

Out-of-Area Student Coverage

We cover your kids while they're away at school.



Routine care for your out-of-area student

Kaiser Permanente now covers routine, continuing and follow-up care for out-of-area students,¹ who are legal dependents. Therefore, out-of-area students will now be covered for non-urgent medical needs, in addition to urgent and emergency care.

The Out-of-Area Student Benefit will cover up to:

- ▶ 5 office visits
- ▶ 5 diagnostic X-rays
- ▶ 5 prescription drug refills

Applicable copays/coinsurance apply.

If the provider bills us directly, you won't need to submit a claim. If the student pays out-of-pocket, submit the bill to us for reimbursement at:

Kaiser Permanente Claims Department
P.O. Box 373150
Denver, CO 80237

Who is eligible?

In order to be eligible for this benefit the following requirements must be met:

- ▶ The health plan subscriber must live in a Kaiser Permanente Colorado service area. If your group has a live-or-work provision that allows you to either live **or** work in the service area, and you are an HMO, DHMO, or HDHP member, your dependent is eligible.

- ▶ The dependent student must be registered full time—carrying at least 12 credits per term—at an accredited college, university, vocational, or boarding school. The school must be located outside any Kaiser Permanente service area.
- ▶ The dependent student must meet group eligibility requirements and be under the age limit specified in the service agreement.
- ▶ The student must be living outside the Colorado service area while at school. However, full-time students who temporarily live in another Kaiser Permanente service area may use the visiting member program and are NOT subject to the 90-day limit for visiting members.

How to enroll

Each eligible out-of-area student must be registered every year. To register, just fill out, sign, and mail an Out-of-Area Student Benefit certification form to:

Kaiser Permanente
Membership Accounting
2530 S. Parker Rd., Suite 350
Aurora, CO 80014

To obtain Out-of-Area Student Benefit Certification Forms, contact Member Services, weekdays, 8 a.m. to 5 p.m. Denver/Boulder: **303-338-3800**; Northern Colorado: toll-free **1-800-632-9700**; Southern Colorado: toll-free **1-888-681-7878**. TTY for the deaf, hard of hearing, or speech impaired: **303-338-3820** or toll-free TTY: **1-800-521-4874**, or visit **kp.org**.

see reverse side for more info

Visit us online at **kp.org**.



 **KAISER PERMANENTE**®

Exclusions and limitations

The Out-of-Area Student Benefit does not cover the following:

Emergency and urgent care

Regardless of where an emergency occurs, this is always covered under your regular plan with applicable copays/coinsurance. Emergency room copays/coinsurance is waived if the member is admitted as an inpatient. If your out-of-area student is admitted to an out-of-plan hospital, contact us as soon as possible (preferably within 24 hours) toll free at **1-800-632-9700** / TTY: **1-800-521-4874**, 8 a.m. to 5 p.m., weekdays, for assistance in coordinating care and reducing your risk of incurring non-covered inpatient charges.

Laboratory and other procedures

Charges for laboratory, procedures, and high cost X-rays (MRI/CT/PET) are not covered under this benefit.

Care with in home service area

Regular plan copayments/coinsurance applies to any care received within their home service area, and services must be obtained through Kaiser Permanente or its designated providers.

Transplant services

Transplant follow-up services are not covered under the Out-of-Area Student Benefit unless prior authorization is obtained from Kaiser Permanente.

Services obtained outside the United States

Semesters abroad, semesters at sea, missionary work abroad, etc., are not covered.

Important coverage information

If an out-of-area student member goes to school in another Kaiser Permanente service area, they may access Kaiser Permanente facilities/providers as they would in their home service area according to the specifics of their plan, as detailed in the applicable *Evidence of Coverage*.

¹ Effective with contract renewal for large and small commercial HMO groups, as well as Kaiser Permanente members in our Individual & Families plans, on or after January 1, 2006. The plans listed below are NOT eligible for this benefit:

- ▶ Traditional or Out-of-Area Preferred Provider Option (PPO)
- ▶ Out-of-Area Indemnity
- ▶ Point of Service (POS) plans
- ▶ Standard and Basic Small Group HMO plans

Take your health beyond checkups with a partner that 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 toll-free **1-800-632-9700**; Southern Colorado toll-free **1-888-681-7878**. TTY for the deaf, hard of hearing, or speech impaired: **303-338-3820** or toll-free TTY: **1-800-521-4874**.

