The right choice for a healthier you

Having a good health plan is important. So is getting quality care. With Kaiser Permanente, you get both.

Together we thrive.

Healthy together

See how our care and coverage can help you thrive

Stay connected to good health
Visit kp.org/thrive or call us at 1-800-494-5314. (For TTY, call 711.)

facebook.com/kpthrive
youtube.com/kaiserpermanenteorg
@kpthrive, @kpshare, @kptotalhealth

Kaiser Permanente for Individuals and Families
Experience the Kaiser Permanente difference

As a Kaiser Permanente member, you’ll enjoy access to one-of-a-kind health care and a rewarding coverage experience. Find out how you’re at the center of care that brings together top-notch doctors, conveniently located medical offices, innovative technology, and industry-leading research, all designed to help keep you at your healthy best.

<table>
<thead>
<tr>
<th>Advantages across Colorado</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Choosing your doctor</strong></td>
</tr>
<tr>
<td>You get to choose</td>
</tr>
<tr>
<td>Denver/Boulder members can choose from more than 1,000 Kaiser Permanente doctors. Members in the Northern, Southern, and Mountain Colorado service areas can choose from Kaiser Permanente doctors and from a local network of providers and specialists.</td>
</tr>
<tr>
<td><strong>Choosing how you get care</strong></td>
</tr>
<tr>
<td>Technology to connect with your doctor</td>
</tr>
<tr>
<td>Access your Kaiser Permanente doctor and care team virtually – with video visits, phone consultations, or by emailing your doctor’s office with nonurgent questions.*</td>
</tr>
<tr>
<td><strong>Making a routine appointment</strong></td>
</tr>
<tr>
<td>We’ve got an app for that</td>
</tr>
<tr>
<td>Members who see a Kaiser Permanente doctor can schedule routine appointments using the secure features of My Health Manager online at kp.org, by using the Kaiser Permanente mobile app, or through a computer or tablet.* Members who see a network doctor can call their office to schedule appointments directly.</td>
</tr>
<tr>
<td><strong>Calling for medical advice</strong></td>
</tr>
<tr>
<td>Easy access to care</td>
</tr>
<tr>
<td>Specially trained Kaiser Permanente nurses can offer medical advice by phone, 24/7, making sure that you get the right care, at the right location, and at the right time.</td>
</tr>
<tr>
<td><strong>Getting the convenient care you need</strong></td>
</tr>
<tr>
<td>Save time, gas, and money</td>
</tr>
<tr>
<td>You’re at the center of your care. Your Kaiser Permanente doctors, nurses, and specialists work together to make it easy to get care when you need it, all under one roof – including primary care, laboratory, imaging, and more.*</td>
</tr>
<tr>
<td><strong>Viewing your medical records and test results</strong></td>
</tr>
<tr>
<td>Easy online health management</td>
</tr>
<tr>
<td>When you register on kp.org, you can view your past visit summaries and most lab test results online whenever you want.*</td>
</tr>
<tr>
<td><strong>Getting care in your language</strong></td>
</tr>
<tr>
<td>We speak your language</td>
</tr>
<tr>
<td>We have multilingual Kaiser Permanente doctors and staff, and we offer interpretation services by phone in 150+ languages.</td>
</tr>
</tbody>
</table>

*These features are available when you get care at Kaiser Permanente facilities with Kaiser Permanente doctors.
The right choice for your health

Welcome to your Kaiser Permanente for Individuals and Families Enrollment guide. This guide will help you select the right health plan for your needs. Read on to learn why Kaiser Permanente is the best choice.

How to use this guide

Here are some questions you may have, and where you can find the answers in this guide.

Why should I choose Kaiser Permanente?

Your health. Your way. .................................................. 2
Great care, great results .............................................. 3
Why you need coverage ............................................. 4

How do I enroll?

Important deadlines ................................................... 5
Simple steps to enroll .................................................. 6

Which plan should I pick?

Understanding health plans ......................................... 7
Choosing a plan based on your care needs ..................... 8
Health plan benefit highlights ................................... 9

Do you offer dental coverage?

Pediatric dental care .................................................. 15

How much will coverage cost?

You may qualify for federal financial assistance ............. 16

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Your health. Your way.
Kaiser Permanente makes it easier for you to stay in charge of your health. It’s simple to make smart choices when you have great doctors and convenient facilities.

Choose your doctor – and change anytime

Connecting you with a doctor who suits your needs is our top priority. At kp.org/searchdoctors, you can find information on a wide range of top-notch physicians, including their education, credentials, and specialties.

You can choose your doctor from:
• Adult medicine/internal medicine
• Family medicine
• Pediatrics/family medicine (for children up to 18)
Select one doctor for your whole family or a different doctor for each family member. You can also change your doctor anytime.

Manage your health – anytime, anywhere*

Online at kp.org or with our mobile app, it’s easy to stay on top of the care you get at Kaiser Permanente facilities, 24/7:
• Schedule and cancel routine appointments at Kaiser Permanente medical offices.
• View most lab results as soon as they’re available.
• Email your Kaiser Permanente doctor’s office with nonurgent questions.
• Print vaccination records for school, sports, or camp.
• Manage a family member’s health.†
• Use tools to help manage your coverage and costs.
• Refill most prescriptions with no charge for shipping.
Visit kp.org/experience to see how it works.

Easy access for easier care

With convenient hours and locations, it’s simple to get the care you and your family need. Many of our Kaiser Permanente medical offices offer same-day or next-day, after-hours, and weekend services, along with ob-gyn, pediatrics, and other specialty departments.

Many services under one roof
Kaiser Permanente medical offices offer a wide variety of care and services, so you can take care of several health care needs in one visit. You can see your Kaiser Permanente doctor or specialist, get a lab test or an X-ray, and pick up your medications – all without leaving the building.

*These features are available when you get care at Kaiser Permanente facilities with Kaiser Permanente doctors.
†Due to privacy laws, certain features may not be available if they’re being accessed on behalf of a child younger than 18. Your child’s physician may also be prevented from giving you certain information without your child’s consent.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.

60443508 Colorado 2017
Great care, great results

Get the care you need to stay your healthiest. Whether it’s time for a preventive screening or you need help while traveling away from home, we’re here for you.

📅 Preventive care at no cost

We believe prevention plays a vital role in health care. That’s why we offer so many resources to help you stay healthy and happy, and avoid getting sick.

To catch problems early, we offer preventive screenings, routine appointments, and more. Your electronic health record plays a key role in this, tracking the services you get and reminding your Kaiser Permanente doctor when you’re due for care. No matter which Kaiser Permanente plan you choose, there’s no cost for most preventive care services.

 وغير

📅 Healthy resources

Take advantage of a wide range of convenient tools to help you stay well – from health classes at our Kaiser Permanente locations to personal support from a wellness coach.

- **Health classes:** Choose from many classes and support groups offered at our Kaiser Permanente facilities.†
- **Healthy lifestyle programs:** Our personalized online programs can help you lose weight, reduce stress, quit smoking, and more – at no cost to members.
- **Wellness coaching:** Our wellness coaches will work one-on-one with you to help you achieve your health goals – at no additional cost to members and with no referrals needed.
- **Special rates for members:** Get reduced rates on a variety of products and services, like gym memberships and massage therapy through ChooseHealthy™.
- **Online wellness tools:** You can find health calculators, podcasts, recipes, fitness videos, and more at kp.org/livehealthy.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.

*Outside the United States, dial the U.S. country code “001” for landlines and “+1” for mobile before the phone number. Long-distance charges may apply and we cannot accept collect calls. This phone line is closed on major holidays.

†Classes vary at each Kaiser Permanente facility and some may require a fee.
Why you need coverage

Health coverage is something you can’t afford to be without. Kaiser Permanente makes it easy for you to get great care and coverage.

Health care reform – what you should know

Legally, most U.S. residents must have health coverage. If you don’t, you may have to pay a tax penalty to the federal government.

Why choose Kaiser Permanente?

• All the plans in this guide meet the standards of health care reform. They offer the same basic services, such as doctor visits, hospital care, prescriptions, and preventive care at no cost.
• You can buy one of our plans from us or through the state-run Health Insurance Marketplace, Connect for Health Colorado.

Health coverage – why you need it

Almost everyone gets sick or hurt, or needs medical care, at some point. Health coverage helps you pay for the care you need to get better – like seeing a doctor, staying in a hospital, or taking medication.

Health coverage also covers care that helps you stay healthy. Preventive care – like mammograms and cholesterol tests – can help catch health problems early, when they’re easier to treat.

Without coverage, paying for all this care can be difficult. High medical bills can wipe out your savings.
Important deadlines

There’s a deadline to apply for health care coverage, whether you apply during open enrollment or during a special enrollment period.

Enrolling during the 2017 open enrollment period

You may change or apply for 2017 coverage during the open enrollment period, which runs from November 1, 2016, through January 31, 2017. You can do so either through Connect for Health Colorado or through Kaiser Permanente.

<table>
<thead>
<tr>
<th>To start coverage on:</th>
<th>Send your completed application and premium by:</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 1, 2017</td>
<td>December 15, 2016</td>
</tr>
<tr>
<td>February 1, 2017</td>
<td>January 15, 2017</td>
</tr>
<tr>
<td>March 1, 2017</td>
<td>January 31, 2017</td>
</tr>
</tbody>
</table>

Enrolling during a special enrollment period

You also may enroll or change your coverage if you experience what’s known as a triggering event. Examples of triggering events include getting married, having a baby, and losing coverage because you lost your job.

From the date of your triggering event, the special enrollment period generally lasts 60 days. That means you have 60 days to change or apply for coverage for you and/or your dependents. If you know that you’ll be losing coverage, you may be able to apply for new coverage 60 days in advance.

For more information, please refer to the Enrolling During a Special Enrollment Period guide. If you didn’t receive this guide, you can find it at buykp.org/apply, or you may call 1-800-494-5314 (for TTY, call 711) to request a copy.

Have questions? Call us at 1-800-494-5314. Go to buykp.org/apply. Or contact your agent or broker.
Simple steps to enroll

Applying for health coverage is easy. Choose a plan that puts you on the road to better health. Just follow these steps and see the rest of this guide for helpful information.

• Choose a plan
  You can cover your entire family under the same plan or separate plans.

• Calculate your rate
  Use the rate calculator on page 17 to find out what your monthly rate would be for the plan you choose.

• See if you’re eligible for federal financial assistance
  If you qualify, the federal government will pay any federal financial assistance to Kaiser Permanente on your behalf. Help may be available for paying monthly premiums or out-of-pocket costs, such as copays, coinsurance, or deductibles. See “You may qualify for federal financial assistance” on page 15 for more information.

• Complete your application
  Complete an online application at buykp.org/apply or use a paper application. If you think you may qualify for federal financial assistance, we can help you apply through Connect for Health Colorado. Call us at 1-800-494-5314.
Understanding health plans

We offer a variety of plans to fit your needs and budget. All of them offer the same quality care, but the way they split the costs between the member and the health plan is different.

### Copay and coinsurance plans

Copay and coinsurance plans are the simplest. You know in advance how much you’ll pay for things like doctor visits and prescriptions. Your monthly rate is higher, but you’ll pay much less when you actually get care.

### Deductible plans

With a deductible plan, your monthly rate is lower, but you’ll have to reach a deductible. This means you’ll pay the full charges for covered services until you reach a set amount known as your deductible. Then you’ll start paying less — just a copay or coinsurance. Depending on your plan, some services, like office visits or prescriptions, may be available at a copay or coinsurance before you meet your deductible.

### HSA-qualified deductible plans

HSA-qualified deductible plans are deductible plans with a special feature. With this plan, you can set up a health savings account (HSA) to pay for health costs like copays, coinsurance, and deductible payments. And you won’t pay federal taxes on the money in this account.

You can use your HSA anytime to pay for care, including some services that may not be covered by your plan, such as eyeglasses, adult dental care, or chiropractic services.* And if you have money left in your HSA at the end of the year, it'll roll over for you to use the next year.

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### If you live in Colorado Springs or the surrounding area

If you live in Colorado Springs or the surrounding area, your Kaiser Permanente health plan will be in the KP Select network. As a KP Select member, you’ll have the choice of more than 400 network providers in the KP Select network, including your choice of any Kaiser Permanente doctor.

#### Choosing a doctor

As a KP Select member, you’ll choose a doctor from the KP Select network. To find a list of KP Select providers, visit kp.org and click “Locate our services,” then “Find doctors and locations.”

#### Prescription benefits

Your first fill of any prescription and those for acute conditions, such as antibiotics for infections and medication for pain, are done at a Kaiser Permanente medical office pharmacy or network pharmacy. Prescription refills for maintenance medications, such as for birth control, diabetes, or cholesterol, are done at a Kaiser Permanente medical office pharmacy or through Kaiser Permanente mail order.

#### Hospital care

For scheduled inpatient hospital care, you have access to Memorial Hospital Central and Memorial Hospital North in Colorado Springs, and Pikes Peak Regional Hospital in Woodland Park.

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*For a complete list of services you can use your HSA to pay for, see Publication 502, Medical and Dental Expenses, at irs.gov.
Choosing a plan based on your care needs

If you need a lot of care, you may want a plan with a higher monthly rate so that you pay less when you come in for care. If you don’t go to the doctor much, you may want a plan with a lower monthly rate, keeping in mind you’ll pay more if and when you do get care.

Monthly rate versus out-of-pocket costs

<table>
<thead>
<tr>
<th>Metal name</th>
<th>What you pay for your monthly rate</th>
<th>What you pay when you get care (Emergency Department visit, lab test, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gold</td>
<td>$100</td>
<td>$20</td>
</tr>
<tr>
<td>Silver</td>
<td>$500</td>
<td>$30</td>
</tr>
<tr>
<td>Bronze</td>
<td>$10</td>
<td>$15</td>
</tr>
</tbody>
</table>

An example of costs when you get care

Let’s say you hurt your ankle. You visit your primary care doctor, who orders an X-ray. It’s just a sprain, so the doctor prescribes a generic pain medication. Here’s a sample of what you would pay out of pocket for these services with each type of health plan.

<table>
<thead>
<tr>
<th>Plan name</th>
<th>Office visit</th>
<th>X-ray</th>
<th>Generic drug</th>
</tr>
</thead>
<tbody>
<tr>
<td>KP CO Gold 0/20 Copay plan (No deductible)</td>
<td>$20</td>
<td>30%</td>
<td>$10</td>
</tr>
<tr>
<td>KP CO Silver 3000/30 Deductible plan ($3,000 deductible)</td>
<td>$30</td>
<td>30%*</td>
<td>$15</td>
</tr>
<tr>
<td>KP CO Bronze 5500/30%/HSA HSA-qualified deductible plan ($5,500 deductible)</td>
<td>30%*</td>
<td>30%*</td>
<td>$20*</td>
</tr>
</tbody>
</table>

*If you’ve met your deductible

The cost estimates above are from our estimate tools website, kp.org/treatmentestimates. Visit this site anytime to get an idea of what the charges for common services might be before you meet your deductible.
Health plan benefit highlights

The charts on the next few pages show you a sample of each plan’s benefits. Review the diagram below to help you understand how to read those charts.

Here’s a quick look at how to use the chart

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>KP CO Silver 2000/30</td>
<td>$2,000/$4,000</td>
</tr>
<tr>
<td>KP Select CO Silver 2000/30</td>
<td>$7,150/$14,300</td>
</tr>
</tbody>
</table>

**Features**

- **Annual medical deductible** (individual/family): $2,000/$4,000
- **Annual out-of-pocket maximum** (individual/family): $7,150/$14,300

**Benefits**

- **Preventive care**
  - Routine physical exam, mammograms, etc.: No charge
- **Outpatient services (per visit or procedure)**
  - Primary care office visit: First office visit at no charge. Additional visits at $30.
  - Specialty care office visit: $50
  - Most X-rays: 30% after deductible
  - Most lab tests: 30% after deductible
  - MRI, CT, PET: 30% after deductible
  - Outpatient surgery: 30% after deductible
  - Mental health visit: First office visit at no charge. Additional visits at $30.
- **Inpatient hospital care**
  - Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care: 30% after deductible
- **Maternity**
  - Routine prenatal care visit, first postpartum visit: 30% after deductible
  - Delivery and inpatient well-baby care: 30% after deductible
  - Emergency and urgent care
  - Emergency Department visit: 30% after deductible
  - Urgent care visit: $75
- **Prescription drugs (up to a 30-day supply)**
  - Generic: $15
  - Preferred brand: $55 after $500 pharmacy deductible
  - Non-preferred brand: 30% after $500 pharmacy deductible
  - Specialty: 30% after $500 pharmacy deductible
- **Whole health**
  - Chiropractic care $30 (up to 20 visits), wellness coaching, fitness club discounts, health education classes

**Annual deductible**

You need to pay this amount before your plan starts helping you pay for most covered services. Under this sample plan, you’d pay the full charges for covered services until you reach $2,000 for yourself or $4,000 for your family. Then you’d start paying copays or coinsurance.

**Annual out-of-pocket maximum**

This is the most you’ll pay for care during the calendar year before your plan starts paying 100% for most covered services. In this example, you’d never pay more than $7,150 for yourself and no more than $14,300 for your family for your copays, coinsurance, and deductible in a calendar year.

**Preventive care at no charge**

Most preventive care services—including routine physical exams and mammograms—are covered at no charge. Plus, they’re not subject to the deductible.

**Covered before you reach the deductible**

With some services, you’ll only pay a copay or coinsurance, regardless of whether you’ve reached your deductible. Under this plan, primary care visits are covered at a $30 copay—(first office visit is at no charge)—even before you meet your deductible. With our Silver deductible plans, primary care, specialty care, and urgent care visits all are covered before you reach the deductible.

**Coinsurance**

After reaching your deductible, this is a percentage of the charges that you may pay for covered services. Here, you’d pay 30% of the cost per day for your inpatient hospital care after you reach your deductible. Your plan would pay the rest for the remainder of the calendar year.

**Copay**

This is the set amount you pay for covered services, usually after you reach your deductible. In this example, you’d start paying a $75 copay for urgent care visits, whether or not you have met your deductible.

This plan summary is intended to highlight only some of the most asked-about benefits and their copays, coinsurance, and deductibles. Please refer to the Membership Agreement for more details on your plan or for specific limitations and exclusions. To request a copy of the Membership Agreement, please visit kp.org/plandocuments, call us, or contact your broker. For Denver/Boulder, call 303-338-3800; for Northern Colorado, call 1-844-201-5824; for Mountain Colorado, call 1-844-837-6885; and for Southern Colorado, call 1-888-681-7878. For services subject to a deductible, you’ll have to pay health care expenses out of pocket until you meet your deductible. Most deductibles, copays, and coinsurance contribute to the out-of-pocket maximum.
Kaiser Permanente for Individuals and Families

Offered through Kaiser Permanente
Offered through the Marketplace, Connect for Health Colorado

Financial assistance options with lower copays, coinsurance, and deductibles are available for certain plans, and for Native Alaskans and American Indians on ConnectforHealthCO.com.

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Deductible</th>
<th>Deductible</th>
<th>HSA-qualified</th>
<th>Deductible</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Features</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual medical deductible (individual/family)</td>
<td>$6,500/$13,000</td>
<td>$6,000/$12,000</td>
<td>$5,500/$11,000</td>
<td>$5,250/$10,500</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum (individual/family)</td>
<td>$7,150/$14,300</td>
<td>$7,150/$14,300</td>
<td>$6,550/$13,100</td>
<td>$7,150/$14,300</td>
<td>$7,150/$14,300</td>
</tr>
<tr>
<td><strong>Benefits</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive care</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine physical exam, mammograms, etc.</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Outpatient services (per visit or procedure)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary care office visit</td>
<td>First 2 office visits at $50. Additional visits at 50% after deductible.</td>
<td>First 2 office visits at $50. Additional visits at 40% after deductible.</td>
<td>30% after deductible</td>
<td>First 2 office visits at $40. Additional visits at 40% after deductible.</td>
<td>First office visit at no charge. Additional visits at $30.</td>
</tr>
<tr>
<td>Specialty care office visit</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Most X-rays</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Most lab tests</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>MRI, CT, PET</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Mental health visit</td>
<td>First 2 office visits at $50. Additional visits at 50% after deductible.</td>
<td>First 2 office visits at $50. Additional visits at 40% after deductible.</td>
<td>30% after deductible</td>
<td>First 2 office visits at $40. Additional visits at 40% after deductible.</td>
<td>First office visit at no charge. Additional visits at $30.</td>
</tr>
<tr>
<td>Inpatient hospital care</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Maternity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine prenatal care visit, first postpartum visit</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Delivery and inpatient well-baby care</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Emergency and urgent care</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Department visit</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Urgent care visit</td>
<td>50% after deductible</td>
<td>40% after deductible</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td>$75</td>
</tr>
<tr>
<td>Prescription drugs (up to a 30-day supply)*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>50% after deductible</td>
<td>$25</td>
<td>$20 after deductible</td>
<td>40% after deductible</td>
<td>$15</td>
</tr>
<tr>
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<tr>
<td><strong>Healthy services</strong></td>
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<tr>
<td>Chiropractic care 50% (up to 20 visits), wellness coaching, fitness club discounts, health education classes</td>
<td>Chiropractic care 40% (up to 20 visits), wellness coaching, fitness club discounts, health education classes</td>
<td>Chiropractic care 30% (up to 20 visits), wellness coaching, fitness club discounts, health education classes</td>
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<td>Chiropractic care 30% (up to 20 visits), wellness coaching, fitness club discounts, health education classes</td>
</tr>
</tbody>
</table>

*Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply. Visit kp.org/formulary to view the formulary that your doctor uses to help determine the safest, most effective drugs to prescribe for you. You can also see if a medication is available as a generic drug.

**The KP CO/KP Select CO Bronze 6500/50 and KP CO/KP Select CO Bronze 6000/50 plans include 2 office visits at $50 before you reach your deductible. Primary care visits and outpatient mental health care visits are considered office visits.

†The KP CO/KP Select CO Bronze 5250/40 plan includes 2 office visits at $40 before you reach your deductible. Primary care visits and outpatient mental health care visits are considered office visits.

All plans are offered and underwritten by Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Avenue, Denver, CO 80247.
Financial assistance options with lower copays, coinsurance, and deductibles are available for certain plans, and for Native Alaskans and American Indians on ConnectforHealthCO.com.

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Features</th>
<th>Benefits</th>
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<tbody>
<tr>
<td></td>
<td>Annual medical deductible (individual/family)</td>
<td>$2,750/$5,500 $2,000/$4,000 $1,250/$2,500 $0 $7,150/$14,300</td>
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<td>KP CO Silver 2000/30</td>
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<td></td>
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<tr>
<td></td>
<td>Preventive care</td>
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</tr>
<tr>
<td></td>
<td>Routine physical exam, mammograms, etc.</td>
<td>No charge No charge No charge No charge No charge</td>
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<tr>
<td></td>
<td>Outpatient services (per visit or procedure)</td>
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<tr>
<td></td>
<td>Primary care office visit</td>
<td>20% after deductible First office visit at no charge Additional visits at $30. $20 $20</td>
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<tr>
<td></td>
<td>Specialty care office visit</td>
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<tr>
<td></td>
<td>Most X-rays</td>
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<td>Most lab tests</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
</tr>
<tr>
<td></td>
<td>MRI, CT, PET</td>
<td>20% after deductible 30% after deductible 20% after deductible $500</td>
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<td></td>
<td>Outpatient surgery</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
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<td></td>
<td>Mental health visit</td>
<td>20% after deductible First office visit at no charge Additional visits at $30. $20 $20</td>
</tr>
<tr>
<td></td>
<td>Inpatient hospital care</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
</tr>
<tr>
<td></td>
<td>Room and board, surgery, anesthesia, X-rays,</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
</tr>
<tr>
<td></td>
<td>lab tests, medications, mental health care</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
</tr>
<tr>
<td></td>
<td>Maternity</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
</tr>
<tr>
<td></td>
<td>Delivery and inpatient well-baby care</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
</tr>
<tr>
<td></td>
<td>Emergency and urgent care</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
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<tr>
<td></td>
<td>Emergency Department visit</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
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<td></td>
<td>Urgent care visit</td>
<td>20% after deductible 30% after deductible 20% after deductible 30%</td>
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<td>Prescription drugs (up to a 30-day supply)*</td>
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<tr>
<td></td>
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<td>Preferred brand</td>
<td>$55 after deductible $55 after deductible $10 after deductible $10 after deductible</td>
</tr>
<tr>
<td></td>
<td>Non-preferred brand</td>
<td>$55 after deductible $55 after deductible $10 after deductible $10 after deductible</td>
</tr>
<tr>
<td></td>
<td>Specialty</td>
<td>$55 after deductible $55 after deductible $10 after deductible $10 after deductible</td>
</tr>
<tr>
<td></td>
<td>Whole health</td>
<td>$55 after deductible $55 after deductible $10 after deductible $10 after deductible</td>
</tr>
<tr>
<td></td>
<td>Healthy services</td>
<td>Chiropractic care 20% (up to 20 visits), wellness coaching, fitness club discounts, health education classes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chiropractic care 30% (up to 20 visits), wellness coaching, fitness club discounts, health education classes</td>
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<tr>
<td></td>
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<td>Chiropractic care 50% (up to 20 visits), wellness coaching, fitness club discounts, health education classes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chiropractic care 0% (up to 20 visits), wellness coaching, fitness club discounts, health education classes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chiropractic care 0% (up to 20 visits), wellness coaching, fitness club discounts, health education classes</td>
</tr>
</tbody>
</table>

*Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply. Visit kp.org/formulary to view the formulary that your doctor uses to help determine the safest, most effective drugs to prescribe for you. You can also see if a medication is available as a generic drug.

†Only applicants younger than age 30 or applicants age 30 and older who receive an exemption due to lack of affordable coverage or hardship may enroll in this plan. To apply for an exemption, please go to marketplace.cms.gov/applications-and-forms/hardship-exemption.pdf and follow the instructions.

††The KP CO/KP Select CO Catastrophic plan includes 3 office visits at no charge before you reach your deductible. Primary care visits and outpatient mental health care visits are considered office visits.

All plans are offered and underwritten by Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Avenue, Denver, CO 80247.
## Kaiser Permanente for Individuals and Families

**Cost Share Reduction (CSR) Plans**

You must qualify for and enroll in the CSR plans on this page through [ConnectforHealthCO.com](http://ConnectforHealthCO.com).

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>KP CO Silver 2000/30/73% CSR</th>
<th>KP CO Silver 2000/30/73% CSR</th>
<th>KP CO Silver 2000/30/73% CSR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual medical deductible (individual/family)</td>
<td>$2,000/$4,000</td>
<td>$200/$400</td>
<td>$0</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum (individual/family)</td>
<td>$5,700/$11,400</td>
<td>$2,350/$4,700</td>
<td>$2,250/$4,500</td>
</tr>
</tbody>
</table>

### Features

**Preventive care**

Routine physical exam, mammograms, etc.

| No charge | No charge | No charge |

**Outpatient services (per visit or procedure)**

#### Primary care office visit

First office visit, no charge. Additional visits $30.

| First office visit, no charge. Additional visits $30 | First office visit, no charge. Additional visits $20 | First office visit, no charge. Additional visits $10 |

#### Specialty care office visit

| $50 | $40 | $20 |

#### Most X-rays

30% after deductible

30% after deductible

10% coinsurance

#### Most lab tests

30% after deductible

30% after deductible

10% coinsurance

#### MRI, CT, PET

30% after deductible

30% after deductible

10% coinsurance

#### Outpatient surgery

30% after deductible

30% after deductible

10% coinsurance

#### Mental health visit

First office visit, no charge. Additional visits $30.

First office visit, no charge. Additional visits $20.

First office visit, no charge. Additional visits $10.

#### Inpatient hospital care

Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care

30% after deductible

30% after deductible

10% coinsurance

#### Maternity

Routine prenatal care visit, first postpartum visit

30% after deductible

30% after deductible

10% coinsurance

Delivery and inpatient well-baby care

30% after deductible

30% after deductible

10% coinsurance

#### Emergency and urgent care

Emergency Department visit

30% after deductible

30% after deductible

10% coinsurance

#### Urgent care visit

$75

$50

$50

#### Prescription drugs (up to a 30-day supply)*

| $15 | $10 | $5 |
| $55 | $45 | $10 |
| $150 | $150 | $150 |
| $570 | $400 | $250 |

### Whole health

#### Healthy services

Chiropractic care $30 (up to 20 visits), wellness coaching, fitness club discounts, health education classes

Chiropractic care $20 (up to 20 visits), wellness coaching, fitness club discounts, health education classes

Chiropractic care $10 (up to 20 visits), wellness coaching, fitness club discounts, health education classes

---

*Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply. Visit [kp.org/formulary](http://kp.org/formulary) to view the formulary that your doctor uses to help determine the safest, most effective drugs to prescribe for you. You can also see if a medication is available as a generic drug.*

---

All plans are offered and underwritten by Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Avenue, Denver, CO 80247.
## Kaiser Permanente for Individuals and Families

### Cost Share Reduction (CSR) Plans

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<table>
<thead>
<tr>
<th>Plan type</th>
<th>CSR Deductible</th>
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<tbody>
<tr>
<td>KP CO Silver 1900/20%/73% CSR†</td>
<td>$1,900/$3,800</td>
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<tr>
<td>KP Select CO Silver 1900/20%/73% CSR†</td>
<td>$500/$1,000</td>
</tr>
<tr>
<td>KP CO Silver 500/10%/87% CSR†</td>
<td>$200/$400</td>
</tr>
<tr>
<td>KP Select CO Silver 500/10%/87% CSR†</td>
<td>$2,350/$4,700</td>
</tr>
<tr>
<td>KP CO Silver 200/5%/94% CSR†</td>
<td>$2,250/$4,500</td>
</tr>
<tr>
<td>KP Select CO Silver 200/5%/94% CSR†</td>
<td>$2,250/$4,500</td>
</tr>
</tbody>
</table>

### Features

#### Annual medical deductible (individual/family)
- KP CO Silver 1900/20%/73% CSR†: $1,900/$3,800
- KP Select CO Silver 1900/20%/73% CSR†: $500/$1,000
- KP CO Silver 500/10%/87% CSR†: $200/$400
- KP Select CO Silver 500/10%/87% CSR†: $2,350/$4,700
- KP CO Silver 200/5%/94% CSR†: $2,250/$4,500
- KP Select CO Silver 200/5%/94% CSR†: $2,250/$4,500

#### Annual out-of-pocket maximum (individual/family)
- KP CO Silver 1900/20%/73% CSR†: $5,000/$10,000
- KP Select CO Silver 1900/20%/73% CSR†: $2,350/$4,700
- KP CO Silver 500/10%/87% CSR†: $2,250/$4,500
- KP Select CO Silver 500/10%/87% CSR†: $2,250/$4,500
- KP CO Silver 200/5%/94% CSR†: $2,250/$4,500
- KP Select CO Silver 200/5%/94% CSR†: $2,250/$4,500

### Benefits

#### Preventive care
- Routine physical exam, mammograms, etc.: No charge

#### Outpatient services (per visit or procedure)
- Primary care office visit: 20% after deductible
- Specialty care office visit: 20% after deductible
- Most X-rays: 20% after deductible
- Most lab tests: 20% after deductible
- MRI, CT, PET: 20% after deductible
- Outpatient surgery: 20% after deductible
- Mental health visit: 20% after deductible

#### Inpatient hospital care
- Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care: 20% after deductible

#### Maternity
- Routine prenatal care visit, first postpartum visit: 20% after deductible
- Delivery and inpatient well-baby care: 20% after deductible

#### Emergency and urgent care
- Emergency Department visit: 20% after deductible
- Urgent care visit: 20% after deductible

#### Prescription drugs (up to a 30-day supply)*
- Generic: $10 after deductible
- Preferred brand: $45 after deductible
- Non-preferred brand: 20% after deductible
- Specialty: 20% after deductible

#### Whole health
- Healthy services:
  - Chiropractic care 20% (up to 20 visits), wellness coaching, fitness club discounts, health education classes
  - Chiropractic care 10% (up to 20 visits), wellness coaching, fitness club discounts, health education classes
  - Chiropractic care 5% (up to 20 visits), wellness coaching, fitness club discounts, health education classes

---

*Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply. Visit kp.org/formulary to view the formulary that your doctor uses to help determine the safest, most effective drugs to prescribe for you. You can also see if a medication is available as a generic drug.

†This plan is no longer qualified to be paired with an optional tax-advantaged HSA account.

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### Kaiser Permanente for Individuals and Families

**Cost Share Reduction (CSR) Plans**

You must qualify for and enroll in the CSR plans on this page through ConnectforHealthCO.com.

### Plan Type and CSR Deductible

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>CSR Deductible</th>
<th>CSR Copay</th>
<th>CSR Copay</th>
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<tbody>
<tr>
<td>KP CO Silver 1800/30/73% CSR</td>
<td>$1,800/$3,600</td>
<td>$0</td>
<td>$0</td>
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<td>KP Select CO Silver 1800/30/73% CSR</td>
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<td>$0</td>
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<td>KP CO Silver 0/30/87% CSR</td>
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<td>$2,350/$4,700</td>
<td>$2,250/$4,500</td>
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<td>$1,800/$3,600</td>
<td>$0</td>
<td>$0</td>
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### Features

**Annual Medical Deductible**

- (Individual/Family)
  - $1,800/$3,600
  - $0
  - $0

**Annual Out-of-Pocket Maximum**

- (Individual/Family)
  - $5,700/$11,400
  - $2,350/$4,700
  - $2,250/$4,500

### Benefits

#### Preventive Care

- Routine physical exam, mammograms, etc.
  - No charge
  - No charge
  - No charge

#### Outpatient Services (Per Visit or Procedure)

- **Primary Care Office Visit**
  - First office visit, no charge. Additional visits $30.
  - First office visit, no charge. Additional visits $30.
  - First office visit, no charge. Additional visits $5.

- **Specialty Care Office Visit**
  - $50
  - $50
  - $10

- **Most X-Rays**
  - 30% after deductible
  - 30% coinsurance
  - 20% coinsurance

- **Most Lab Tests**
  - 30% after deductible
  - 30% coinsurance
  - 20% coinsurance

- **MRI, CT, PET**
  - 30% after deductible
  - 30% coinsurance
  - 20% coinsurance

- **Outpatient Surgery**
  - 30% after deductible
  - 30% coinsurance
  - 20% coinsurance

- **Mental Health Visit**
  - First office visit, no charge. Additional visits $30.
  - First office visit, no charge. Additional visits $30.
  - First office visit, no charge. Additional visits $5.

- **Inpatient Hospital Care**
  - Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care
  - 30% after deductible
  - 30% coinsurance
  - 20% coinsurance

- **Maternity**
  - Routine prenatal care visit, first postpartum visit
  - 30% after deductible
  - 30% coinsurance
  - 20% coinsurance

- **Delivery and Inpatient Well-Baby Care**
  - 30% after deductible
  - 30% coinsurance
  - 20% coinsurance

- **Emergency and Urgent Care**
  - Emergency Department Visit
  - 30% after deductible
  - 30% coinsurance
  - 20% coinsurance

- **Urgent Care Visit**
  - $75
  - $50
  - $50

#### Prescription Drugs (Up to a 30-Day Supply)*

<table>
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<tr>
<th>Type</th>
<th>Generic</th>
<th>Preferred Brand</th>
<th>Non-Preferred Brand</th>
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<td>$15</td>
<td>$15</td>
<td>$55 after $500 pharmacy deductible</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>30% coinsurance</td>
<td>20% coinsurance</td>
</tr>
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</table>

#### Whole Health

**Healthy Services**

- Chiropractic care $30 (up to 20 visits), wellness coaching, fitness club discounts, health education classes
- Chiropractic care $30 (up to 20 visits), wellness coaching, fitness club discounts, health education classes
- Chiropractic care $5 (up to 20 visits), wellness coaching, fitness club discounts, health education classes

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*M of Cost Share Reduction (CSR) Plans

Offered through the Marketplace, Connect for Health Colorado

All plans are offered and underwritten by Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Avenue, Denver, CO 80247.

60467710_v2 Colorado 2017
Pediatric dental care

Kaiser Permanente health plans at the Bronze, Silver, and Gold levels provide essential health benefits, including pediatric dental benefits for children 18 and younger.

A reason to smile

Pediatric dental benefits are provided by Delta Dental of Colorado, one of the nation’s largest and most experienced dental providers. Delta Dental provides members with the convenience of local customer service and a statewide network of 21,000 dental providers.

Finding a dentist

Delta Dental makes it easy to get dental benefits for children covered on your Kaiser Permanente plan.

- **Website.** Visit deltadentalco.com and use the Find a Dentist search tool. Search by city, state, or ZIP code for a listing in your area. Make sure the dentist information says “This provider participates in: Delta Dental PPO.”
- **Mobile app.** With Delta Dental’s mobile app for Android and iOS, you can search for dentists, download an ID card, and look at benefits coverage and claims.
- **Phone.** Call Delta Dental of Colorado at 1-800-610-0201. You can speak with a customer service agent Monday through Friday, 8 a.m. to 6 p.m., or get automated assistance 24/7.

Important to note

Children must see a Delta Dental PPO dentist for care. Services provided by dentists outside of the PPO network are not covered.

Kaiser Permanente health plans do not include dental benefits for adults 19 and older. If you want adult dental benefits, you may purchase separate adult dental benefits from Connect for Health Colorado or another health insurance carrier. The Kaiser Permanente Catastrophic plan does not include pediatric dental benefits.

Benefits

Dental benefits are for covered children up through the month they turn 19. Coverage is listed under the child’s name.

<table>
<thead>
<tr>
<th>Features</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible*</td>
<td>$50 (applies to all services)</td>
</tr>
<tr>
<td>Annual maximum</td>
<td>None</td>
</tr>
</tbody>
</table>

### Covered services

#### Diagnostic & preventive services

- Oral exams & cleanings, limited to 2 per calendar year
- Fluoride treatments, limited to 2 per calendar year
- Sealants, 1 per lifetime per tooth per year
- Bitewing X-rays, 1 set per calendar year
- Intraoral X-rays, 2 per calendar year
- panoramic of full-mouth X-rays, once every 60 months
- Space maintainers, 1 per lifetime per primary tooth
- Palliative treatment, 1 per calendar year

#### Basic services (limited to 1 major procedure per year)

- Fillings
- Oral surgery
- Endodontics

#### Major services (limited to 1 major procedure per year)

- Crowns

* *Dental deductible does not apply to Native Americans or Native Alaskans.*
You may qualify for federal financial assistance

Do you need help paying for health care? Under health care reform, the federal government will provide federal financial assistance for many people, depending on their income. Learn more below.

3 things to know:
- Financial assistance is available for premiums and out-of-pocket expenses.
- If you qualify for assistance, the federal government will pay it directly to us.
- Assistance is available on a sliding scale, based on income and family size.

Determine if you qualify

Call us at 1-800-494-5314 or go to Connect for Health Colorado to see if you qualify for assistance. Or contact your agent or broker.

Both your eligibility and the exact amount of your financial assistance will be determined by Connect for Health Colorado.

To quickly check if you may be eligible, use this chart, which shows the estimated 2016 family income levels that qualify people for help with paying premiums.

<table>
<thead>
<tr>
<th>Number of people in household</th>
<th>Annual family income level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$47,520 or below</td>
</tr>
<tr>
<td>2</td>
<td>$64,080 or below</td>
</tr>
<tr>
<td>3</td>
<td>$80,640 or below</td>
</tr>
<tr>
<td>4</td>
<td>$97,200 or below</td>
</tr>
<tr>
<td>5</td>
<td>$113,760 or below</td>
</tr>
<tr>
<td>6</td>
<td>$130,320 or below</td>
</tr>
<tr>
<td>7</td>
<td>$146,920 or below</td>
</tr>
<tr>
<td>8</td>
<td>$163,560 or below</td>
</tr>
</tbody>
</table>

You can also use our online calculator to find out if you may qualify. Just go to buykp.org.

If you do qualify

If you qualify, you’ll need to buy your plan through Connect for Health Colorado. If you’d like, we can help you enroll in one of our plans there. Just call us at 1-800-494-5314.

Keep in mind that enrolling in a new plan won’t end any other coverage you have through Connect for Health Colorado or Kaiser Permanente. Don’t want to pay for 2 plans? Be sure to end your current plan the day before your new plan starts. That way, you’ll avoid paying 2 premiums and having a gap in your coverage.

If you don’t qualify

Even if you can’t get assistance from the federal government, you can buy a Kaiser Permanente plan from us or through Connect for Health Colorado.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
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.

Arabic:  لديك 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.

Amharic: እወር ያለምንም ክፍያ በራስዎ ቋንቋ እገዛ የማግኘት መብት ካሉዎት። ስለ ማመልከቻዎ ወይም ከኬሰር ፐርማነንቴ ሽፋን ማንኛውም ጥያቄዎች ካሉዎት፣ ወይም ይህ ማሳወቂያ በግልፅ ለስቴትዎ ወይም ለክልልዎ ደውለው ከአስተርጓሚ ጋር ይነጋገሩ።

Armenian: Դուք ունեք Ձեր լեզվով անվճար օգնություն ստանալու իրավունք: Եթե Դուք հարցեր ունեք Ձեր դիմումի կամ Kaiser Permanente-ի միջոցով Ձեր ծածկույթի վերաբերյալ, կամ եթե այս տեղեկությունը պարտադրում է, որը պարտադրում է Ձեզ, որպեսզի գործուղություններ ձեռնարկեք մինչև որոշակի ամսաթիվ, զանգահարե՛ք Ձեր նահանգի կամ շրջանի համար տրամադրված հեռախոսահամարով՝ թարգմանչի հետ խաղաղությամբ:

Bassa: Ɔ mɔ̀ nì kpé ɓɛ́ m̀ k é gbo-kpá-kpá dyé dë ni mìoun niin bići-wuɗù mú pìdyi. Ɔ jǔ ké m̀ dìy dìy-dìy-dë bɛ́ bó bë ni cée-dë m̀ tò bò që zò jë dyi nì, mɔɔ jǔ bà ni kùn kpó jë dìy dìyìn dë Kaiser Permanente múc nì, mɔɔ o dìy bò qò jǔ bë ni m̀ që dò nyu bò wë jëe qì nì, nìi, dà nòba bë wa tòa bò ni bòɗò mɔɔ ni gbeèč biie, ké ni mì nyo-wuɖuún-zà-nyò qì gbo wuɖuún.

Bengali: বিনা খরচে আপনার নিজের ভাষায় সাহায্য পাওয়ার অধিকার আপনার আরোপ করুন। আপনার যদি আপনার আবেদন বা Kaiser Permanente-এর মাধ্যমে পাওয়া কভারেজ নিয়ে কোনো প্রশ্ন থাকে বা এটি অন্য কোনো বিষয়ে হয় তবে আপনার একটি বিশেষজ্ঞ নির্দেশ করে তথ্য কেন্দ্রে প্রথম প্রথম প্রশ্ন করার প্রস্তাব হয়, তাহলে দেরীর সাথে কথা কথা আপনার রাজা বা অন্যান্য জন্ম প্রতি না পরিচিতে দোষ করান।

<table>
<thead>
<tr>
<th>State</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>1-800-464-4000</td>
</tr>
<tr>
<td>Colorado</td>
<td>1-800-632-9700</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>1-800-777-7902</td>
</tr>
<tr>
<td>Georgia</td>
<td>1-888-865-5813</td>
</tr>
<tr>
<td>Hawaii</td>
<td>1-800-966-5955</td>
</tr>
<tr>
<td>Maryland</td>
<td>1-800-777-7902</td>
</tr>
<tr>
<td>Oregon</td>
<td>1-800-813-2000</td>
</tr>
<tr>
<td>Virginia</td>
<td>1-800-777-7902</td>
</tr>
<tr>
<td>Washington</td>
<td>1-800-813-2000</td>
</tr>
<tr>
<td>TTY</td>
<td>711</td>
</tr>
</tbody>
</table>
Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.

Kaiser Permanente for Individuals and Families
60436922 National 2016
Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.

Kaiser Permanente for Individuals and Families
60436922 National 2016

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-Samoan (Samoan): E iai lou ‘aia e maua se fesoasoani i lou gagana e aunoa ma le teotogi. Afai e iai ni fesili e uiga i lou tusi apalai po o puipuiga e ala mai Kaiser Permanente, po o lenei tusi e manoamia ona e gaoioi i se taimi atofaina, vili le numera ua fuafuaina mo lou setete po o oganuu e fesootta’i i se faaluii.

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 karapatan 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): คุณมีสิทธิ์ที่จะได้รับความช่วยเหลือในภาษาของตนเองโดยไม่เสียค่าใช้จ่าย หากคุณมีคำถามเกี่ยวกับการสมัครของคุณหรือความคุ้มครอง Kaiser Permanente หรือหากมีหนังสือที่ต้องการให้ดำเนินการภายในวันที่กำหนดไว้ โปรดติดต่อหมายเลขที่ให้สำหรับบริการหรือเขตพื้นที่ของคุณเพื่อดูเกี่ยวกับเรื่องนี้.

Lea Faka-Tonga (Tongan): 'Oku 'ia ho totonu ke ke ma'u ha fafakonulea ta'etoetongi. Kapau 'oku 'i ai ha'a fehu'i ki ho tohi kole na'e fakafonu ki he malu'i 'inisia 'a e Kaiser Permanente, pea kapau ko e tohini '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 vahefonu'a 'oku ke 'i ai ke talanoa mo ha tokotaha tene fakaotonu lea atu kia 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, щоб відповіді на Ваші країні чи регіону, щоб поговорити з перекладачем.

أردو (Urdu): آپ کوکونی بهی قیمت آدا کیئے ہیں بی ی ای پینی ی سی ی مین مین میں مہم تیابی حاصل کریں کا حق ہے گر گیا ہے اگر اپنے کوکوک کے ذریعے کوکوک کے متعلق کوئی ہی سوالات بیر کی، یا اگر آپ دونوں کو جوہ سے آپ کو کسی مخصوص تاریخ کے اعمال دونوں کی مطلوبہ بلوگو ہوکی ہے کسی متبرک سے بات کرتے کرا کے پہ اپنے ای ریلاکز یا عافیہ کے لئے آپ کو ریلاکز یا عافیہ کے لئے فرمی کے گنگر بر کال کرین.

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 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 cấp cho bang hoặc khu vực của quý vị để trò chuyện với phiên dịch viên.

Yoruba (Yoruba): O ni ẹtọ látì ri ìránlówò gbá nipa édè rẹ láisán owó. Bí ò bá ní ibéèrè nipa íwè tí o kọ tábí isèdędè nipaṣẹ́ Kaiser Permanente, tábí ifọ́nítélẹ́ tì jẹ́ éyí o nilò látì îgbésẹ̀ kan ní ọjọ́ kan patọ́, pé nómbrà tí a pësè fùn îpínìlè tábí agbègbè rẹ láisán bó ọ̀gbifó̩ kan sòro.
Notes
Experience the Kaiser Permanente difference

*These features are available when you get care at Kaiser Permanente facilities with Kaiser Permanente doctors.

As a Kaiser Permanente member, you’ll enjoy access to one-of-a-kind health care and a rewarding coverage experience. Find out how you’re at the center of care that brings together top-notch doctors, conveniently located medical offices, innovative technology, and industry-leading research, all designed to help keep you at your healthy best.

Advantages across Colorado

Choosing your doctor
You get to choose Denver/Boulder members can choose from more than 1,000 Kaiser Permanente doctors. Members in the Northern, Southern, and Mountain Colorado service areas can choose from Kaiser Permanente doctors and from a local network of providers and specialists.

Choosing how you get care
Technology to connect with your doctor
Access your Kaiser Permanente doctor and care team virtually — with video visits, phone consultations, or by emailing your doctor’s office with nonurgent questions.*

Making a routine appointment
We’ve got an app for that
Members who see a Kaiser Permanente doctor can schedule routine appointments using the secure features of My Health Manager online at kp.org, by using the Kaiser Permanente mobile app, or through a computer or tablet.* Members who see a network doctor can call their office to schedule appointments directly.

Calling for medical advice
Easy access to care
Specially trained Kaiser Permanente nurses can offer medical advice by phone, 24/7, making sure that you get the right care, at the right location, and at the right time.

Getting the convenient care you need
Save time, gas, and money
You’re at the center of your care. Your Kaiser Permanente doctors, nurses, and specialists work together to make it easy to get care when you need it, all under one roof — including primary care, laboratory, imaging, and more.*

Viewing your medical records and test results
Easy online health management
When you register on kp.org, you can view your past visit summaries and most lab test results online whenever you want.*

Getting care in your language
We speak your language
We have multilingual Kaiser Permanente doctors and staff, and we offer interpretation services by phone in 150+ languages.
The right choice for a healthier you

Having a good health plan is important. So is getting quality care. With Kaiser Permanente, you get both.

Together we thrive.

Healthy together

See how our care and coverage can help you thrive

Stay connected to good health
Visit kp.org/thrive or call us at 1-800-494-5314. (For TTY, call 711.)

facebook.com/kptherive
youtube.com/kaiserpermanente.org
@kptherive, @kpshare, @kptotalhealth