

Deductible/Coinsurance Plan¹



A better way to get and stay healthy.

Your deductible/coinsurance plan gives you access to preventive care, specialists, and health resources that can help you thrive - all for a budget-friendly cost.

And when you register on kp.org, you'll have a vast array of health management tools at your fingertips, like articles, fitness videos, podcasts and health education classes.

It's easy to get the care you need

At Kaiser Permanente, our mission is to take care of you. As a member of our Deductible/Coinsurance plan:

- **Save time:** Visit our medical offices to see your doctor, and get lab work and X-rays done – all in the same place (in most locations, you can even pick up a prescription).²
- **Avoid extra questions and paperwork:** Your care team members are connected to each other, and to you, through your electronic health record. So, they'll know important things about your health, like when you're due for a screening and what medications you're taking.²
- **Connect with care wherever you are:** No time for an appointment? No problem. Connect with your care team through email, online chat, phone, or even video visits.²

How it works

You can choose to receive care from more than 1,200 primary care physicians and specialists at any Kaiser Permanente medical office in Colorado. You can receive the following services, where offered, under one roof when you visit Kaiser Permanente medical offices: primary care, select specialty care, and urgent care at designated offices, as well as pharmacy, lab, radiology, vision, and audiology services. Mountain, Northern and Southern Colorado members can also receive care from a network of community physicians in their service areas.³

Like other Kaiser Permanente plans, the Deductible/Coinsurance HMO Plan focuses 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.⁴ 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 urgent care.

If you'd like to see a specialist, you can schedule a consultation with virtually any Kaiser Permanente specialist, no referral needed, with a few exceptions. Mountain, Northern and Southern Colorado members can also schedule a consultation with network specialists in their service areas.³ No referrals needed. Your specialty copay will apply.

More extensive services, including hospitalization and outpatient surgery, are subject to a deductible and coinsurance. This means you'll pay for them out-of-pocket until you've reached your deductible limit. After that, you'll pay coinsurance until you reach your out-of-pocket maximum.

Once you reach your out-of-pocket maximum, Kaiser Permanente will pay 100 percent of most covered services for the rest of the year. Your deductible limit and coinsurance rates will depend on which options you choose.⁵

Prescriptions

You can have your formulary prescriptions filled at any Kaiser Permanente pharmacy regardless of your designated home service area or take advantage of our convenient mail order pharmacy service. If you are a member living outside of the Denver/Boulder metro area, you can also have your formulary prescriptions filled at any network pharmacy provider in your service area. A simple copay will apply. If you're a Southern Colorado member, please see your plan details for pharmacy benefit information.⁶

New to Kaiser Permanente? Don't worry. Our clinical pharmacists will work with you and your doctor to understand our formulary and transfer your prescriptions. Our formulary is listed online at kp.org/formulary, or you can contact our Clinical Pharmacy Call Center at **1-866-244-4119 (TTY 711)**, 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. Visit kp.org/locations to find one near you.

Easy ways to manage your health

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 such as asthma, heart disease, or diabetes, we provide extra coordinated support through our chronic care management programs, including assistance with complex care needs.

Questions? Call Member Services. Representatives are available Monday–Friday, from 8 a.m. to 6 p.m.

- Denver/Boulder: **303-338-3800**
- Mountain Colorado: **1-844-837-6884**
- Northern Colorado: **1-844-201-5824**
- Southern Colorado: **1-888-681-7878**

TTY users may call **711** for assistance with any phone number above.

Take your health beyond checkups with a partner who provides the information and support you need to live life to the fullest.

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, nor is it designed to serve as your Evidence of Coverage. Upon enrollment, your Evidence of Coverage will contain a description of your coverage, including benefits, exclusions, and limitations. Your Evidence of Coverage will prevail over this or any other plan summary.

1. 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.
2. Available when receiving care at Kaiser Permanente medical offices. A video visit takes the place of an in-person visit with your Kaiser Permanente provider. Your provider will work with you to determine if video visits are right for you.
3. Choice of providers varies by plan, service area and availability at the time of selection, and is subject to change. Please see kp.org/locations for providers included in your plan.
4. Deductible payments may or may not apply to your out-of-pocket maximum, depending on your plan. Please refer to your Summary of Benefits Coverage.
5. Coverage may be based on the calendar or contract year, depending on your specific plan provisions. See your Summary of Benefits and Coverage for details.
6. 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. Mail order medication cannot be mailed outside of Colorado.