente
physicians

 **15,000+**
Network
providers⁷

 **40+**
Emergency care
locations⁸

EASY ACCESS.

Your employees are covered anywhere

No matter where your employees travel in Colorado or the world, they're covered for urgent and emergency care services.

Urgent Care

Members can get urgent care at home, at convenient locations near them, or while they're traveling.

- Members who live in Denver/Boulder or Colorado Springs can now get urgent care at home by requesting a visit from **DispatchHealth**.
- Members can visit our urgent care facilities at select Kaiser Permanente medical offices in the Denver/Boulder service area, or go to network provider locations across the Front Range.
- Members visiting a state where Kaiser Permanente does not operate can go to any urgent or emergency care provider, including **CVS MinuteClinics**.

Emergency Care

We've recently added to our network of emergency care providers available in all of our service areas.⁷

Care away from home for covered family members

Family members covered under a member's plan can get urgent and emergency care anywhere in the world. Additionally, they can:

- Visit any Kaiser Permanente medical offices in Colorado or 7 other states where Kaiser Permanente operates (California, Hawaii, Washington, Oregon, Georgia, Maryland, Virginia) and the District of Columbia.
- Covered family members who live in other Colorado service areas can also choose to visit local network providers. If they live outside of any Kaiser Permanente service area (either in Colorado or another state without Kaiser Permanente providers), they are covered for certain routine, continuing and follow-up care through our Out-of-Area Benefit.⁹



30
Urgent care locations across Colorado



In-home urgent care

We've teamed up with DispatchHealth to provide urgent care house calls.



Around the World

Members can get urgent and emergency care anywhere they travel.

THERE ISN'T A ONE-SIZE-FITS-ALL PLAN FOR HEALTH CARE



We offer you choices

All of our plans encourage employees to adopt healthier lifestyles. A healthy workforce can mean higher productivity, less absenteeism, and fewer workplace accidents. That can translate into savings, no matter which plan you choose.¹⁰

HMO plans

offer simple and straightforward coverage for your employees.

Deductible HMO plans

are deductible-based plans designed to fit any budget.

Deductible HMO and HSA Plus Plans

provide access to top-notch Kaiser Permanente physicians and medical offices. Plus members can see non-plan providers for limited covered services inside or outside their home service area.

Consumer-driven health plans

empower your employees by allowing them to use health savings accounts (HSAs) to pay for routine health care expenses.

Point of Service plans

offer your employees the value of an HMO combined with the flexibility of a PPO plan to make the transition to Kaiser Permanente easier.

PPO plans

are for employees located outside the Kaiser Permanente service area.



Cost estimates

One of the most confusing aspects of health care is simply understanding how much it will cost. Since Kaiser Permanente provides care and coverage together, we can help clear the confusion. Our financial counselors—available by phone or online chat—can help your employees understand their costs and set up an interest-free payment plan.

IT ALL STARTS

NEW for 2020

To make it even easier and more affordable for your employees to get and stay healthy, we've made some enhancements to many of our plans.

Active&Fit Discounted Fitness Center Program

To help your employees meet their health and wellness goals, most plans now include the Active&Fit Program. For \$100, eligible members 16 years or older receive access to more than 11,000 participating fitness centers nationwide, including 200 in Colorado. Members can switch to a different center each calendar month. The benefit applies to all HMO, DHMO, and High Deductible Health Plans, as well as the in-network tier of POS and Plus plans. PPO plans are excluded. Members can visit kp.org/activeandfit to enroll or learn more.

Zero-dollar copays and coinsurance for phone and video visits

Phone and video visits with Kaiser Permanente providers are free of charge for HMO and Deductible/Coinsurance (DHMO) plan members, and are also free for High Deductible Health Plan members after they meet their deductible.^{5,11}

All-inclusive DHMO copayments for certain office-based services

For DHMO plans, the applicable copay now includes other covered services provided during visits for urgent care, primary care, allergy, hearing, outpatient mental health and outpatient substance-use disorder. Before this change, members were charged a copay for the office visit, plus deductible/coinsurance for covered services performed during their visit.

Review the plans, consider your options, and choose a plan that fits your needs and your budget. Then enjoy great care, at a low cost, that's easily accessible.



Active&Fit

Eligible members can receive access to participating fitness centers in Colorado and across the nation to help them meet their health and wellness goals.

\$0

copay for 24/7 medical advice line and online Chat with a Doctor, Pharmacist or Financial Counselor

WITH A PLAN

Kaiser Permanente Select

Kaiser Permanente Select (KP Select) is an affordable, high-quality health care plan for Colorado Springs and surrounding areas.

- Members can receive care at any of the 29 Kaiser Permanente medical offices in Colorado, including 4 locations in Southern Colorado (with a 5th to open in 2021).
- They also have access to more than 2,000 KP Select network providers in the Colorado Springs area.
- Scheduled inpatient hospital care is available at UHealth Memorial Hospital Central and UHealth Memorial Hospital North in Colorado Springs, and UHealth Pikes Peak Regional Hospital in Woodland Park.
- Outpatient surgeries can be scheduled at a preferred ambulatory surgery center, with appropriate authorizations in place.
- Refills for maintenance medications must be filled at a Kaiser Permanente medical office pharmacy or through mail order. Nonmaintenance medication for acute conditions, such as infections (antibiotics) or pain, can be filled immediately at any Kaiser Permanente pharmacy or a network pharmacy.

Medicare Coverage

Kaiser Permanente offers group and individual Medicare Advantage and Prescription Drug Plans. For information on our individual plans, contact a licensed sales specialist toll free at **1-855-843-8396 (TTY 711)**, seven days a week, from 8 a.m. to 8 p.m., or visit kp.org/medicare.

Dental Care

Kaiser Permanente and Delta Dental of Colorado know good oral health is an important component of overall health, so we've partnered to provide small group employers with adult-only dental plans and pediatric dental benefits to complement Kaiser Permanente's medical plans.

Members MUST see a Delta Dental PPOSM provider to receive benefits. Members can visit deltadentalco.com to search for providers.

Adult dental

Our adult-only plans complement the embedded pediatric dental coverage and are not tied to our medical plans. The lowest-cost plan starts at just over \$13/month. These plans also offer:

- No waiting period
- Dual option choices for groups with four or more enrolled employees
- \$2,000 benefit maximum on the high plan
- 100% coverage for preventive services

For more information, email Delta Dental directly at salesteam@ddpco.com.

Embedded pediatric

Employees' children (up through the month they turn 19) can receive any of the procedures listed below each calendar year.

2020 Embedded Pediatric Dental Benefit	
Individual Annual Deductible (applies to all services)	\$50
Diagnostic & Preventive Services	
Oral Exams & Cleanings (Limited to 2 per calendar year)	Covered 100% after Deductible
Fluoride Treatments (Limited to 2 per calendar year)	Covered 100% after Deductible
Sealants (1 per tooth per calendar year)	Covered 100% after Deductible
Bitewing X-rays (1 set per calendar year)	Covered 100% after Deductible
Basic Services (limited to 2 basic procedures per year)	
Fillings, Oral Surgery, Endodontics	Covered 50% after Deductible
Major Services (limited to 1 major procedure per year)	
Crowns	Covered 50% after Deductible

The pediatric dental benefit is embedded in all Small Business plans, except the KP CO Silver PPO 2500/50 Rx Copay plan. The KP CO Silver PPO 2500/50 Rx Copay plan does not include pediatric dental coverage.

Platinum plans

	KP CO Platinum 0/20 Rx Copay KP CO Select Platinum 0/20 Rx Copay	KP CO Platinum 350/20 KP Select CO Platinum 350/20	KP CO Platinum POS 0/25	
Product type	HMO	DHMO	Point of Service <i>In-network</i>	Point of Service <i>Out-of-network</i>
Deductible Individual/Family	\$0	\$350/\$700	\$0	\$2,000/\$4,000
Out-of-pocket maximum Individual/Family	\$3,000/\$6,000	\$3,500/\$7,000	\$3,500/\$7,000	\$8,750/\$17,500
Coinsurance (member's cost)	10%	15%	10%	30%
Emergency room	\$300	\$400	\$400	\$400
Urgent care	\$75	\$75	\$75	\$75
Inpatient hospital	\$500 per day (Days 1 through 4)	15% after deductible	10%	30% after deductible
Virtual care services (Chat, video visit, email, phone)	No charge	No charge	No charge	Check EOC
PCP office visit	\$20	\$20	\$25	\$45
Specialist visit	\$40	\$50*	\$50	\$70
MRI, CT, and PET	\$200	15% after deductible	10%	30% after deductible
Lab & X-ray	10%	15% after deductible	10%	30% after deductible
Outpatient surgery Ambulatory surgical center/ outpatient department of hospital	\$300/\$500**	5% after deductible/ 15% after deductible**	\$300/\$500**	30% after deductible/ 30% after deductible
Prescription Drugs				
Generic	\$10	\$10	\$10	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies
Brand	\$35	\$35	\$35	
Brand non-preferred	\$200	15%	10%	
Specialty	\$200	15%	10%	
Pharmacy deductible	\$0	\$0	\$0	\$0
Relativity to KP CO Platinum 0/20	0%	-6%	14%	14%

KP Select Plans ONLY offered in Colorado Springs and surrounding areas.

* In addition to the copay, the visit may have a charge for services performed during the visit.

** The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. the outpatient department of a hospital.

Gold plans

	KP CO Gold 0/30 Rx Copay KP Select CO Gold 0/30 Rx Copay	KP CO Gold 500/30 KP Select CO Gold 500/30	KP CO Gold 1500/30 Rx Copay KP Select CO Gold 1500/30 Rx Copay	KP CO Gold 1500/30/HSA KP Select CO Gold 1500/30/HSA
Product type	HMO	DHMO	DHMO	HSA
Deductible Individual/Family	\$0	\$500/\$1,000	\$1,500/\$3,000	\$1,500/\$3,000 (aggregate)
Out-of-pocket maximum Individual/Family	\$5,500/\$11,000	\$5,500/\$11,000	\$5,500/\$11,000	\$4,000/\$8,000 (aggregate)
Coinsurance (member's cost)	20%	20%	20%	10%
Emergency room	\$500	\$550	20% after deductible	10% after deductible
Urgent care	\$75	\$75	\$75	10% after deductible
Inpatient hospital	\$750 per day (Days 1 through 4)	20% after deductible	20% after deductible	10% after deductible
Virtual care services (Chat, video visit, email, phone)	No charge	No charge	No charge	No charge*
PCP office visit	\$30	\$30	\$30	\$30 after deductible
Specialist visit	\$60	\$65**	\$65**	\$60 after deductible
MRI, CT, and PET	\$500	20% after deductible	20% after deductible	10% after deductible
Lab & X-ray	20%	20% after deductible	20% after deductible	10% after deductible
Outpatient surgery Ambulatory surgical center/outpatient department of hospital	\$500/\$750***	10% after deductible/ 20% after deductible***	10% after deductible/ 20% after deductible***	10% after deductible/ 10% after deductible
Prescription Drugs				
Generic	\$15	\$15	\$15	\$10 after deductible
Brand	\$65	\$65	\$65	\$40 after deductible
Brand non-preferred	\$300	20% after Rx deductible	\$350	10% after deductible
Specialty	\$350	20% after Rx deductible	\$500	10% after deductible
Pharmacy deductible	\$0	\$250	\$0	Medical deductible****
Relativity to KP CO Platinum 0/20	-8%	-14%	-18%	-19%

KP Select Plans ONLY offered in Colorado Springs and surrounding areas.

*For HDHP, video visits and phone visits are free of charge after the deductible is met.

**In addition to the copay, the visit may have a charge for services performed during the visit.

KP CO Gold 3000/10 KP Select CO Gold 3000/10	KP CO Gold DHMO PLUS 1250/35	KP CO Gold DHMO PLUS 2000/40	KP CO Gold POS 1500/30	
DHMO	DHMO PLUS	DHMO PLUS	Point of Service <i>In-network</i>	Point of Service <i>Out-of-network</i>
\$3,000/\$6,000	\$1,250/\$2,500	\$2,000/\$4,000	\$1,500/\$3,000	\$3,750/\$7,500
\$6,500/\$13,000	\$5,500/\$11,000	\$6,500/\$13,000	\$4,500/\$9,000	\$11,250/\$22,500
20%	15% In-network 30% Out-of-network	25% In-network 40% Out-of-network	20%	40%
20% after deductible	15% after deductible	25% after deductible	20% after deductible	20% after deductible
\$75	\$75	\$75	\$75	\$75
20% after deductible	15% after deductible IN Not covered OUT	25% after deductible IN Not covered OUT	20% after deductible	40% after deductible
No charge	No charge IN Check EOC OUT	No charge IN Check EOC OUT	No charge	Check EOC
\$10	\$35 IN \$55 OUT	\$40 IN \$60 OUT	\$30	\$50
\$65**	\$60 IN** \$80 OUT	\$65 IN** \$85 OUT	\$60**	\$80
20% after deductible	15% after deductible IN Not covered OUT	25% after deductible IN Not covered OUT	20% after deductible	40% after deductible
20% after deductible	15% after deductible IN 30% OUT	25% after deductible IN 40% OUT	20% after deductible	40% after deductible
10% after deductible/ 20% after deductible***	5% after deductible/ 15% after deductible IN*** Not covered OUT	15% after deductible/ 25% after deductible IN*** Not covered OUT	10% after deductible/ 20% after deductible***	40% after deductible/ 40% after deductible
\$10	\$15 IN 50% OUT	\$15 IN 50% OUT	\$15	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies
\$65	\$65 IN 50% OUT	\$65 IN 50% OUT	\$65	
20% after deductible	15% IN 50% OUT	25% IN 50% OUT	20%	
20% after deductible	15% IN 50% OUT	25% IN 50% OUT	20%	
Medical deductible****	\$0	\$0	\$0	\$0
-25%	-10%	-16%	-4%	-4%

***The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. the outpatient department of a hospital.

****Pharmacy costs are subject to medical deductible.

Silver plans

	KP CO Silver 2500/45 KP Select CO Silver 2500/45	KP CO Silver 4000/50 Rx Copay KP Select CO Silver 4000/50 Rx Copay	KP CO Silver 5000/10 KP Select CO Silver 5000/10	KP CO Silver 3000/30/HSA KP Select CO Silver 3000/30/HSA	KP CO Silver 4000/30/HSA KP Select CO Silver 4000/30/HSA
Product type	DHMO	DHMO	DHMO	HSA	HSA
Deductible Individual/Family	\$2,500/\$5,000	\$4,000/\$8,000	\$5,000/\$10,000	\$3,000/\$6,000	\$4,000/\$8,000
Out-of-pocket maximum Individual/Family	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$6,000/\$12,000	\$6,750/\$13,500
Coinsurance (member's cost)	35%	35%	30%	20%	25%
Emergency room	35% after deductible	35% after deductible	30% after deductible	20% after deductible	25% after deductible
Urgent care	\$100	\$100	\$100	20% after deductible	25% after deductible
Inpatient hospital	35% after deductible	35% after deductible	30% after deductible	20% after deductible	25% after deductible
Virtual care services (Chat, video visit, email, phone)	No charge	No charge	No charge	No charge*	No charge*
PCP office visit	\$45	\$50	\$10	\$30 after deductible	\$30 after deductible
Specialist visit	\$70**	\$75**	\$75**	\$60 after deductible	\$60 after deductible
MRI, CT, and PET	35% after deductible	35% after deductible	30% after deductible	20% after deductible	25% after deductible
Lab & X-ray	35% after deductible	35% after deductible	30% after deductible	20% after deductible	25% after deductible
Outpatient surgery Ambulatory surgical center/ outpatient department of hospital	25% after deductible/ 35% after deductible***	25% after deductible/ 35% after deductible***	20% after deductible/ 30% after deductible***	10% after deductible/ 20% after deductible***	15% after deductible/ 25% after deductible***
Prescription Drugs					
Generic	\$15	\$15	\$10	\$10 after deductible	\$10 after deductible
Brand	\$65 after Rx deductible	\$65	30% after deductible	\$45 after deductible	\$45 after deductible
Brand non-preferred	35% after Rx deductible	\$450	30% after deductible	20% after deductible	25% after deductible
Specialty	35% after Rx deductible	\$500	30% after deductible	20% after deductible	25% after deductible
Pharmacy deductible	\$600	\$0	Medical deductible****	Medical deductible****	Medical deductible****
Relativity to KP CO Platinum 0/20	-31%	-31%	-34%	-31%	-36%

KP Select Plans ONLY offered in Colorado Springs and surrounding areas.

*For HDHP, video visits and phone visits are free of charge after the deductible is met.

**In addition to the copay, the visit may have a charge for services performed during the visit.

KP CO Silver DHMO PLUS 3500/45		KP CO Silver HSA Plus 3500/30%		KP CO Silver POS 3000/45 Rx Copay		KP CO Silver PPO 2500/50 Rx Copay	
DHMO Plus		HSA Plus		Point of Service <i>In-network</i>		Point of Service <i>Out-of-network</i>	
\$3,500/\$7,000	\$3,500/\$7,000	\$3,000/\$6,000	\$7,500/\$15,000	\$2,500/\$5,000	\$7,500/\$15,000		
\$8,150/\$16,300	\$6,750/\$13,500	\$8,000/\$16,000	\$20,000/\$40,000	\$8,150/\$16,300	\$24,450/\$48,900		
30% In-network 50% Out-of-network	30% In-network 50% Out-of-network	35%	50%	35%	50%		
30% after deductible	30% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible		
\$100	30% after deductible	\$100	\$100	35% after deductible	50% after deductible		
30% after deductible IN Not covered OUT	30% after deductible IN Not covered OUT	35% after deductible	50% after deductible	35% after deductible	50% after deductible		
No charge IN Check EOC OUT	No charge* IN Check EOC OUT	No charge	Check EOC	See COI	See COI		
\$45 IN \$65 OUT	30% after deductible IN 50% after deductible OUT	\$45	\$60	\$50	50% after deductible		
\$70** IN \$90 OUT	30% after deductible IN 50% after deductible OUT	\$80**	\$95	\$80	50% after deductible		
30% after deductible IN Not covered OUT	30% after deductible IN Not covered OUT	35% after deductible	50% after deductible	35% after deductible	50% after deductible		
30% after deductible IN 50% OUT	30% after deductible IN 50% after deductible OUT	35% after deductible	50% after deductible	35% after deductible	50% after deductible		
20% after deductible/ 30% after deductible IN*** Not covered OUT	20% after deductible/ 30% after deductible IN*** Not covered OUT	25% after deductible/ 35% after deductible***	50% after deductible	35% after deductible	50% after deductible		
\$15 IN 50% OUT	\$10 after deductible IN 50% after deductible OUT	\$15	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies	\$15	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies		
\$60 IN 50% OUT	\$30 after deductible IN 50% after deductible OUT	\$80		\$80			
30% after Rx deductible IN 50% OUT	30% after deductible IN 50% after deductible OUT	\$625		\$525			
30% after Rx deductible IN 50% OUT	30% after deductible IN 50% after deductible OUT	\$625		\$600			
\$500	Medical deductible****	\$0	\$0	\$0	\$0		
-24%	-24%	-22%	-22%	22%	22%		

***The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. the outpatient department of a hospital.

****Pharmacy costs are subject to medical deductible.

Bronze plans

	KP CO Bronze 6250/55 Rx Copay KP Select CO Bronze 6250/55 Rx Copay	KP CO Bronze 8150/40 KP Select CO Bronze 8150/40	KP CO Bronze 5250/50/HSA KP Select CO Bronze 5250/50/HSA	KP CO Bronze 6750/100%/HSA KP Select CO Bronze 6750/100%/HSA
Product type	DHMO	DHMO	HSA	HSA
Deductible Individual/Family	\$6,250/\$12,500	\$8,150/\$16,300	\$5,250/\$10,500	\$6,750/\$13,500
Out-of-pocket maximum Individual/Family	\$8,150/\$16,300	\$8,150/\$16,300	\$6,750/\$13,500	\$6,750/\$13,500
Coinsurance (member's cost)	40%	0%	35%	0%
Emergency room	40% after deductible	No charge after deductible	35% after deductible	No charge after deductible
Urgent care	40% after deductible	No charge after deductible	35% after deductible	No charge after deductible
Inpatient hospital	40% after deductible	No charge after deductible	35% after deductible	No charge after deductible
Virtual care services (Chat, video visit, email, phone)	No charge	No charge	No charge*	No charge*
PCP office visit	\$55 per visit for 2 visits, then 40% after deductible	\$40 per visit for 4 visits, then no charge after deductible	\$50 after deductible	No charge after deductible
Specialist visit	40% after deductible	No charge after deductible	\$70 after deductible	No charge after deductible
MRI, CT, and PET	40% after deductible	No charge after deductible	35% after deductible	No charge after deductible
Lab & X-ray	40% after deductible	No charge after deductible	35% after deductible	No charge after deductible
Outpatient surgery Ambulatory surgical center/ outpatient department of hospital	30% after deductible/ 40% after deductible**	No charge after deductible	25% after deductible/ 35% after deductible**	No charge after deductible
Prescription Drugs				
Generic	\$30	\$30	35% after deductible	No charge after deductible
Brand	\$120	No charge after deductible	35% after deductible	No charge after deductible
Brand non-preferred	\$570	No charge after deductible	35% after deductible	No charge after deductible
Specialty	\$600	No charge after deductible	35% after deductible	No charge after deductible
Pharmacy deductible	\$0	Medical deductible***	Medical deductible***	Medical deductible***
Relativity to KP CO Platinum 0/20	-39%	-41%	-39%	-37%

KP Select Plans ONLY offered in Colorado Springs and surrounding areas.

*For HDHP, video visits and phone visits are free of charge after the deductible is met.

**The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. the outpatient department of a hospital.

***Pharmacy costs are subject to medical deductible.

References

1. These services are available when members receive care from Kaiser Permanente medical offices.
2. NCQA's Private Health Insurance Plan Ratings 2019-20, National Committee for Quality Assurance, 2019.
3. Kaiser Permanente national 2018 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2018 and is used with the permission of NCQA. Quality Compass 2018 includes certain CAHPS® data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality.
4. This practitioner is a provider in the Colorado Permanente Medical Group (CPMG). CPMG holds an exclusive provider contract with Kaiser Foundation Health Plan of Colorado.
5. For members with a High-Deductible Health Plan, phone and video visits with a Kaiser Permanente provider are free of charge after the deductible is met. Members should check with their doctor's office to find out if video visits are available.
6. Due to privacy laws, certain features may not be available if they're being accessed on behalf of a child younger than 18. The child's physician may also be prevented from giving certain information without the child's consent.
7. Choice of providers varies by plan, service area and availability at the time of selection, and is subject to change. For more provider details, visit kp.org/locations.
8. In a medical or psychiatric emergency, call **911** or go to the nearest emergency department.
9. Subject to eligibility requirements. The PPO and POS plans are not eligible for the Out-of-Area Benefit coverage. Refer to your Evidence of Coverage or call Member Services for details.
10. Colorado state law requires that an Access Plan be available that describes Kaiser Foundation Health Plan of Colorado's network provider services. To obtain a copy, please call Member Services, or visit kp.org.
11. These services are available when members receive care from Kaiser Permanente medical offices. Members should check with their doctor's office to find out if video visits are available to them.

THE RIGHT CHOICE FOR A HEALTHIER YOU

Contact your broker, or your Small Business team at **1-866-331-2091**.

Convenient care options



Chat online

AT NO COST

Members can get medical advice in real time from a Kaiser Permanente doctor or chat with a financial counselor or pharmacist.



24/7 medical advice

AT NO COST

Members can call the Appointment and Advice Contact Center to get medical guidance any time, day or night.



Email

AT NO COST

Members can message their doctor's office anytime with nonurgent questions.¹



E-visits

AT NO COST

Members can fill out an online questionnaire for select conditions to receive a care plan or medical advice.



Video visits

AT NO COST

Members can schedule this online option to an in-person visit.^{5,11}



Phone visits

AT NO COST

Members can give a trip to the doctor's office by scheduling a call with your doctor.^{1,5}