

# Member Resource Guide



Your personal reference guide to Kaiser Permanente services, including how to choose a doctor, medical office locations, important phone numbers, and additional contact information in the Northern Colorado service area.

# Good health at your fingertips



## Make appointments

for routine care, **ORDER PRESCRIPTION REFILLS**, e-mail your doctor's office to **ASK ROUTINE HEALTH QUESTIONS**, and view most **LAB TEST RESULTS** and recent immunization records at: **[kp.org/myhealthmanager](http://kp.org/myhealthmanager)**.\*



## Set up your account

by visiting: **[kp.org/registernow](http://kp.org/registernow)**.

You'll also receive our monthly **E-NEWSLETTER** with **HEALTH NEWS**, updates, member stories, and more.



## On the go?

**Try our mobile apps.** Access the secure features of **MY HEALTH MANAGER** from your smartphone or tablet, and download your digital ID card.\*\* Just download our Apple app from the App Store<sup>SM</sup> or the Android<sup>TM</sup> app from Google Play.<sup>†</sup>

\*Some of these features are only available to members receiving care at a Kaiser Permanente medical office.

\*\* Note: The digital membership card may not be available to members in certain plans, including Medicare Advantage, KP Select, PPO, and out-of-area plan members.

† Kaiser Permanente is not responsible for the content or policies of external websites of Apple, Inc. and Google, Inc. App Store is a service mark of Apple, Inc. Android is a trademark of Google, Inc.

# Keeping you healthy, and life easy.

Thank you for choosing Kaiser Permanente as your partner in health. We look forward to having you as a member and helping you to live healthier and get more out of life.

This Member Resource Guide will help you learn more about Kaiser Permanente and how to access services as an active participant in your health care.

For more detailed information about your specific health care coverage, please review your Evidence of Coverage (EOC) or contact Member Services at **1-844-201-5824** (TTY: **711**). You can also view your EOC online at **kp.org/eoc**.



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# Manage your care

## Important Information about the Northern Colorado service area

As a Kaiser Permanente Northern Colorado member, you have access to hundreds of physicians including primary care physicians and specialists.

You may seek care at a Kaiser Permanente medical office in Loveland, Fort Collins, and Greeley. All locations provide primary care, pharmacy, medical imaging, laboratory services, and behavioral health specialists – all under one roof so you have convenient access to our full range of health services.

You also have a choice of primary care physicians from a comprehensive network of local providers in Northern Colorado including Banner Health. With more than 40 Banner Health centers and clinics, we're sure you'll find a location that meets your needs.

For the most current list of providers in Northern Colorado please visit [kp.org/locations](http://kp.org/locations) and download the provider directory.

## Your Member ID Card

Your Kaiser Permanente member identification (ID) card identifies you as a member and contains your health record number. Each family member is issued a member ID card with a unique ID or health record number.

Please carry your member ID card with you at all times and present your card or your child's card at each appointment. When you receive your card, please check it for accuracy. Report any errors on your card or your child's card immediately to Member Services.

Look for a new digital ID card in 2016 by downloading the Kaiser Permanente mobile app (see page 2).

## New Member Connect is Here to Help

As a new member, you may have many questions and wonder where to start. With just one phone call, the New Member Connect department can help you:

- Transition your prescriptions
- Access care
- Learn about your benefits
- Register for secure access to [kp.org](http://kp.org)
- And more!

You can reach the New Member Connect department at **1-844-639-8657** (TTY: **711**), Monday through Friday, 7 a.m. to 6 p.m.



## DID YOU KNOW?

This document is available in other formats or languages, such as Braille and large print. For additional information, see page 19.



# My Health Manager at kp.org

When you register at **kp.org**, you'll get access to My Health Manager – a feature that allows you to view your health information online and actively manage care for you and your family.

To become a registered user, visit **kp.org/registernow**. Be sure to have your health record number available when you register. Answer a few security questions and follow the prompts to set up your user ID and password. Within a few minutes you'll have access to our secure online features!

Once you've registered, you can:

- Order prescription refills and view prescription history\*
- Request, view, or cancel future routine appointments\*
- Review recent office visits, including recommended follow-up steps\*
- E-mail your doctor's office\*
- View most lab test results
- See a list of your allergies and recent immunizations\*
- Act for a family member (e-mail your child's doctor, and more)\*
- Receive our monthly e-newsletter
- Pay Kaiser Permanente medical bills
- View Benefits and Eligibility
- See what screenings, immunizations, and tests you may be due for

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\*NOTE: These features of My Health Manager are available only for services or care received at Kaiser Permanente medical offices.

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#### TIP

Have your MEMBER ID CARD handy whenever you call or visit us, and always be sure to bring a form of photo identification as well.

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## Online Health Resources

Visit [kp.org/healthyliving](https://kp.org/healthyliving) to learn more about how you can improve your health. You'll find links to health resources, such as our health encyclopedia, information on drugs and natural medicines, classes and programs, and more. Or visit [kp.org/classes](https://kp.org/classes) for a listing of online and in-person classes offered in your area for little or no cost.

Personalized, online, healthy lifestyle programs, offered in collaboration with HealthMedia®, are free to members. Each program provides you with a tailored plan to help you meet your health and fitness goals.

Visit [kp.org/healthylifestyles](https://kp.org/healthylifestyles) to access any of the programs below:

- Assess your health
- Lose weight
- Reduce stress
- Eat right
- Quit smoking
- Manage ongoing health conditions
- Manage chronic pain
- Manage diabetes
- Manage depression
- Manage insomnia
- Manage back pain

## Choosing Your Primary Care Physician

Having a primary care physician (PCP) you know and trust can help you get the most out of your health care. You can choose your PCP from any of the Kaiser Permanente medical offices in Northern Colorado. You also have a choice of physicians from a comprehensive network of affiliated providers in Northern Colorado, including many Banner Health physicians. You can change your PCP at any time. And a different physician can be selected for each member of your family, if you wish.

If your provider moves or has a change in their practice, we're here to help answer any questions about transitioning your care.

## Understand Your Choices

- Doctors in **Family Medicine** care for people of all ages, and often members of the same family.
- Doctors in **Internal Medicine** include general practitioners and/or internists who may have particular areas of focus.
- Doctors in **Pediatrics** care for infants, children, adolescents, and teens.



### DID YOU KNOW?

You can schedule routine appointments with a Kaiser Permanente physician online if you're registered on [kp.org](https://kp.org). Visit [kp.org/myhealthmanager](https://kp.org/myhealthmanager) to schedule your appointment.



### Personal Physician Selection Services

1-855-208-7221/  
TTY: 711

Monday–Friday,  
7 a.m.–5:30 p.m.



## Find the Right Doctor For You

To choose a new Kaiser Permanente or network physician, call Personal Physician Selection Services. This team will help you choose a new doctor based on your health care needs. Prior to your call or at any time, visit [kp.org/chooseyourdoctor](http://kp.org/chooseyourdoctor) to view Kaiser Permanente physician biographies and photos. Or, download the provider directory at [kp.org/locations](http://kp.org/locations).

NOTE: Female members may elect to see an obstetrician/gynecologist for their routine physical exams, while seeing their designated primary care physician if non-female-specific problems arise.

## Transfer Your Medical Records

When you join Kaiser Permanente, you may be able to keep your current physician. However, if you do need to transfer your medical records, contact your previous physician and request a medical records transfer form and please submit to your previous provider.

If you need to send your Kaiser Permanente medical records to an outside entity, please request an authorization for use or disclosure of patient health information form from Kaiser Permanente's Release of Information Department by calling **303-404-4700** or visit [kp.org/formsandpubs](http://kp.org/formsandpubs).

## Appointment and Advice Call Center

If you select a doctor at a Kaiser Permanente medical office in Northern Colorado, you can make an appointment by calling our Appointment and Advice Call Center.

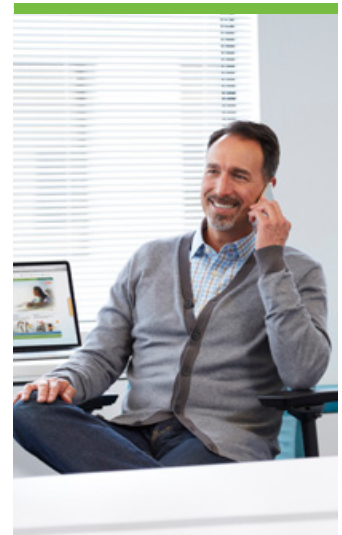
Appointments are available from 8:30 a.m. to 7 p.m., Monday through Friday (times may vary depending on medical office). Same day appointments are often available. You can also request routine appointments by using the appointment center tool at [kp.org/myhealthmanager](http://kp.org/myhealthmanager).

## Video Visits

Video visits are a new way to get care that's secure, convenient, and personalized. A video visit is an alternative to receiving an in-person visit with your Kaiser Permanente provider. Your provider will work with you to determine if the care you need can be met in a video visit. Video visits are not available to members who see network physicians.

## Medical Advice

If you have an illness or injury and you're not sure what kind of care you need, our advice nurses can help. They can assess your situation and direct you to the appropriate facility, if necessary. Or they can help you handle the problem at home until your next appointment. For advice anytime, day or night, call the Appointment and Advice Call Center.



Manage your care



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### Appointments, Medical Advice, Extended Hours Care

**970-207-7171/  
1-800-218-1059**  
TTY: 711

Monday–Friday,  
7 a.m.–6 p.m.  
For advice, call  
anytime, day or night.

## E-visits

An e-visit is an online medical consultation with a Kaiser Permanente Advice Call Center Registered Nurse that's available at no cost for select medical conditions like nausea/vomiting, pink eye, female UTI, sinus, constipation, and diarrhea. E-visits are conducted within the secure patient portal on **kp.org**, and are available to members who are registered users of **kp.org**, 24 hours a day, 7 days a week. To complete an e-visit, log on to **kp.org/myhealthmanager** and then go to the appointment center.

## Specialty Care

In most cases, you can schedule a visit with a network specialist without a referral. For additional services or procedures (for example: medical imaging or outpatient surgery), and hospitalization, you'll need a referral from your specialty physician and authorization from Kaiser Permanente. To see a specialist at a Kaiser Permanente medical office in the Denver/Boulder area, call Member Services.

## Extended Hours

When you need care, we make every effort to get you a same-day appointment with your personal physician at a Kaiser Permanente medical office. We also offer extended hours care at several locations in Northern Colorado.

Extended hours locations:

- Kaiser Permanente Fort Collins Medical Offices
- Kaiser Permanente Greeley Medical Offices
- Banner Health Clinic – Family Practice (three locations)
- Banner Health Clinic – Windsor

For us to better serve you, please call and make an appointment ahead of time (see extended hours and locations on page **17**).

## Urgent Care

An urgent care (non-emergency, non-routine) need is an illness or injury that requires prompt medical attention and is required to prevent serious deterioration of your health, but is not an emergency medical condition.\* See urgent care locations on page **17**:

Urgent Care locations:

- Banner Health Clinic – Skyline Urgent Care
- Banner Health Clinic – Summit View Urgent Care
- Healthcare Clinic of Fort Collins

For copayment information, contact Member Services.

\*To learn more about urgent care please see Non-Emergency, Non-Routine Care in your EOC.



### TIP

Some specialty appointments can be booked online at **kp.org/myhealthmanager**.



### Appointments, Medical Advice, Extended Hours Care

**970-207-7171/  
1-800-218-1059  
TTY: 711**

Monday–Friday,  
7 a.m.–6 p.m.  
For advice, call  
anytime, day or night.





## Scheduled Hospitalization

Inpatient hospitalization is covered when prescribed by your Northern Colorado physician. See Hospital listings on page 17.

## Emergency Care

A medical emergency is for a medical or psychiatric condition, including severe pain, that requires immediate medical attention to prevent serious jeopardy to your health.\* If you have an emergency medical condition, call **911** or go to the nearest emergency department. If time and safety permit, we recommend you go to the emergency department at one of the following hospitals (see locations on page 17):

- Banner Fort Collins Medical Center, Fort Collins
- McKee Medical Center, Loveland
- Banner North Colorado Emergency Care, Greeley
- North Colorado Medical Center, Greeley
- Estes Park Medical Center, Estes Park

If you are admitted to one of our contracted emergency care hospitals or to an out-of-plan hospital following an emergency room visit, please contact Member Services as soon as possible (preferably within 24 hours), or have someone contact us on your behalf, so that we may assist in coordinating your care and reduce your risk of incurring non-covered inpatient charges.

\*For the complete definition of an emergency medical condition, please refer to your EOC.



### TIP

If you obtain emergency medical care, it is always wise to retain all bills, receipts, and medical records of services received from anyone involved in your emergency health care. This includes attending providers, ambulance staff, and paramedics. Save the police report if an automobile or motorcycle accident caused the need for emergency services.



## Pharmacy Services

Clinical pharmacists and specialists provide pharmacy services at most medical offices, through an anticoagulation and cardiac risk service, and through the Clinical Pharmacy Call Center. Clinical pharmacy staff work with your doctor as an integral part of your health care team to help provide complex disease state management, assist in transitioning your prescriptions into Kaiser Permanente, provide education regarding medications, and help ensure your medications are taken appropriately to maintain good health.

You have several convenient options for refilling your prescriptions:

- You can get your prescription refills by mail-order\* with shipping at no charge through **kp.org**. To do so, sign on with your user ID and password and follow these links:
  - Select the “My health manager” tab.
  - Click on “Pharmacy center” from the dropdown menu.
  - Follow the prompts to refill your prescriptions.
- Or, you can call our automated mail-order\* refill service 24 hours a day to get your mail-order refills with shipping at no charge. Call **1-866-938-0077** to place your refill order. Please call in your refill(s) 10 days to two weeks before you run out of your current prescription.
- You can also fill your prescriptions in person at any Kaiser Permanente medical office pharmacy.
- Each medical office pharmacy has a 24-hour refill phone number and offers mail-in refill services. Pharmacy phone numbers are listed with each medical office in this guide, and are also printed on prescription containers.

\*Note: For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 10 business days. For questions call **1-866-938-0077** (TTY: **711**), 24 hours a day, seven days a week.

## Make Sure Your Prescribed Medication is Covered

Before you get a prescription, you and your Kaiser Permanente or network doctor can check online at **kp.org/formulary** to see whether a medication is on our formulary. The formulary is our list of preferred brand-name and generic medications that Kaiser Permanente physicians and pharmacists have determined to be the safest, most appropriate, and most cost effective drug treatments.



### Clinical Pharmacy Call Center

**1-866-244-4119/**  
TTY: **711**

Monday–Friday,  
8 a.m.–6 p.m.

### Automated Mail Order Refill Service

**1-866-938-0077**

24 hours a day,  
7 days a week



If the medication is not on the formulary, you and your Kaiser Permanente or network doctor can find an equivalent by calling our Clinical Pharmacy Call Center. Your doctor can call the Clinical Pharmacy Call Center and speak directly to a Kaiser Permanente pharmacist anytime. Together they can select the right medication for you.

### Vision and Eye Care

Some health conditions can be detected with an eye exam. Get the eye care you need to stay healthy by contacting a network optometrist or ophthalmologist directly or visit the provider directory on [kp.org](https://www.kp.org). Check your EOC to see if Vision and Eye Care services including eye exams and glasses/contacts are covered in your plan or are available on a fee-for-service basis.

### Hearing

Better hearing can improve your quality of life. You can get a hearing test with a network audiologist. Please call Member Services for additional information on audiology services or providers. Check your EOC to see whether audiology tests and hearing aids are covered in your benefit plan or are available on a fee-for-service basis.

### Behavioral Health

Kaiser Permanente contracts with four agencies for behavioral health services. Each of these agencies has numerous locations in Larimer and Weld Counties. Additionally, Kaiser Permanente has an on-site Behavioral Medicine Specialist at the Greeley, Fort Collins, and Loveland Medical Offices.

To access these services, please call Kaiser Permanente Behavioral Health at **1-866-359-8299** (TTY: **711**), Monday through Friday, 8 a.m. to 4:30 p.m. For a behavioral health or chemical dependency emergency, call **911** or go to the nearest hospital emergency room.

### Nutrition Services

Any time is a good time to take control of your food choices and develop good eating and physical activity habits. Visit [kphealthyme.com](https://www.kphealthyme.com) to get started. Or, call **1-800-218-1059** (TTY: **711**), weekdays, 7 a.m. to 6 p.m., and ask for an appointment with a Northern Colorado dietitian.



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## Supportive Care Services

Coping with serious illness is difficult. It affects the whole person and their loved ones. Individualized care is available to help you and your loved ones understand what is happening, be more comfortable and confident in your care, and to feel supported by a team of experts.

Supportive Care Services helps to clarify goals of treatment, address fears and concerns, offers information on additional Kaiser Permanente programs and helpful community resources, and provides guidance on advance care planning.

Consultation with a program specialist will provide you with a plan for moving forward through the challenges that you or loved ones may be facing as a result of changes in health. Supportive Care Services is available to members who face a serious, chronic, or terminal condition.

For a consultation, call:

- Rock Creek Medical Offices: **720-536-6404**
- Franklin Medical Offices: **303-861-3481**
- Lone Tree Medical Offices: **303-649-5989**

Please contact Member Services for additional network location resources in Northern Colorado.

## Access to Care in the Denver/Boulder Service Area

Northern Colorado members can receive care at any Kaiser Permanente medical office in Colorado, including the Denver/Boulder area. Members do not have access to the Affiliated Provider Network outside their home Service Area unless authorized by Kaiser Permanente.

To find a Kaiser Permanente medical office, go to the facility directory at [kp.org](http://kp.org) and choose the Denver/Boulder service area. To schedule appointments at a Kaiser Permanente medical office in the Denver/Boulder area, please call the Kaiser Permanente Appointment and Advice Call Center.

## Care When You're Away from Home

If you become ill or injured while outside the Colorado area, Kaiser Permanente covers emergency services anywhere in the world. If you need routine care or continuing care while you are outside the Colorado service area, please contact Member Services for information on your benefits. You can also reference your EOC for additional information.



### Appointments, Medical Advice, Extended Hours Care

**970-207-7171/  
1-800-218-1059/  
TTY: 711**

Monday–Friday,  
7 a.m.–6 p.m.  
For advice, call  
anytime, day or night.



### TIP

For more specific information about your health care coverage, please review your EOC or contact Member Services. You can also view your EOC online at [kp.org/eoc](http://kp.org/eoc).



## International Travel Clinic

Our International Travel Clinic provides travel consultations to members traveling abroad. Our clinical pharmacists assess the health risks of the destination, determine if any vaccines or other preventive measures are needed, and recommend immunizations and prescriptions. Call the International Travel Clinic at **1-800-888-8540** (TTY: **711**), two months before your trip to allow time to schedule any vaccines you may need.

## Visiting Member Program

You can receive a variety of covered health services when visiting any other Kaiser Permanente or Group Health Cooperative service area. Your specific benefits may vary depending on whether your membership is through the Federal Employees Health Benefit Program, Medicare, a non-government plan, or a deductible plan with a health savings account option.

Outside of Colorado, Kaiser Permanente offers medical care in seven states and the District of Columbia. If you anticipate traveling to California, the District of Columbia, Georgia, Hawaii, Maryland, Oregon, Virginia, or Washington, ask Member Services for a brochure that details your visiting member coverage.

## Out-of-Area Student Coverage

Kaiser Permanente covers routine, continuing, and follow-up care for out-of-area students. Therefore, out-of-area students will be covered for non-urgent medical needs, in addition to urgent and emergency care. For more information on out-of-area student coverage, visit [kp.org/formsandpubs](http://kp.org/formsandpubs).

## Medical Financial Counseling Services

If you have questions about costs related to care you receive at a Kaiser Permanente medical office, talk with one of our medical financial counselors. Our counselors offer free medical financial advice, price estimates for upcoming medical services and procedures, and payment plan options.

Just call **1-877-803-1929** (TTY: **711**), Monday through Friday, 8 a.m. to 6 p.m., or visit [kp.org/costestimates](http://kp.org/costestimates). For questions about costs for services outside of Kaiser Permanente medical offices, contact the provider directly.

Financial Counselors also are available to meet with you in-person at a Kaiser Permanente medical office. They can assist with billing questions, understanding your plan and benefits, enrollment questions, and claims inquiries. Please contact a medical office near you.



### TIP

You also can get help planning your trip at [kp.org/travel](http://kp.org/travel) or by calling **951-268-3900** (TTY: **711**). You'll find important steps you can take before, during, and after your trip. And you can get travel resources including claim forms, in case you need to file a claim for reimbursement after you get back.



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## Pay Medical Bills Online

Paying your Kaiser Permanente medical bills just got a lot easier. View and manage the entire payment process right on our website. With our new, easy-to-use bill payment feature, you can securely make payments online at no extra charge. Visit [kp.org/paymedicalbills](https://kp.org/paymedicalbills) to learn more.

## Community Resources

Get connected with Northern Colorado Community resources (housing, food assistance, transportation, etc). Call **303-678-3318** (TTY: **711**), Monday through Friday, 8 a.m. to 5 p.m.

## Understanding Preventive Visit Care and Cost

Preventive care is intended to help keep you healthy and detect certain diseases early. At Kaiser Permanente, you have a health care team dedicated to keeping you healthy and on track with preventive care all year long.

Many preventive visits are covered at no cost to you, once per benefit year when indicated, according to the U.S. Preventative Task Force.\*

These include:

- Cholesterol tests
- Fasting blood sugar test for Type 2 diabetes
- Mammography screening for breast cancer
- Pap, and when indicated, HPV testing
- Prostate blood test (PSA)
- Routine childhood immunizations
- Screening for select sexually transmitted diseases
- Stool test for colon cancer screening
- Tuberculosis skin test
- Bone mineral density and Hemoglobin A1C testing

\*This list is not inclusive. Please refer to your EOC for additional information about your preventive benefits.



## Member Services

**1-844-201-5824/  
TTY: 711**

Monday–Friday,  
8 a.m.–6 p.m.





## Senior Resource Line

Kaiser Permanente's Senior Resource Line is a telephone referral service specifically designed to help you or your support person connect with Kaiser Permanente and other community resources. Simply call **1-866-279-0736** (TTY: **711**), Monday through Friday, 9 a.m. to 1 p.m., to be connected to a senior volunteer. The volunteers use an extensive database, including the Kaiser Permanente Senior Resource guide, to get you the information you need about community services such as transportation, financial aid, support groups, classes on aging and health topics, legal counseling, and other Kaiser Permanente programs.

The Kaiser Permanente Senior Resource guide contains information about Kaiser Permanente and non-Kaiser Permanente community resources for seniors and their caregivers. It is updated annually and is available at no charge.

## Access to Services for the Deaf, Hard of Hearing, or Speech Impaired

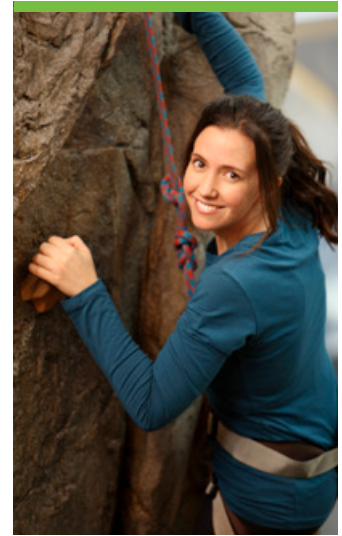
TTY numbers are listed on the back cover. TTY numbers serve those with the special phone equipment needed to connect to TTY numbers. Callers to a TTY number without the appropriate equipment are unable to connect through a TTY number.

When a TTY number is not specifically listed for a Kaiser Permanente service, provider, or location in this Handbook, please use your TTY equipment to call **711** and provide the number you want to reach. Kaiser Permanente also provides interpretation services according to the Americans with Disabilities Act and the Civil Rights Act of 1964. When you schedule an appointment at a Kaiser Permanente medical office we will arrange for interpretation at no cost to you.

## For Help in Your Language

Interpreter services are available by phone at no cost when you call Kaiser Permanente. Just let us know your preferred language when you're connected to a representative.

Some physicians at various medical offices have some level of second language proficiency; visit our web site, **kp.org**, to see their individual language proficiencies. Physicians have telephone access to interpreters in more than 150 languages and also can request an onsite interpreter for an appointment, procedure, or service. We do not charge for language assistance arranged by Kaiser Permanente.



Manage your care



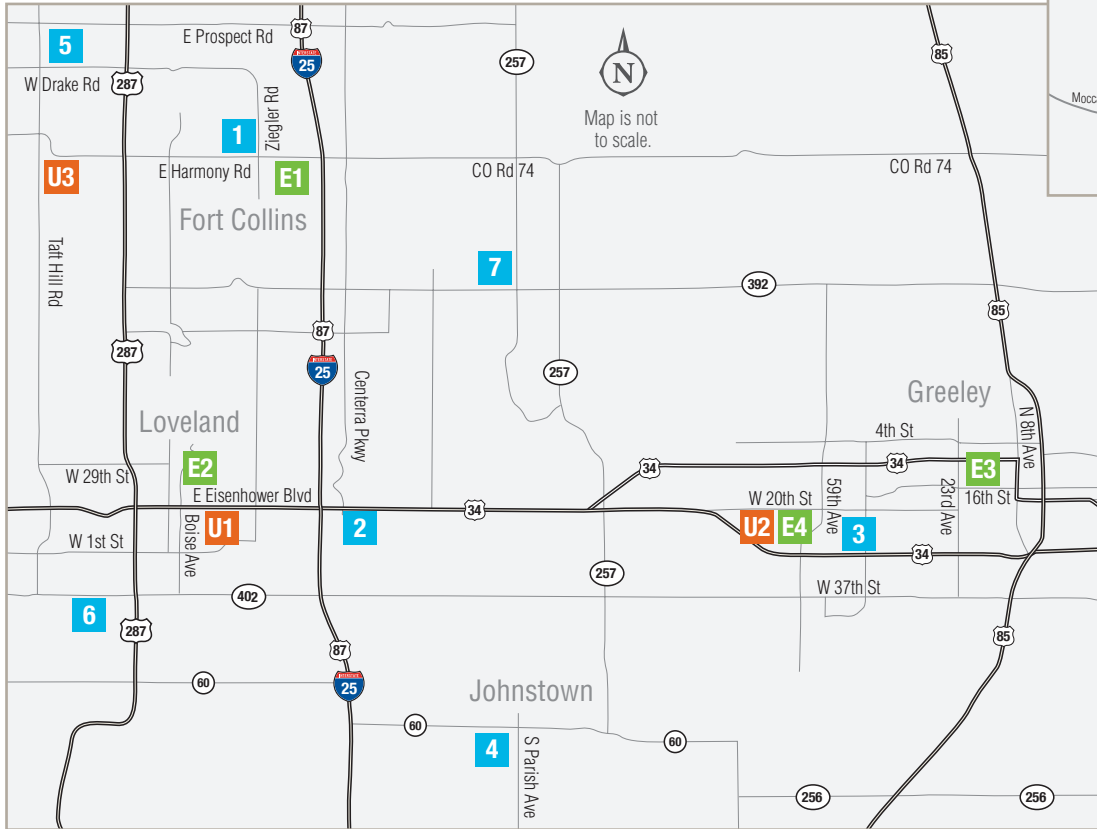
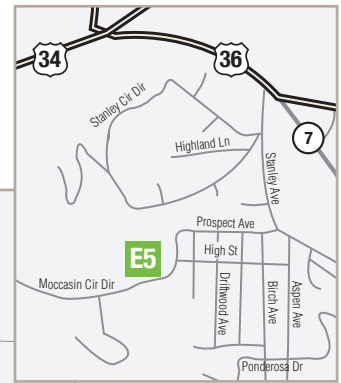
Get care



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# Get care



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## KAISER PERMANENTE MEDICAL OFFICES

- 1 Fort Collins Medical Offices**  
2950 E. Harmony Road, Suite 190  
Fort Collins, CO 80528  
**Medical office and lab hours:**  
Mon–Fri, 8:30 a.m.–7:30 p.m.  
**970-207-7171**  
**Pharmacy hours:**  
Mon–Fri, 8:30 a.m.–7:30 p.m.  
Saturdays, 8 a.m.–noon
- 2 Loveland Medical Offices**  
4901 Thompson Parkway  
Loveland, CO 80534-6426  
**Medical office and lab hours:**  
Mon–Fri, 8:30 a.m.–5:30 p.m.  
**970-207-7171**  
**Pharmacy hours:**  
Mon.–Fri., 8:30 a.m.–7:30 p.m.  
Sat., 8 a.m.–noon

- 3 Greeley Medical Offices**  
2429 35th Avenue  
Greeley, CO 80634  
**Medical office hours:**  
Mon–Fri, 8:30 a.m.–7:30 p.m.  
**970-207-7171**  
**Lab hours:**  
Mon–Fri, 8:30 a.m.–5 p.m.  
**Pharmacy hours:**  
Mon–Fri, 8:30 a.m.–7:30 p.m.  
Saturdays, 8 a.m.–noon



**TTY users**  
may contact  
Relay Colorado  
at **711** for assistance.

## EXTENDED HOURS CARE

Kaiser Permanente also offers extended hours and contracts with the facilities listed below. For us to better serve you, please call and make an appointment ahead of time.

- 1 Fort Collins Medical Offices**  
2950 E. Harmony Road, Suite 190  
Fort Collins, CO 80528  
**970-207-7171**  
Monday–Friday, 5:30–7:30 p.m.
- 3 Greeley Medical Offices**  
2429 35th Avenue  
Greeley, CO 80634  
**970-207-7171**  
Monday–Friday, 5:30–7:30 p.m.
- 4 Banner Health Clinic – Family Practice**  
702 A, W. Drake Road  
Fort Collins, CO 80526  
**970-821-4600**  
Monday–Thursday, 7 a.m.–7 p.m.  
Friday, 7 a.m.–5 p.m.
- 5 Banner Health Clinic – Family Practice**  
222 Johnstown Center Drive  
Johnstown, CO 80534  
**970-587-4974**  
Monday–Wednesday, 7:30 a.m.–7 p.m.  
Thursday & Friday, 8 a.m.–5 p.m.
- 6 Banner Health Clinic – Family Practice**  
1230 14th Street S.W.  
Loveland, CO 80537  
**970-820-3999**  
Monday–Thursday, 7 a.m.–7 p.m.  
Friday, 7 a.m.–5 p.m.  
Saturday, 8 a.m.–noon
- 7 Banner Health Clinic – Windsor**  
1300 Main Street  
Windsor, CO 80550  
**970-686-5646**  
Monday & Friday, 7:30 a.m.–5 p.m.  
Tuesday–Thursday, 7:30 a.m.–7 p.m.  
Saturday, 9 a.m.–3 p.m.

## URGENT CARE

- U1 Banner Health Clinic – Skyline Urgent Care**  
2555 E. 13th Street, Suite 110  
Loveland, CO 80537  
**970-820-4268**  
Monday–Friday, 8 a.m.–7 p.m.  
Saturday & Sunday, 8 a.m.–4 p.m.

- U2 Banner Health Clinic – Summit View Urgent Care**  
2001 70th Avenue, Suite 110  
Greeley, CO 80634  
**970-810-4155**  
Monday–Friday, 7 a.m.–6 p.m.  
Saturday & Sunday, 8 a.m.–4 p.m.

- U3 Healthcare Clinic of Fort Collins**  
1721 W. Harmony Road #102  
Fort Collins, CO 80526  
**970-223-1999**  
Monday & Wednesday, 9 a.m.–5 p.m.  
Tuesday & Thursday, 9 a.m.–6 p.m.  
Friday, 10 a.m.–7 p.m.  
Saturday, 9 a.m.–7 p.m.  
Sunday, 1–6 p.m.

## EMERGENCY CARE

If you have an emergency medical condition, call **911** or go to the nearest hospital. Or, if time and safety permit, you can go to the Emergency Department at one of the following hospitals:

- E1 Banner Fort Collins Medical Center**  
4700 Lady Moon Drive  
Fort Collins, CO 80528  
**970-821-4000**
- E2 McKee Medical Center**  
2000 Boise Avenue  
Loveland, CO 80538  
**970-820-4640**
- E3 North Colorado Medical Center**  
1801 16th Street  
Greeley, CO 80631  
**970-810-4121**
- E4 Banner North Colorado Emergency Care**  
2000 70th Ave.  
Greeley, CO 80634  
**970-810-2636**
- E5 Estes Park Medical Center**  
555 Prospect Avenue  
Estes Park, CO 80517  
**970-586-2317**



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## SKILLED NURSING FACILITIES

Our Continuing Care Department contracts with Skilled Nursing Facilities in each service area. Members must have a medical necessity that requires daily skilled therapy or nursing rehabilitation at a Skilled Nursing Facility. These are short-duration stays, typically 10-14 days. Hospital Case Managers work with our contracted Skilled Nursing Facilities for members who meet eligibility requirements.

### Centre Avenue Health and Rehabilitation

815 Centre Avenue  
Fort Collins, CO 80526  
**970-494-2140**

### Fairacres Manor

1700 18th Avenue  
Greeley, CO 80631  
**970-353-3370**

### Good Samaritan Society - Bonell Community

708 22nd Street  
Greeley, CO 80632  
**970-352-6082**

### Good Samaritan Society - Fort Collins Village

508 Trilby Road  
Fort Collins, CO 80525  
**970-226-4909**

### Good Samaritan Society - Loveland Village

2101 S. Garfield Avenue  
Loveland, CO 80537  
**970-669-3100**

### Lemay Avenue Health & Rehabilitation

4824 S. Lemay Avenue  
Fort Collins, CO 80525  
**970-482-1584**

### North Shore Health & Rehabilitation

1365 W. 29th Street  
Loveland, CO 80538  
**970-667-6111**

## HOME HEALTH AGENCIES

### Alliant Home Health

3131 S. College Avenue  
Fort Collins, CO 80525  
**303-424-8000**

### Banner Home Care Colorado

5628 W. 19th Street, Ste. 1  
Greeley, CO 80634  
**970-350-6222**

### Banner Home Care Colorado

320 N. Cleveland Avenue  
Loveland, CO 80538  
**970-669-4435**

### Colorado Plains Medical Center

1000 Lincoln Street  
Fort Morgan, CO 80701  
**970-867-3013**

### Estes Park Home Care

555 Prospect Avenue  
Estes Park, CO 80517  
**970-586-2273**

### Evergreen Home Healthcare

301 N. Howes Street  
Fort Collins, CO 80521  
**970-416-6481**

### Interim Healthcare of Fort Collins

2000 Vermont Drive, Ste 100  
Fort Collins, CO 80525  
**970-472-4180**

### Optimal Home Care

4380 S. Syracuse Street  
Denver, CO 80237  
**303-488-9999**



# Be informed

## Notice of Privacy Practices

Our regional Notice of Privacy Practices, which you have received, describes how medical information about you may be used and disclosed, and how you can access it. It also describes our responsibility to notify you if there is a breach of your Protected Health Information. We want to remind you about this notice and how you may obtain another copy if you want one. This notice is part of the federal Health Insurance Portability and Accountability Act (HIPAA). Protected health information is an important part of HIPAA rules. Due to modifications to HIPAA, the Notice of Privacy Practices underwent material changes in 2013. You can view a copy online at [kp.org/privacy](http://kp.org/privacy) or request a printed copy by calling Member Services.

## Disability Access

It is our policy to make our facilities, services, and programs accessible to individuals with disabilities, in compliance with federal and state laws that prohibit discrimination based on disability. Kaiser Permanente provides reasonable accommodations to individuals with disabilities, including: (1) access to service-animals and their users, except where the animal poses a significant risk to health or safety; (2) appropriate auxiliary aids and services when necessary to ensure effective communication with individuals with hearing, cognitive, and/or communication-related disabilities, including qualified sign language interpreter services and informational materials in alternative formats (examples include large print, audio tape/CDs, electronic texts/disks/CD-ROMS, and Braille); and (3) accessible exam rooms and medical equipment for individuals with disabilities.



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## New Technology

New and emerging medical technologies and existing technologies are evaluated on an ongoing basis by two Kaiser Permanente committees. These evaluators consider whether the new technology is safe and effective, as determined by clinical specialists inside and outside Kaiser Permanente. They also consider the technology's benefits and under what conditions it is appropriate to be used. The Interregional New Technologies Committee, a national Kaiser Permanente group, and our local New Technologies Committee make recommendations to clinicians regarding the medical appropriateness of the technology. For more information, contact Member Services.

## Advance Directives

Kaiser Permanente complies with the provisions of the federal Patient Self-Determination Act. Patients are informed of their right to consent to or refuse treatment, and to initiate Advance Directives. Colorado law also provides for Advance Directives, including directives pertaining to cardiopulmonary resuscitation (CPR).

Kaiser Permanente providers will inform you if they cannot implement an Advance Directive on the basis of conscience. This information is provided in writing, or in an alternate format appropriate for you. The provider will transfer your care to another provider of your choice, who is willing to comply with the Advance Directive.

We encourage you to think about and document your health care choices now, regardless of age, in case you're ever unable to speak for yourself. For some people, it can be uncomfortable to talk about illness, injury, and dying. Although it isn't always easy, it's important to have conversations about what you value most in life and how you would want to be treated in specific health or medical situations.

For more information and to download current forms visit [kp.org/advancedirective](http://kp.org/advancedirective). Get support from Kaiser Permanente through the Life Care Planning service. Take action to have your wishes known and honored by attending a free Life Care Planning First Steps Class (with your chosen health care agent) and complete an Advance Directive. Call **1-866-868-7112** to register.

Additional information about advance directives can be found at the Colorado Department of Public Health and Environment Web site: [www.cdphe.state.co.us](http://www.cdphe.state.co.us).





## Questions or Concerns About Bioethics

Kaiser Permanente has an ethics committee to assist in analyzing medical and business decisions. Bioethics applies general moral principles to medicine and health care. The committee offers recommendations to staff and physicians on bioethical policies and practices. It does not handle specific patient cases or complaints on care or service. For information about the Bioethics Committee and its activities, call Member Services.

## Principles of Resource Management (UTILIZATION MANAGEMENT)

Kaiser Permanente's Quality and Resource Management Program has adopted the following principles:

- Utilization management decisions (pre-service, concurrent, and retrospective) are based on appropriateness of care, specific plan benefits, and current eligibility.
- No practitioner or other staff member reviewing resource utilization is rewarded for issuing denials of coverage or service.
- No financial incentives exist that encourage denials of coverage or service that result in underutilization.
- Kaiser Permanente will ensure that all benefit/coverage determinations are adjudicated in a manner designed to ensure the independence and impartiality of the persons involved in making the decision.
- The organization is also prohibited from making decisions regarding hiring, promoting, or terminating its practitioners or other individuals based upon the likelihood or perceived likelihood that the individual will support or tend to support the denial of benefits.

For resource stewardship process or authorization of care inquiries, please call **1-877-895-2705** (TTY: **711**), Monday through Friday, 8:30 a.m. to 4:30 p.m. Staff will provide a telephone interpreter to assist with utilization management issues to individuals who speak limited or no English free of charge.

If you call after normal business hours for the Colorado service area, your message will be forwarded to our utilization management staff; your call will be returned the next business day.

Utilization criteria are applied along with medical expert opinions, when necessary, in making authorization decisions. To obtain a copy of resource stewardship/utilization management criteria, please call resource stewardship at the number provided.

## Measuring Care and Service Quality

Kaiser Permanente participates in a number of independent reports on quality of care and service so that our members and the public have reliable information to better understand the quality of care we deliver, as well as a way to compare our performance to other Colorado health plans. You can find information on our quality performance at **kp.org** under Helpful Links and clicking on "Quality & Safety at KP". Or, contact Member Services at **1-844-201-5824** (TTY: **711**), Monday through Friday, 8 a.m. to 6 p.m., for information.

## Complaints, Claims, and Appeals

We want you to be satisfied with Kaiser Permanente. Please let us know when you have concerns, complaints, or compliments. The following information is an overview; please refer to your Evidence of Coverage for complete information on filing claims, appeals, and member satisfaction.

### *Complaints about quality of care or service, or access to facilities or services*

If you have a complaint about your quality of care or service, or access to facilities, services, or programs, you may file a complaint online or you may contact a patient assistance coordinator or a Member Services representative at your local Plan facility or call Member Services at **1-844-201-5824** (TTY: **711**), Monday through Friday, 8 a.m. to 6 p.m., to discuss your issue. To file a complaint online go to **kp.org** and click the "Locate our services" tab, then click "Member Services." On the left side of the screen, click "Submit a complaint."



Our representatives will advise you about your resolution process and ensure that the appropriate parties review your complaint.

Kaiser Permanente will make appropriate arrangements to ensure that persons with disabilities are provided other accommodations, if needed, to participate in the dispute resolution and complaint processes.

Additionally, Kaiser Permanente will not retaliate against anyone who files a grievance or cooperates in the investigation of a grievance in good faith.

### Claims

Submitting claims for processing and financial reimbursement is an infrequent necessity for some Kaiser Permanente members. When you obtain emergency or urgent care outside the Northern Colorado service area under the terms of your Plan, you may ask the providers to bill the Claims Department at the address listed below. If the provider mails you a bill, we ask that you send it to our Claims Department for payment. In either case, we pay our share and let you know how much, if anything, you owe.

If the provider requires payment at the time of service, we suggest you pay in order to obtain the required services. If you pay the provider directly, we'll reimburse you for our share of the costs. For more details, please refer to your Evidence of Coverage. To obtain reimbursement, please send your request for payment, along with all bills and receipts to:

**Kaiser Permanente**  
Claims Department  
P.O. Box 373150  
Denver, CO 80237-3150

You can obtain a claim form online at [kp.org](http://kp.org). Be sure your Kaiser Permanente health record number is included on any written correspondence to the Claims Department.

In complex cases involving questions about travel abroad, third-party liability, or car or motorcycle accidents (for example), we suggest you contact the Claims Department at **1-800-382-4661** (TTY: **711**), Monday through Friday, 8 a.m. to 5 p.m., to discuss the circumstances and to obtain the forms you'll need for appropriate reimbursement.

### Appeals

If you have had a claim or service request denied, you may appeal that decision in writing.\* Mail your appeal to:

**Kaiser Permanente**  
Appeals Program  
P.O. Box 378066  
Denver, CO 80237-8066

\*Refer to the document you received denying your claim or service as it outlines your appeal rights in detail.

### Dispute Resolution

We are committed to promptly resolving your concerns, complaints, and grievances. Any person who believes that she or he has been subjected to discrimination on the basis of a disability may file a complaint or grievance under this procedure. The following sections describe some dispute-resolution options that may be available to you. Please refer to your Evidence of Coverage or Certificate of Insurance, or speak with a Member Services representative for the dispute-resolution options that apply to you. This is especially important if you are a Medicare member because you have different dispute-resolutions options available. The information below is subject to change when your Evidence of Coverage or Certificate of Insurance is revised and the revised Evidence of Coverage or Certificate of Insurance replaces the information in this Guidebook.

We will confirm receipt of your complaint, grievance, or appeal within five days. We will investigate your complaint or grievance, and will send you our decision within 30 days from the date we received your written or verbal complaint. We will make every attempt to resolve your issue promptly. The person filing the grievance or complaint may appeal the initial decision, and we will issue a decision within 30 days from the date we received your written or verbal request for an appeal. In the case of an expedited review, we will respond in less than 30 days, as described in this section.

If Member Services can resolve your grievance to your satisfaction by the end of the following business day, we will not provide any written communications relating to your issue.

## Member Rights and Responsibilities Policy

We are partners in your health care. Your participation in your health care decisions and your willingness to communicate with your doctor and other health professionals help us in providing you with appropriate and effective health care. We want to make sure you receive the information you need to make decisions about your health care. We also want to make sure your rights to privacy and to considerate and respectful care are honored. As a member of Kaiser Permanente, you have the right to receive information about your rights and responsibilities and to make recommendations about our member rights and responsibilities policies.

### YOU\* HAVE THE RIGHT TO:

- Participate in your health care. This includes the right to receive the information that you need to accept or refuse a recommended treatment. Emergencies or other circumstances occasionally may limit your participation in a treatment decision. In general, you will not receive medical treatment before you or your legal representative give consent. You have the right to be informed and to decide if you want to participate in any care or treatment that is considered educational research or human experimentation.
- Express your wishes concerning future care. You have the right to choose a person to make medical decisions for you and to express your choices about your future care, if you are unable to do so yourself. These choices can be expressed in documents, such as a durable power of attorney for health care, a living will, or a CPR directive. Inform your family and your doctor of your wishes and give them copies of documents that describe your wishes concerning future care.
- Receive the medical information you need to participate in your health care. This information includes the diagnosis, if any, of a health complaint, the recommended treatment, alternative treatments, and the risks and benefits of the recommended treatment. We will make this information as clear as possible to help you understand it. You are entitled to an interpreter, if you need one. You also have the right to review and receive copies of your medical records, unless the law restricts our ability to make them available. You have the right to participate in making decisions involving ethical issues that may arise during the provision of your care.
- Receive information about the outcomes of care you have received, including unanticipated outcomes. When appropriate, family members or others you have designated will receive such information.
- Receive information about Kaiser Permanente as an organization, its practitioners, providers, services, and the people who provide your health care. You are entitled to know the name and professional status of the individuals who provide your service or treatment.
- Receive considerate, respectful care. We respect your personal preferences and values.
- Receive care that is free from restraint or seclusion. We will not use restraint or seclusion as a means of coercion, discipline, convenience, or retaliation.
- Have a candid discussion of appropriate or medically necessary treatment options for your condition(s). You have the right to this discussion, regardless of cost or benefit coverage.
- Have impartial access to treatment. You have the right to all medically indicated treatment that is a covered benefit, regardless of your race, religion, sex, sexual orientation, national origin, cultural background, disability, or financial status.



- Be assured of privacy and confidentiality. You have the right to be treated with respect and dignity. We will honor your need for privacy and will endeavor not to release your medical information without your authorization, except as required or permitted by law.
- Have a safe, secure, clean, and accessible environment.
- Choose your physician. You have the right to select and change physicians within the Kaiser Permanente Health Plan. You have the right to a second opinion by a Kaiser Permanente physician. You have the right to consult with a non-Kaiser Permanente physician at your expense.
- Know and use customer satisfaction resources. You have the right to know about resources such as patient assistance, customer service, and grievance and appeals committees, who can help you answer questions and resolve problems. You have the right to make complaints and appeals without concern that your care will be affected. Your membership benefits booklet (Evidence of Coverage or Membership Agreement) describes procedures to make formal complaints. We welcome your suggestions and questions about Kaiser Permanente, our services, our health professionals, and your rights and responsibilities.
- Review, amend, and correct your medical records as needed.

Kaiser Permanente does not discriminate against any person on the basis of age, race, ethnicity, color, national origin, cultural background, ancestry, language, religion, sex, gender identity, gender expression, sexual orientation, marital status, physical or mental disability, or genetic information in admission, treatment, or participation in its programs, services, and activities.

To speak with a representative about our policies and procedures, including benefits and coverage, contact Member Services at **1-844-201-5824** (TTY: **711**), Monday through Friday, 8 a.m. to 6 p.m. Senior Advantage and Medicare members can contact Kaiser Permanente Member Services at **1-800-476-2167** (TTY: **711**), seven days a week, 8 a.m. to 8 p.m.

### **YOU\* ARE RESPONSIBLE TO:**

- Know the extent and limitations of your health care benefits. An explanation of benefits is contained in your Evidence of Coverage or Membership Agreement.
- Identify yourself. You are responsible for your membership card, for using the card only as appropriate, and for ensuring that other people do not use your card. Misuse of membership cards may constitute grounds for termination of membership.
- Keep appointments. You are responsible for promptly canceling any appointment that you do not need or cannot keep.
- Provide accurate and complete information. You are responsible for providing accurate information about your present and past medical conditions, as you understand them. You should report unexpected changes in your condition to your doctor.
- Understand your health problems and participate in developing mutually agreed upon treatment goals to the degree possible.
- Follow the treatment plan on which you and your health care professional agree. You should inform your doctor if you do not clearly understand your treatment plan and what is expected of you. If you believe you cannot follow through with your treatment, you are responsible for telling your doctor.
- Recognize the effect of your lifestyle on your health. Your health depends not only on care provided by Kaiser Permanente, but also on the decisions you make in your daily life, such as smoking or ignoring care recommendations.



- Be considerate of others. You should be considerate of health professionals and other patients. Disruptive, unruly, or abusive conduct may constitute grounds for termination of membership. You should also respect the property of other people and of Kaiser Permanente.
- Fulfill financial obligations. You are responsible for paying on time any money you owe Kaiser Permanente. Nonpayment of amounts owed may constitute grounds for termination of membership.

\*You or your guardian, next of kin, or a legally authorized responsible person.

### Women’s Health and Cancer Rights Act of 1998

In accordance with the Women’s Health and Cancer Rights Act of 1998, and as determined in consultation with the attending physician and the patient, we provide the following coverage after a mastectomy:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical (balanced) appearance.
- Prostheses (artificial replacements).
- Services for physical complications resulting from the mastectomy.

### Who Pays First When You Have Additional Insurance?

When you have additional insurance coverage, how we coordinate your Kaiser Permanente benefits with benefits from other insurance depends on your situation. If you have additional health insurance, please call Member Services **1-844-201-5824** (TTY: **711**), Monday-Friday, 8 a.m. to 6 p.m., to find out which rules apply to your situation and how payment will be handled.

### You’re at the Center of Your Care

With a doctor and care team that focuses on you, listens to you, and communicates with you, we make it easy to feel right at home.

### Patient-Centered Medical Home at Kaiser Permanente Medical Offices

At Kaiser Permanente, our mission is to provide high-quality, affordable health care to improve the health of our members. We’ve always believed in putting you and your health first. Our approach is to build a stronger, more personal partnership with you – one that provides you with seamless, comprehensive, and proactive care.



The Patient-Centered Medical Home is a team-based approach to health care that focuses on providing personalized, comprehensive, and evidence-based medical care to patients using a physician-led team of professionals. We believe that maintaining a continuous healing relationship with the personal physician of your choice is the best way to ensure that you reach maximum health.

Your physician and health care team

- Helps you plan and manage your health care.
- Listens to your concerns and answers your health questions.
- Coordinates your care across multiple settings, including behavioral health.
- Encourages you to play an active part in your own health care.
- Provides education and self-management support.

YOU are the most important member of your team! Our physicians and skilled professionals work together to understand and meet your health care needs. Members of your team may include: Board Certified Physicians, Physician Assistants, Nurse Practitioners, Registered Nurses, Pharmacists, Licensed Practical Nurses, Medical Assistants, Care Managers, Behavioral Health Practitioners, Registered Dietitians, Social Workers, and Community Health Specialists.



## Kaiser Permanente Publications and Announcements

Most of our publications can be downloaded at [kp.org/formsandpubs](http://kp.org/formsandpubs). Additionally, we'll keep you up-to-date on Kaiser Permanente through your member e-newsletter, *Partners in Health*, as well as additional mailings. We encourage you to register on [kp.org](http://kp.org) to receive the monthly *Partners in Health* e-newsletter. It allows you to get important updates and valuable health tips in a timely manner and keeps you informed about new Kaiser Permanente medical offices and specialty services, changes in basic benefits, and changes in phone numbers.

Bookmark [kp.org/membernews-co](http://kp.org/membernews-co) to stay up to date with the latest member news from Kaiser Permanente. This Web page is uniquely designed to keep you informed of what's going on at Kaiser Permanente. We'll also provide you with local service area updates and news.

## INFORMATION SUBJECT TO CHANGE

The information in the Member Resource Guide is updated annually and is current at time of printing. The availability of physicians, hospitals, providers, and services may change. For a complete and updated list of our physicians and specialists, visit the Medical Staff Directory on [kp.org](http://kp.org). If you have questions about the information in this guide, please call Member Services at **1-844-201-5824** (TTY: **711**), Monday through Friday, 8 a.m. to 6 p.m.

Member and Marketing Communications publishes the Member Resource Guide annually for Kaiser Permanente members. We welcome your comments. Please write to us at:

Member and Marketing Communications  
Kaiser Permanente  
2530 S. Parker Road, Suite 350  
Aurora, CO 80014

or e-mail us at  
[CO-MemberCommunications@kp.org](mailto:CO-MemberCommunications@kp.org).



# Glossary

## Coinsurance

An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

## Copay

An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription.

## Deductible

The amount you pay for covered services before Kaiser Permanente starts paying most of the cost. For example, a \$500 deductible means you pay \$500.

## Evidence of Coverage (EOC)

This document explains benefits, terms, and conditions of your Kaiser Permanente membership, including information about your share of the cost and exclusions.

## Explanation of Benefits

A summary of health care charges that Kaiser Permanente sends you after you see a provider or get a service. It is not a bill. It is a statement that tracks the care you've received and how close you are to reaching your deductible and out-of-pocket maximum.

## Family Medicine

Provides comprehensive medical services for individuals, regardless of sex or age, on a continuing basis. Family medicine physicians often care for every member of a family.

## Formulary

A list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits. Also called a drug list.

## Internal Medicine

Provides diagnosis and medical treatments for adults.

## Kaiser Permanente Medical Offices

Medical offices usually offer primary care, specialty, and support services such as pharmacy and lab.

## Network Provider

Providers we contract with to provide services to members. They include network hospitals, primary care providers, physicians, medical groups, plan medical offices, and pharmacies.

## Obstetrics/Gynecology

Provides women's health, family planning, pregnancy, and medical and surgical reproductive health services.

## Out-of-Pocket Maximum

The maximum amount you'll pay for covered services each year. If you reach your maximum, you won't have to pay anything for covered services for the rest of the year.

## Pediatrics

Provides children's health care, usually from birth through age 17.

## Primary Care

Basic or general health care services provided by family medicine, internal medicine, and pediatric physicians, and other health care practitioners.

## Referral only

A referral from a primary care physician is needed to make an appointment in certain "by referral only" specialty departments.

## Service Area

That geographical area defined by ZIP codes within specified counties. Refer to your Evidence of Coverage for a list of ZIP codes.

## Specialist

A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care.

## TTY

Indicates a telephone number for a relay communications device used by the hearing or speech impaired to communicate directly with others.



# Get care fast



## Get Started as a New Member

See page 4  
Call 1-844-639-8657/TTY: 711



## Find a Location

See page 16  
Visit [kp.org/facilities](http://kp.org/facilities)



## Choose or Change Your Physician

See page 6  
Call 1-855-208-7221/TTY: 711



## Make an Appointment

See page 7  
Call 970-207-7171 or  
1-800-218-1059/TTY: 711



## Order Prescription Refills

See page 10  
Visit [kp.org/refill](http://kp.org/refill)



## Medical Advice

See page 7  
Call 970-207-7171 or  
1-800-218-1059/TTY: 711



## Manage Your Health Online

See page 5  
Visit [kp.org/myhealthmanager](http://kp.org/myhealthmanager)

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## Stay Connected With Us



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[youtube.com/kaiserpermanenteorg](https://youtube.com/kaiserpermanenteorg)

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Kaiser Foundation Health Plan of Colorado (Kaiser Health Plan) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan 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:
  - Qualified sign language interpreters
  - 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:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call the number provided below.

Colorado	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, age, disability, or sex, you can file a grievance with the Kaiser Civil Rights Coordinator, 2500 South Havana, Aurora, CO 80014, telephone number: 1-800-632-9700. You can file a grievance by mail or phone. If you need help filing a grievance, the Kaiser Civil Rights Coordinator is available to help you. 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>.

# Help in your Language

**English:** You have the right to get help in your language at no cost. If you have questions about your application or coverage through Kaiser Permanente, or if this is a notice that requires you to take action by a specific date, call the number provided for your state or region to talk to an interpreter.

**አማርኛ (Amharic):** ያለምንም ክፍያ በራስዎ ቋንቋ እገዛ የማግኘት መብት አለዎት። ስለ ማመልከቻዎ ወይም ከኪሰር ፐርማኒንቴ Kaiser Permanente ስለሚያገኙት ሽፋን ማንኛውም ጥያቄዎች ካሉዎት፣ ወይም ይህ ማሳወቂያ በግልፅ በተጠቀሰ ቀን ማድረግ ያለብዎ ነገር እንዳለ የሚያስገድድዎ ከሆነ፣ በተጠቀሰው የስልክ ቁጥር ለስቴትዎ ወይም ለክልልዎ ደውለው ከአስተርጓሚ ጋር ይነጋገሩ።

**العربية (Arabic):** لك الحق في الحصول على المساعدة بلغتك دون تحمل أي تكاليف. إذا كانت لديك استفسارات بشأن طلبك أو تغطيتك التي تقدمها Kaiser Permanente، أو إذا كان هذا الإشعار الذي يتطلب منك اتخاذ إجراء خلال تاريخ محدد، يُرجى الاتصال بالرقم المخصص لولايتك أو منطقتك للتحدث إلى مترجم فوري.

**Հայերեն (Armenian):** Դուք ունեք Ձեր լեզվով անվճար օգնություն ստանալու իրավունք: Եթե Դուք հարցեր ունեք Ձեր դիմումի կամ Kaiser Permanente-ի վիզոցով Ձեր ծածկույթի վերաբերյալ, կամ եթե սա ծանուցում է, որը պարտադրում է Ձեզ, որպեսզի գործուղություններ ձեռնարկեք մինչև որոշակի ամսաթիվ, ապա զանգահարեք Ձեր նահանգի կամ շրջանի համար տրամադրված հեռախոսահամարով՝ թարգմանչի հետ խոսելու համար:

**Bàsòò Wùdù (Bassa):** Ɔ mò nì kpé bɛ̀ m̀ ké gbo-kpá-kpá dyé dé nì miòùn niìn bídí-wùdù mú pídyi. Ɔ jũ ké m̀ dyi dyi-diè-dè bɛ̀ bédé bá nì céè-dè m̀ tò bó dɛ̀ zò jè dyíé ní, mɔɔ jũ bá nì kũùn kpɔ̀ jè dyí dyiìn dé Kaiser Permanente múé ní, mɔɔ ɔ̀ dyi b̃̀ dò jũ bɛ̀ m̀ ké dɛ̀ dò nyu bó wé jéé dò kɔ̀ nì, níí, d́á nɔ̀bà bɛ̀ wa tòà bó nì bóđóò mɔɔ nì gbɛ̀ɛ̀ò bìiɛ̀, ké nì mu nyo-wuđúún-zà-nyò dò gbo wùdùùn.

**বাংলা (Bengali):** বিনা খরচে আপনার নিজের ভাষায় সাহায্য পাওয়ার অধিকার আপনার আছে। আপনার যদি আপনার আবেদন বা Kaiser Permanente-এর মাধ্যমে পাওয়া কভারেজ নিয়ে কোনো প্রশ্ন থাকে বা এটি যদি কোনো নোটিস হয় যার ফলে আপনার একটি নির্ধারিত দিনের মধ্যে কোনো পদক্ষেপ গ্রহণ করার প্রয়োজন হয়, তাহলে দোভাষীর সাথে কথা বলতে আপনার রাজ্য বা অঞ্চলের জন্য প্রদত্ত নম্বরটিতে ফোন করুন।

California	1-800-464-4000
Colorado	1-800-632-9700
District of Columbia	1-800-777-7902
Georgia	1-888-865-5813
Hawaii	1-800-966-5955
Maryland	1-800-777-7902
Oregon	1-800-813-2000
Virginia	1-800-777-7902
Washington	1-800-813-2000
TTY	711

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**Cebuano (Bisaya):** Anaa moy katungod nga mangayo og tabang sa inyo pinulongan ug kini walay bayad. Kung naa mo pangutana bahin sa inyo aplikasyon o coverage sa Kaiser Permanente, o kung kining pahibalo nanginahanglan sa inyo paglihok sa dili pa usa ka pihon nga petsa, palihug lang pagtawag sa mga numero sa telepono nga gihatag sa imong estado ("state") o rehiyon ("region") para makigstorya sa usa ka interpreter.

**中文 (Chinese):** 您有權免費以您的語言獲得幫助。如果您對您的Kaiser Permanente申請或承保有任何疑問，或者如果本通知要求您在具體日期之前採取措施，請致電您所在的州或地區的電話，與口譯員進行溝通。

**Chuuk (Chukese):** Mei wor omw pwuung omw kopwe angei aninis non foosun fonuomw (Chuukese), ese kamo. Ika mei wor omw kapas eis usun omw apilikeison me/ika policy fan nemenien Kaiser Permanente, are ika ei esinesin a erenuk pwe kopwe fori pwan ekoch foror, ka tongeni omw kopwe kori ewe nampa mei kawor faniten omw state ika fonu (asan) iwe eman chon chiakku epwe anisuk non kapasen fonuomw.

**Français (French):** Une assistance gratuite dans votre langue est à votre disposition. Si vous avez des questions à propos de votre demande d'inscription ou de la couverture par Kaiser Permanente, ou si cet avis vous demande de prendre des mesures à une date précise, appelez le numéro indiqué pour votre Etat ou votre région pour parler à un interprète.

**Deutsch (German):** Sie haben das Recht, kostenlose Hilfe in Ihrer Sprache zu erhalten. Falls Sie Fragen bezüglich Ihres Antrags oder Ihres Krankenversicherungsschutzes durch Kaiser Permanente haben oder falls Sie aufgrund dieser Benachrichtigung bis zu bestimmten Stichtagen handeln müssen, rufen Sie die für Ihren Bundesstaat oder Ihre Region aufgeführte Nummer an, um mit einem Dolmetscher zu sprechen.

**ગુજરાતી (Gujarati):** તમને કોઈ પણ ખર્ચ વગર તમારી ભાષામાં મદદ મેળવવાનો અધિકાર છે. જો તમને Kaiser Permanente મારફતે તમારી અરજી અથવા કવરેજ વિશે પ્રશ્નો હોય, અથવા જો આ નોટિસ હોય જેમાં તમને કોઈ ચોક્કસ તારીખથી પગલાં લેવાની જરૂર હોય, તો દુભાષિયા સાથે વાત કરવા તમારા સ્ટેટ અથવા રીજીયન માટે પૂરા પાડવામાં આવેલ નંબર પર ફોન કરો.

**Kreyòl Ayisyen (Haitian Creole):** Ou gen dwa pou jwenn èd nan lang ou gratis. Si ou gen nenpòt kesyon sou aplikasyon ou an oswa asirans ou ak Kaiser Permanente, oswa si nan avni sa a gen bagay ou sipoze fè sa a avan yon sèten dat, rele nimewo nou mete pou Eta oswa rejyon ou a pou w ka pale ak yon entèprèt.

**‘ōlelo Hawai‘i (Hawaiian):** He pono a ua loa‘a no kekahi kōkua me kāu ‘ōlelo inā makemake a he manuahi no ho‘i. Inā he mau nīnau kāu e pili ana i kāu palapala noi ‘inikua ola kino a i ‘ole i kōkua ma‘ō ka polokalamu kōkua ola kino Kaiser Permanente, a i ‘ole inā ke ha‘i nei paha kēia leka nei iā‘oe e hana koke aku i kēia ma mua o kekahi lā i waiho ‘ia, e kelepona aku i ka helu i loa‘a ma kēia leka nei no kāu moku‘āina a i ‘ole pana‘āina no ka wala‘au ‘ana me kekahi kanaka unuhi ‘ōlelo.

**हिन्दी (Hindi):** आपको बिना किसी कीमत चुकाए आपकी भाषा में सहायता पाने का अधिकार है। यदि आप आपके आवेदन पत्र के विषय में या Kaiser Permanente के कवरेज के विषय में कुछ पूछना चाहते हैं या यदि यह एक नोटिस है जिसके कारण आपको किसी विशेष तिथि तक कारवाई करनी पड़ेगी तो आपके राज्य या क्षेत्र के लिए दिए गए नंबर पर फोन करके किसी दुभाषिये से बात करें।

**Hmoob (Hmong):** Koj muaj cai kom tau txais kev pab uas hais koj hom lus yam tsis tau them nqi. Yog koj muaj lus nug txog koj daim ntawv thov los yog cov kev pab them nyiaj tim Kaiser Permanente, los yog tias daim ntawv no yog ib tsab ntawv ceebtoom uas yuav kom koj ua ib yam dabtsi raws li hnuv tau teev tseg, hu rau tus nab npawb xovtooj uas tau muab rau koj lub xeev lossis cheeb tsam kom tau tham nrog tus kws txhais lus.

**Igbo (Igbo):** ! nwere ikike inweta enyemaka n'asusụ gi na akwughị ugwo ọ bụla. Ọ bụrụ na ị nwere ajụjụ gbasara akwukwọ anamachoihe gi ma ọ bụ mkpuchi si na Kaiser Permanente, ma ọ bụ ọ bụrụ na nke bụ ọkwa a chọrọ ka ị mee ihe tupu otu ụbọchi, kpọọ nomba enyere maka steeti ma ọ bụ mpaghara gi iji kwukọrịta okwu n'etiti onye ọkwa okwu.

**Iloko (Ilocano):** Adda ti karbenganyo a dumawat iti tulong iti pagsasaoyo nga awan ti bayadanyo. No addaankayo kadagiti saludsod maipanggep ti aplikasionyo wenno coverage babaen ti Kaiser Permanente, wenno no daytoy ket maysa a pakdaar a kalikagumanna a rumbeng nga aramidenyo ti addang iti espesipiko a petsa, tawagan ti numero nga inpaay para ti estado wenno rehiyon tapno makipatang ti maysa mangipatarus iti pagsasao.

**Italiano (Italian):** Hai il diritto di ricevere assistenza nella tua lingua gratuitamente. In caso di domande riguardanti la tua richiesta o la copertura attraverso Kaiser Permanente, o se occorre intervenire entro una data specifica secondo quanto indicato in questa comunicazione, chiama il numero fornito per il tuo stato o la tua regione per parlare con un interprete.

**日本語 (Japanese):** あなたは、費用負担なしでご使用の言語で支援を受ける権利を保持しています。お申し込みまたはKaiser Permanenteの担保範囲に関してご質問があるか、または本通知により、あなたが特定の日付までに行動を起こすよう依頼されている場合、お住まいの州または地域に対して提供された電話番号に電話して、通訳とお話ください。

**ខ្មែរ (Khmer):** អ្នកមានសិទ្ធិទទួលបានជំនួយជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ បើសិនអ្នកមានសំណួរណាមួយអំពីពាក្យស្នើសុំប្រការធានារ៉ាប់រងតាមរយៈ Kaiser Permanente ឬប្រសិនបើជាលិខិតជូនដំណឹងដែលតម្រូវឲ្យអ្នកចាត់វិធានការត្រឹមកាលបរិច្ឆេទជាក់លាក់ សូមទូរស័ព្ទទៅលេខដែលបានផ្តល់ជូនសម្រាប់រដ្ឋឬតំបន់របស់អ្នកដើម្បីនិយាយទៅកាន់អ្នកបកប្រែ។

**한국어 (Korean):** 귀하에게는 한국어 통역서비스를 무료로 받으실 수 있는 권리가 있습니다. Kaiser Permanente를 통한 귀하의 보험 신청서나 보험 보장 범위에 관해 질문이 있을 경우 또는 이 통지서의 요구대로 어느 날짜까지 조취를 취해야만 하는 경우, 귀하의 주 및 지역의 제공된 전화번호로 연락해 통역사와 통화하십시오.

**ລາວ (Laotian):** ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໂດຍບໍ່ເສັຽຄ່າ. ຖ້າວ່າ ທ່ານມີຄໍາຖາມກ່ຽວກັບການສະໝັກຂອງທ່ານ ຫຼື ການຄຸ້ມຄອງຜ່ານ Kaiser Permanente, ຫຼື ຖ້າອັນນີ້ເປັນແຈ້ງການທີ່ຮຽກຮ້ອງໃຫ້ທ່ານດໍາເນີນການພາຍໃນວັນທີ່ທີ່ເຈາະຈົງໃດໜຶ່ງ, ໃຫ້ໂທຕາມໝາຍເລກທີ່ໃຫ້ໄວ້ສໍາລັບລັດ ຫຼື ເຂດຂອງທ່ານ ເພື່ອຂໍລິມັດຖານພາສາ.

**Kajin Majōl (Marshallese):** Ewōr jimwe eo aṃ in bōk jipañ ilo kajin eo aṃ ejjelōk wōṇāān. Ñe ewōr aṃ kajitōk kōn peba in aplaiki eo aṃ ak insurance eo aṃ jān Kaiser Permanente, ak ñe enaan in kōjeļā in ej aikuj bwe kwōn ṃakūtūt ṃokta jān juon raan eo eṃōj an kallikkar, kaļok nōṃba eo ej leļok ñan state eo aṃ ak jikūṃ bwe kwōn maroñ kōnono ippān juon ri-ukōt.

**Naabeehó (Navajo):** T'áá ni nizaad bee níká i'doolwoł doo bik'é asíníłáágóó éí bee náhaz'á. Kaiser Permanente áká aná'álwo' ná bik'é azláadoo yíníkeedgo naaltsoos hadinílaa, éí bína'ídíłkíd doogo, éí doodago díí naaltsoos haa'ída yookkáalgo hait'áoda í'díłíłít níłniigo éí nitsaa hahoodzojį éí doodago t'áá aadi nahós'a'di ata' dahalne'ígíí bich'į' hólne'go bee bíł ahíł hodíłníh.

**नेपाली (Nepali):** तपाईंसगं कुनै शुल्क नदिइ आफ्नो भाषामा सहायता पाउने अधिकार छ । तपाईंसगं आफ्नो आवेदन बारे वा Kaiser Permanente माफत कवरेज बारेमा कुनै प्रश्नहरू भए, वा यो नोटिस अनुसार तपाईंले कुनै निर्धारित मितिमा कुनै कार्यवाही गर्नु पर्ने आवश्यकता भएमा, दोभाषेसंग कुराकानी गर्न तपाईंको राज्य वा क्षेत्रका लागि दिइएको नम्बरमा कल गर्नुहोस् ।

**Afaan Oromoo (Oromo):** Baasii malee afaan keetiin gargaarsa argachuudhaaf mirga qabda. Waa'ee iyyata keetii yookaan tajaajila Kaiser Permanente hammatu ilaalchisee gaaffii yoo qabaatte, yookaan yoo kun beeksisa guyyaa murtaa'e irratti tarkaanfii akka ati fudhattu gaafatu ta'e, lakkoofsa bilbilaa naannoo yookaan goodina keetiif kenname bilbiluudhaan turjumaana haasofsiisi.

**فارسی (Persian):** شما حق دارید که بدون هیچ هزینه ای به زبان خود کمک دریافت کنید. اگر درباره درخواست یا پوشش خود در Kaiser Permanente سوالی داشته یا بر اساس این اعلامیه باید تا تاریخ مشخصی اقدامی بعمل آورید، برای صحبت با یک مترجم شفاهی با شماره تلفن ارائه شده برای ایالت یا منطقه خود تماس بگیرید.

**lokaiahn Pohnpei (Pohnpeian):** Komw anehki pwung en rapahki sounkawehwe en omw palien lokaia ni sohte isaihs. Ma mie iren owmi kalelapak ohng aplikeisin de iren audepe kan ohng Kaiser Permanente, de ma pakair wet me anahne komwi en mwekid ohng rahn me kileledi, ah komw anahne koahl nempe me sansalehr ohng owmi palien wehi pwe komwi en lokaiaien owmi tungoal soun kawehwe.

**Português (Portuguese):** Você tem o direito de obter ajuda em seu idioma sem nenhum custo. Se você tiver dúvidas sobre sua solicitação ou cobertura por meio da Kaiser Permanente, ou se este aviso exigir que você tome alguma medida até uma data específica, ligue para o número fornecido para seu estado ou região para falar com um intérprete.



**ਪੰਜਾਬੀ (Punjabi):** ਤੁਹਾਨੂੰ ਬਿਨਾਂ ਕਿਸੇ ਮੁਲਕ ਤੇ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਮਦਦ ਪਾਉਣ ਦਾ ਹੱਕ ਹੈ. ਜੇਕਰ ਤੁਹਾਡੇ ਆਪਣੀ ਅਰਜ਼ੀ ਜਾਂ Kaiser Permanente ਰਾਹੀਂ ਕਵਰੇਜ ਬਾਰੇ ਸਵਾਲ ਹਨ, ਜਾਂ ਇਸ ਨੋਟਿਸ ਵਜੋਂ ਤੁਹਾਨੂੰ ਕਿਸੇ ਨਿਸ਼ਚਿਤ ਮਿਤੀ ਤੱਕ ਕਾਰਵਾਈ ਕਰਨ ਦੀ ਲੋੜ ਪਵੇ, ਤਾਂ ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ ਆਪਣੇ ਰਾਜ ਜਾਂ ਇਲਾਕੇ ਲਈ ਮੁਹੱਈਆ ਕਰਵਾਏ ਗਏ ਨੰਬਰ ਤੇ ਫ਼ੋਨ ਕਰੋ.

**Română (Romanian):** Aveți dreptul de a solicita ajutor care să vă fie oferit în mod gratuit în limba dumneavoastră. Dacă aveți întrebări legate de solicitarea dumneavoastră sau de acoperirea oferită de Kaiser Permanente sau dacă acest aviz vă solicită să luați măsuri până la o anumită dată, sunați la numărul de telefon furnizat pentru statul sau regiunea dumneavoastră pentru a sta de vorbă cu un interpret.

**Русский (Russian):** У вас есть право получить бесплатную помощь на своем языке. Если у вас имеются вопросы относительно вашего заявления или медицинского страхования в Kaiser Permanente, либо если такое уведомление требует от вас каких-либо действий к определенной дате, позвоните по номеру телефона для своего штата или региона, чтобы поговорить с переводчиком.

**Faa-Samoa (Samoan):** E iai lou 'aia e maua se fesoasoani i lou gagana e aunoa ma le totogi. Afai e iai ni fesili e uiga i lou tusi apalai po o puipuiga e ala mai Kaiser Permanente, po o lenei tusi e manaomia ona e gaoioi i se taimi atofaina, vili le numera ua fuafuaina mo lou setete po o oganuu e fesoota'i i se faaliliu.

**Español (Spanish):** Usted tiene derecho a obtener ayuda en su idioma sin costo alguno. Si tiene preguntas acerca de su solicitud o cobertura a través de Kaiser Permanente, o si este es un aviso que requiere que usted tome alguna medida antes de una fecha determinada, llame al número de teléfono que se proporciona para su estado o región para hablar con un intérprete.

**Tagalog (Tagalog):** Mayroon kang karapatang humingi ng tulong sa iyong wika nang walang bayad. Kung mayroon kang mga katanungan tungkol sa iyong aplikasyon o coverage sa pamamagitan ng Kaiser Permanente, o kung ito ay abisong nangangailangan ng iyong aksyon sa tiyak na petsa, tumawag sa numerong ibinigay para sa iyong estado o rehiyon para makipag-usap sa isang interpreter.

**ไทย (Thai):** ท่านมีสิทธิที่จะได้รับความช่วยเหลือในภาษาของท่านโดยไม่เสียค่าใช้จ่าย หากท่านมีคำถามเกี่ยวกับการสมัครของท่าน หรือความคุ้มครองผ่าน Kaiser Permanente หรือหากนี่คือหนังสือที่ต้องการให้ท่านดำเนินการภายในวันที่ที่กำหนดไว้ โปรดติดต่อหมายเลขที่ให้ไว้สำหรับรัฐหรือเขตพื้นที่ของท่านเพื่อคุยกับล่าม

**Lea Faka-Tonga (Tongan):** 'Oku 'ia ho totonu ke ke ma'u ha fakatonulea ta'etotongi. Kapau 'oku 'i ai ha'o fehu'i ki ho tohi kole na'e fakafonu ki he malu'i 'inisiua 'a e Kaiser Permanente, pea kapau ko e tohina 'oku fiema'u keke fai ha me'a ki ai pe ko ha 'aho na'e tuku pau atu ke fai ia, taa ki he fika kuo 'oatu ki ho siteiti pe ko e vahefonua 'oku ke 'i ai ke talanoa mo ha tokotaha tene fakatonu lea atu kiate koe.

**Українська (Ukrainian):** У Вас є право на отримання допомоги безкоштовно на Вашій рідній мові. Якщо Ви маєте питання стосовно Вашого звернення чи страхового покриття в Kaiser Permanente, чи якщо відповідно до такого повідомлення Вам треба буде здійснити певну дію до конкретної дати, подзвоніть по номеру, що відповідає Вашій країні чи регіону, щоб поговорити з перекладачем.

**اردو (Urdu):** آپ کو کوئی بھی قیمت ادا کرنے بغیر اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ اگر آپ کے ذہن میں اپنی درخواست یا Kaiser Permanente کے ذریعہ کوریج کے متعلق کوئی بھی سوالات ہیں، یا اگر اس نوٹس کی وجہ سے آپ کو کسی مخصوص تاریخ تک عمل انجام دینے کی ضرورت ہوگی تو، کسی مترجم سے بات چیت کرنے کے لئے آپ کی ریاست یا علاقہ کے لئے فراہم کئے گئے نمبر پر کال کریں۔

**Tiếng Việt (Vietnamese):** Quý vị có quyền được nhận trợ giúp miễn phí bằng ngôn ngữ của mình. Nếu quý vị có các câu hỏi về mẫu đơn hoặc mức bảo hiểm của mình thông qua Kaiser Permanente, hoặc đây là thông báo yêu cầu quý vị thực hiện vào một ngày cụ thể, hãy gọi đến số điện thoại được cung cấp cho bang hoặc khu vực của quý vị để trò chuyện với phiên dịch viên.

**Yorùbá (Yoruba):** O ní ètò láti rí ìràn l'owò gbà nípa èdè rẹ láìsán owó. Bí o bá ní ìbèèrè nípa iwé tí o kọ tàbí ìsèdédédé nípaşẹ Kaiser Permanente, tàbí ifitonilétí yíì jé èyí o nílò láti ìgbésẹ kan ní ojò kan patọ, pé n'om̀bà tí a pèsè fún ìpínlẹ̀ tàbí agbègbè rẹ láti bá ò̀ngbifọ̀ kan sọ̀rọ̀.