



HSA-Qualified Deductible HMO Plan

An HSA is like an IRA for your well-being.

Enjoy the tax benefits

The money contributed to your HSA isn't considered part of your wages, so you won't be taxed on it. You also won't pay taxes on HSA funds when you withdraw them to pay for qualified medical expenses. You may have investment opportunities with your HSA. Any earnings will be tax-free as long as you use the money for qualified medical expenses.

Using your HSA plan

With your Kaiser Permanente HSA-Qualified Deductible HMO Plan, your employer supports your well-being with a health savings account. Now you can be more prepared to spend on what matters most—your health.

How your HSA works

Once you've enrolled in your health plan, you can set up an HSA and contribute tax-free funds to it.¹

You can use your HSA funds to pay for qualified medical expenses,² including:

- Doctor and hospital visits.
- Prescription drugs.
- Primary and specialty care visits.
- X-rays and lab tests.

We've got you covered

You have the peace of mind of knowing you have Kaiser Permanente in your corner.

You can choose to receive care from more than 1,000 primary care physicians and specialists at any Kaiser Permanente medical office in Colorado. Services include primary care, select specialty care, after-hours care at designated offices, as well as pharmacy, lab, radiology, vision, and audiology services where offered. Southern³ and Northern Colorado members can also receive care from affiliated community physicians in their service areas.

With a focus on preventive care, physicals, adult screenings, well-woman care, well-child care, and certain immunizations are covered at either no charge or for a fixed copayment, depending on your plan benefit, and you don't have to meet a deductible. Routine care is generally covered with a fixed copayment, which is not subject to your deductible limit. You'll pay a slightly higher copay for after-hours care.



Visit us online at [kp.org](https://www.kp.org).

Take your health beyond checkups with a partner who provides the information and support you need to live life to the fullest. Find more information at kp.org, or call Member Services, 8 a.m. to 5 p.m., weekdays, to learn more.

Denver/Boulder:
303-338-3800

Northern Colorado:
1-800-632-9700

Southern Colorado:
1-888-681-7878

TTY for the deaf, hard of hearing, or speech impaired:
303-338-3820 or
TTY: 1-800-521-4874.

Personalized online wellness programs, webinars, and classes give you the tools to fit wellness into your schedule, no matter how busy you are. And, if you have a chronic condition like asthma, heart disease, or diabetes, we provide extra coordinated support through our chronic care management programs, including assistance with complex care needs.

Limits on your expenses

When you receive care, you'll pay full charges for most services until you reach a set amount known as your deductible.⁴ Then you'll pay coinsurance for most services covered by your plan. Coinsurance helps limit your costs for many types of care, while your out-of-pocket maximum puts a cap on how much you'll pay for covered services each calendar year.

Prescriptions

You can have your formulary prescriptions filled at any Kaiser Permanente pharmacy regardless of your designated home service area. If you are a Northern Colorado member, you can also have your formulary prescriptions filled at any network pharmacy provider in your service area. If you're a Southern Colorado⁵ member, please see your plan details for pharmacy benefit information.

To find out more about our formulary, members can call our Clinical Pharmacy Call Center toll free at **1-866-244-4119** (TTY: **1-866-513-9964**), 8 a.m. to 6 p.m., weekdays.

Emergency and inpatient care

When it comes to emergency care, you're covered anywhere in Colorado, the nation, and the world. Emergency care copays are waived if you're admitted to a hospital. For scheduled inpatient care, you'll have a choice of hospitals close to home.

- If you're a **Denver/Boulder** member, Good Samaritan Medical Center, Saint Joseph Hospital, and Children's Hospital Colorado are your plan hospitals for inpatient care.
- If you're a **Southern Colorado** member, please see the network provider directory for a list of hospitals in your plan.
- If you're a **Northern Colorado** member, McKee Medical Center, North Colorado Medical Center, Estes Park Medical Center, and Northern Colorado Rehabilitation Hospital are your plan hospitals for inpatient care.

The information provided here is a summary only. For a list of services available with your plan see your *Summary of Benefits and Coverage*. The information provided here is not a contract and is not intended for use as a *Summary Plan Description*, a *Certificate of Coverage*, nor is it designed to serve as your *Evidence of Coverage*. Upon enrollment, your *Evidence of Coverage* or *Certificate of Insurance* will contain a description of your coverage, including benefits, exclusions, and limitations. Your *Evidence of Coverage* or *Certificate of Insurance* will prevail over this or any other plan summary.

- 1 Kaiser Permanente Foundation Health Plan, Inc., Kaiser Foundation Hospitals, and their affiliates do not provide or administer financial products, including HSAs, and do not offer financial, tax, or investment advice. Members are responsible for their own investment decisions. The tax references in this document relate to federal income tax only. Consult your financial or tax advisor for information about state income tax laws.
- 2 For a full list of qualified medical expenses under Internal Revenue Code Section 213(d), see IRS Publication 502, Medical and Dental Expenses, at irs.gov/publications.
- 3 Please see the network provider directory for a list of providers included in your plan.
- 4 Coverage may be based on the calendar or contract year, depending on your specific plan provisions. Deductible payments may or may not apply to your out-of-pocket maximum, depending on your plan. See your *Summary of Benefits and Coverage* for details.
- 5 Depending on your specific plan provisions, maintenance medication refills must be filled at one of our Kaiser Permanente Plan Medical Office pharmacies or through the Kaiser Permanente mail order program or the maintenance medication will not be covered.