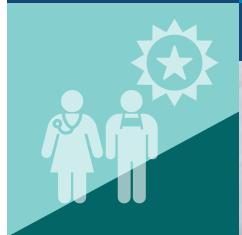
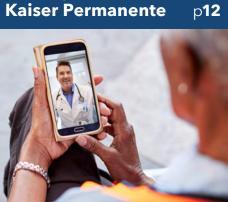
KAISER PERMANENTE: NOT JUST CARE AND COVERAGE. **PEACE OF MIND.**







Getting started with



Kaiser Permanente Colorado Not just care and coverage. Peace of mind.

WHY CHOOSE KAISER PERMANENTE?

Because we believe that exceptional health care should be easy to understand and even easier to access

Understanding your health care and coverage can be complicated. So, we focus on making it as simple as possible.

After all, you deserve the peace of mind that comes with knowing you can get high-quality care any time you need it, anywhere you are.



Medical Excellence

See pages 4-7

Access and Convenience

See pages **5, 8-11**

Cost/Benefits **Transparency**



New this year



ClassPass

Get a flexible fitness membership:

4.000+ free on-demand video workouts

Reduced rates on livestream and in-person fitness classes at gyms and studios in your area and around the world



24/7 Access

Whether it's 2 a.m. or 2 p.m. – or any time in between - get advice or care guidance without leaving home or work.

Have an **on-demand** phone or video visit with a doctor, 24/7

Chat online with a doctor from 6 a.m. to 10 p.m., daily

Email your doctor's office and more



Faster Rx Delivery

Skip a trip to the pharmacy and get your prescription drugs delivered to your doorstep with same-day/next-day delivery for a flat fee.4

Or arrange for priority pickup to have your prescriptions ready at the pharmacy in 30 minutes.

Not just care and coverage. Peace of mind. Kaiser Permanente Colorado

COME TO WHERE MEDICAL EXCELLENCE IS STANDARD PRACTICE



"My care at Kaiser Permanente over the past 2 decades has been exceptional. Today was no different. My doctor answered all my questions and is a fine example of the professionalism I have enjoyed for many years."

Kaiser Permanente member

Integrated Care













We originated the integrated health care delivery model, which is recognized as the gold standard in health care delivery. Kaiser Permanente doctors, nurses, and pharmacists coordinate your care with each other using a single electronic health record that has your entire medical history in it.

Medical excellence recognized

Year after year, our doctors are recognized for medical excellence. In 2020, a record 35% of physicians recognized as "Top Doctors" by 5280 magazine were Kaiser Permanente physicians.

We're the top-rated health plan in Colorado, according to NCQA1. They've also recognized us as the best-or tied for best-for:

- Asthma control
- Cancer screening rates
- Children/adolescent health
- Blood pressure control
- Heart disease control
- Mental/behavioral health
- Prevention
- Treatment
- Women's health

Physicians practice in 46 medical specialties. Choose your doctor and switch at any time.



Rated #1 in Colorado for lung and colorectal cancer screening.1



90% Prescriptions handled by mail during the earliest weeks of the COVID-19 pandemic.

YOUR HEALTH DOESN'T **KEEP OFFICE HOURS.** WHY SHOULD YOUR CARE?

Get care from wherever you are

Life has never been busier. You need care that works with your schedule – instead of making you rearrange it. That's why we offer so many ways for you to get care from home, work, or even while on vacation. And in most cases, there's no cost for these services.²

Manage your health digitally

With the Kaiser Permanente mobile app, or through **kp.org**, you can:

- Chat with a doctor, pharmacist or financial counselor
- Get 24/7 medical advice by phone
- Email your Kaiser Permanente doctor³
- Have an on-demand phone or video visit 24/7 (access through **kp.org**)
- Complete an E-visit
- View lab and test results³
- Refill prescriptions³
- Schedule or cancel appointments³
- Manage the health of a family member
- Pay your Kaiser Permanente medical bills
- Use your digital ID to check in for appointments



Watch a video See how we're making healthy even easier for you and your family.

Expanded care options!

- 24/7 on-demand phone or video visits
- Same-day prescription drug delivery with a simple phone call⁴
- Expanded access to mental health providers
- Access to SCL Health **Lutheran Medical Center** as part of Kaiser Permanente's hospital network
- Longer urgent care hours at Kaiser Permanente's Lone Tree, Aurora Centrepoint, and Lakewood Medical Offices (9 a.m.-9 p.m., Monday-Friday; 8 a.m.-6 p.m., Saturdays and Sundays)
- In-home urgent care from DispatchHealth in the Denver area, Boulder, Longmont, or Colorado Springs (8 a.m.-10 p.m., 7 days a week)



Rated #1 in Colorado for child/adolescent well care.1

82.6% Of our patients with hypertension have controlled **blood** pressure, compared with the national average of 54%.1



Kaiser Permanente Colorado ranks best in the state for providing comprehensive diabetes care.1

Kaiser Permanente Colorado Not just care and coverage. Peace of mind.

CARE AT KAISER PERMANENTE IS DIFFERENT.

IT'S TEAM-BASED

Managing your health care—and that of your family—can be a lot of work. Just figuring out what you need, when you need it, and how to get it can seem overwhelming.

We believe you shouldn't have to manage your care among different doctors, pharmacies, labs, and imaging centers. That's our job.

Using a single electronic health record, Kaiser Permanente doctors work across specialties and locations to guide every aspect of your care. They know when you're due for exams and tests, and work with you to get them done. They partner with you to help keep you at your healthiest.



At Kaiser Permanente, primary care providers, specialists, and even pharmacists work together to coordinate every aspect of your care.

MEDICAL **EXCELLENCE**



#1

Kaiser Permanente is rated the No. 1 health plan in Colorado.¹



Number of Kaiser Permanente medical offices with behavioral medicine specialists on-site,

many of whom are available for same-day services.



Kaiser Permanente led the nation

as the top performer in 26 Healthcare Effectiveness Data and Information Set (HEDIS) care measures – the most of any health plan.¹

IT'S COORDINATED, TO HELP KEEP YOU HEALTHY AND SAFE

At Kaiser Permanente, your care is coordinated by all the doctors you see. They have your complete medical record at their fingertips, know what you need, and work together to provide it. This doesn't always happen outside of Kaiser Permanente.

Consider the case of a real Kaiser Permanente member who had a long history of major depression and had recently been diagnosed with – and undergone surgery for – breast cancer. We'll call her Jane.



Sara Vogel, MD Permanente psychiatrist

Jane's oncologist had recommended a common cancer drug and documented it in her electronic health record. Her psychiatrist, Sara Vogel, MD, noticed the recommendation during a routine visit and knew the cancer drug could react adversely with 2 antidepressants Jane was taking. Dr. Vogel then consulted with a clinical pharmacist and Jane's oncologist, radiation oncologist, and cancer surgeon to find another, equally effective drug that didn't compromise the effectiveness of the antidepressants.

Outside of Kaiser Permanente, this level of coordination would have fallen on Jane to complete if her doctors weren't in regular communication.

At Kaiser Permanente, we believe you shouldn't have to manage your own care. That's our job. We call it integrated care. You can call it peace of mind.



Watch a video
What do our doctors love
about practicing at Kaiser
Permanente? Hear from them.

ACCESS AND CONVENIENCE



Emergency care locations across Colorado⁵

2hrs. vs. 30mins.

Average length of a doctor's appointment across the U.S.,

including travel, vs. the average length of a Kaiser Permanente online
Chat with a Doctor.

COST & BENEFITS TRANSPARENCY



97¢

of every dollar goes directly to providing care and coverage for members and to our communities

\$0

copay for 24/7 medical advice line and online Chat with a Doctor, Pharmacist or Financial Counselor

Kaiser Permanente Colorado Not just care and coverage. Peace of mind.

IN-PERSON CARE: MORE OPTIONS AND HOURS TO FIT YOUR SCHEDULE



"My husband and I have been with Kaiser Permanente for at least 40 years. I would find it difficult to complain about any treatment we have received in those many years. They have met all of our needs. A big thanks to all at Kaiser Permanente."

Kaiser Permanente member

Medical Offices

At most of our medical offices, you can see a doctor, get labs and X-rays done, and pick up a prescription in one place.

Wide Choice of Providers

Choose your doctor and change at any time. Get care from Kaiser Permanente medical offices or find an affiliated plan provider near you.

Urgent Care

- If you live in the Denver area, Boulder, Longmont, or Colorado Springs, get urgent care at home by requesting a visit from DispatchHealth.
- Visit our urgent care facilities at select Kaiser Permanente medical offices in Denver/Boulder or go to affiliated plan locations across the Front Range.

Emergency Care

We've recently added more affiliated plan emergency care locations.⁵ If ever you need emergency care anywhere in Colorado – or the world-you're covered.

Most of our medical offices offer evening and Saturday primary care hours. However, in response to the COVID-19 pandemic, some of our medical office and pharmacy hours have changed. Please visit **kp.org/locations** for the latest hours.

locations across Colorado



In-home urgent care

We've teamed up with dispatch DispatchHealth to deliver urgent care right in the comfort of your home.



Mental health and wellness

We've added more behavioral medicine specialists in Denver/Boulder, so you can get the medical and emotional support you need more quickly and conveniently.

YOU'RE COVERED -**ANYWHERE IN THE WORLD!**

AND SO ARE FAMILY MEMBERS

You and your covered family members can get the care you need-wherever, whenever.

- Get urgent and emergency care services anywhere in the world.
- Visit any Kaiser Permanente medical offices in Colorado or 7 other states where Kaiser Permanente operates (California. Hawaii, Washington, Oregon, Georgia, Maryland, Virginia, and the District of Columbia).
- Covered family members who live outside the Kaiser Permanente Colorado service area or in a state without Kaiser Permanente providers are covered for certain routine, continuing and follow-up care through our Out-of-Area Benefit.7



Questions:

• Call Member Services Monday through Friday, 8 a.m. to 6 p.m., at **303-338-3800** or toll-free 1-800-632-9700.



Watch a video Explore ways you can get care when you need it, while you're away from home.

Ready. Set. Travel!

A trip outside the United States requires detailed planning, and that should also include planning for your health needs while you're away. We make it easy for you. Contact our International Travel Clinic 2 months before your departure for a health consultation. We'll assess the health risk of your destination, determine if any vaccines or other preventive measures are needed, and recommend immunizations and prescriptions. Call 951-268-3900 for help making your health-related travel plans.





New Medical Offices in Southern Colorado

The Premier Medical Offices – our third location in Colorado Springs-will open in 2021.



Around the World

You can get urgent and emergency care anywhere you travel.

Not just care and coverage. Peace of mind. Kaiser Permanente Colorado

IN-PERSON CARE OPTIONS FOR YOU

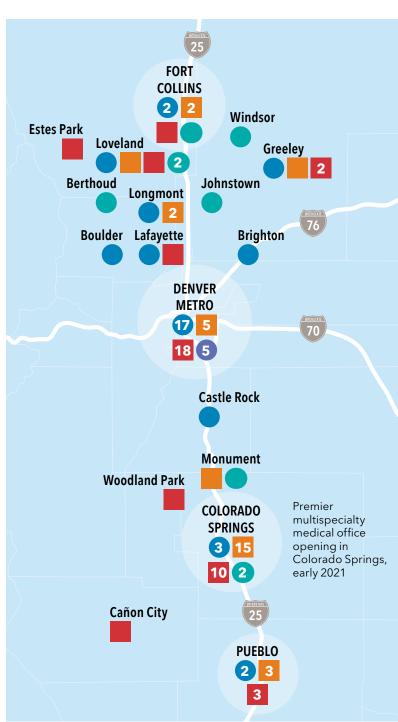
Find doctors and locations across Colorado

There are 1,200+ Kaiser Permanente physicians, and 12,300 affiliated plan providers at locations across Colorado.8 For a full list of providers included in your plan, visit kp.org/locations.

- Kaiser Permanente medical offices
- Affiliated plan providers with extended hours
- Urgent care facility
- Emergency care facility⁵
- Behavioral health offices (eligible members) can also see affiliated plan providers)
- Numbers indicate multiple locations in a city or metropolitan area

Hours and locations are subject to change. Call the Appointment and Advice Contact Center for the latest hours and locations.

staff have been amazing. They all are very attentive, friendly, professional, and give you the best care possible. If there is anything they cannot do, they will send you to a nearby hospital. We have come in for extremely uncommon, unknown adult conditions, and they aways get to the bottom of it."



Kaiser Permanente Colorado medical offices



Arapahoe Medical Offices 5555 E. Arapahoe Road Centennial, CO 80122

Aurora Centrepoint Medical Offices

14701 E. Exposition Ave. Aurora, CO 80012

Baseline Medical Offices 580 Mohawk Drive

Boulder, CO 80303

Brighton Medical Offices 859 S. 4th Ave. Brighton, CO 80601

Castle Rock Medical Offices

4318 Trail Boss Drive Castle Rock, CO 80104

East Denver Medical Offices

10400 E. Alameda Ave. Denver, CO 80247

Englewood Medical Offices

2955 S. Broadway Englewood, CO 80113

Franklin Medical Offices 2045 Franklin St. Denver, CO 80205

Hidden Lake Medical Offices 7701 Sheridan Blvd.

Westminster, CO 80003

Highlands Ranch Medical Offices

9285 Hepburn St. Highlands Ranch, CO 80129 **Ken Caryl Medical Offices** 7600 Shaffer Parkway

Littleton, CO 80127 **Lakewood Medical Offices** 8383 W. Alameda Ave.

Lakewood, CO 80226 **Lone Tree Medical Offices**

10240 Park Meadows Drive Lone Tree, CO 80124

Longmont Medical Offices 2345 Bent Way Longmont, CO 80503

Parker Medical Offices 10168 Parkglenn Way Parker, CO 80138

Rock Creek Medical Offices 280 Exempla Circle Lafayette, CO 80026

Skyline Medical Offices 1375 E. 20th Ave. Denver, CO 80205

Smoky Hill Medical Offices 16290 E. Quincy Ave. Aurora, CO 80015

Southwest Medical Offices 5257 S. Wadsworth Blvd. Littleton, CO 80123

Westminster Medical Offices 11245 Huron St. Westminster, CO 80234

Wheat Ridge Medical Offices 4803 Ward Road

Wheat Ridge, CO 80033

Northern Colorado

Fort Collins Medical Offices

2950 E. Harmony Road, Suite 190 Fort Collins, CO 80528

Greeley Medical Offices 2429 35th Ave.

Greeley, CO 80634 **Loveland Medical Offices**

4901 Thompson Parkway Loveland, CO 80534

Spring Creek Medical Offices 1136 E. Stuart St., #200 Building 3, 2nd Floor Fort Collins, CO 80525



Acero Medical Offices

2625 West Pueblo Blvd. Pueblo, CO 81004

Briargate Medical Offices 4105 Briargate Parkway,

Suite 125 Colorado Springs, CO 80920

Parkside Medical Offices 215 Parkside Drive

Colorado Springs, CO 80910

3670 Parker Blvd., Suite 200 Pueblo, CO 81008

Pueblo North Medical Offices

Opening in 2021:

Premier Medical Offices

Colorado Springs

Or, visit kp.org/locations. "In our experience across numerous visits, the Kaiser Permanente member

Kaiser Permanente Colorado

Not just care and coverage. Peace of mind.

GETTING STARTED WITH KAISER PERMANENTE IS EASY



"I did Chat with a Doctor. I felt like I was in the office. I was able to send pictures and got the medication I needed. What a great experience."

Kaiser Permanente member

We make it easy to switch to Kaiser Permanente. After you enroll, simply go to **kp.org/easyswitch**, where you can:

- Register on kp.org to manage your health, access your medical records, refill prescriptions, find health resources, and more
- After registering, you can download our mobile app and manage your health from anywhere
- Choose a doctor after viewing their profiles online and finding a location that's convenient for you and you can change at any time!
- Transition your prescriptions so your treatment is uninterrupted
- Get care by scheduling an appointment or, after registering on kp.org, chatting online with a doctor via our mobile app or the website
- Get help transitioning your care if you have complex care needs

Look for your member materials to arrive. Member ID cards for you and covered family members will arrive by mail. Keep them with you in a safe place and bring them to medical appointments and to fill prescriptions (or use your digital ID card via our mobile app). Soon after you receive your cards, you'll also receive a new-member booklet. It's a helpful guide to your membership.

If you have questions, we're here to help. Call the New Member Connect Department, Monday through Friday, 8 a.m. to 5 p.m., at **1-844-639-8657** (TTY **711**).

HELPING TAKE THE CONFUSION OUT OF YOUR HEALTH CARE

Key terms to understand your plan

Coinsurance: An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is a percentage of the charges.

Copayment: An amount you may be required to pay as your share of the cost for a medical service or supply. A copayment is usually a set amount, rather than a percentage.

Deductible: The amount you pay for certain covered services before Kaiser Permanente starts paying most of the cost.

Evidence of Coverage: These documents explain benefits, terms, and conditions of your Kaiser Permanente membership, including information about your share of costs 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.

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.

Affiliated Plan Provider:

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

Out-of-pocket Maximum:

The maximum amount of deductible, copayments, and coinsurance you must pay in a year for covered services. If you reach your maximum, you won't have to pay anything for certain covered services for the rest of the year.











Cost estimates

One of the most confusing aspects of health care is simply understanding how much it will cost. Since Kaiser Permanente provides care and coverage together, we can help clear the confusion. Our financial counselors—available by phone or online chat—can help you understand your costs and set up an interest-free payment plan.

Not just care and coverage. Peace of mind.

Notices and references

Nondiscrimination Notice

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 **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 by mail at: Customer Experience Department, Attn: Kaiser Permanente Civil Rights Coordinator, 2500 S. Havana St., Aurora, CO 80014, or by phone at Member Services: **1-800-632-9700**.

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 ocrportal.hhs.gov, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave. SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at hhs.gov/ocr/filing-with-ocr.

Help in Your Language

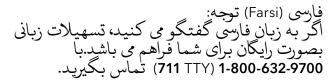
Attention: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-632-9700** (TTY **711**).

العربية (Arabic) ملحوظة:

إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 711 TTY) 1-800-632-9700)

Băsó ò Wù dù (Bassa) Dè dɛ nìà kɛ dyédé gbo: O jǔ ké ṁ̀Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛ̂ìn mgbo kpáa. Đá 1-800-632-9700 (TTY 711)

中文 (Chinese) 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-632-9700 (TTY 711)。



Français (French) ATTENTION:

Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-632-9700** (TTY **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-632-9700** (TTY **711**).

Igbo (Igbo) NRŲBAMA: O bụrų na į na asų Igbo, orų enyemaka asusų, n'efu, diįrį gi. Kpoo 1-800-632-9700 (TTY 711). **日本語** (Japanese) **注意事項**: 日本語を話さる場合、無料の言語支援をご利用いただけます。1-800-632-9700 (TTY **711**) まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로이용 하실 수 있습니다. 1-800-632-9700 (TTY 711) 번으로 전화해 주십시오.

Naabeehó (Navajo) Díí baa akó nínízin:

Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hól ó, koj i' hódíílnih 1-800-632-9700 (TTY 711).

नेपाली (Nepali) ध्यान दिनुहोस् : तपा्ले नेपाली बोल्नुहुन्छ भने तपा्को ननमतत भाषा सहायता से वाह न शुल्क पमा उपलब्ध छ । 1-800-632-9700 (TTY 711) फोन गनहोस ।

Afaan Oromoo (Oromo) XIYYEEFFANNAA:

Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa **1-800-632-9700** (TTY **711**).

Русский (Russian) ВНИМАНИЕ:

если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-632-9700** (ТТҮ **711**).

Español (Spanish) ATENCIÓN:

si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-632-9700** (TTY **711**).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-632-9700 (TTY 711).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho ban. Goi số **1-800-632-9700** (TTY **711**).

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi **1-800-632-9700** (TTY **711**).

References

- 1. NCQA is a third-party organization that receives both clinical quality information (HEDIS) and member survey (CAHPS) feedback to rate health plans nationwide. Relative to health plans in Colorado, Kaiser Permanente is the highest-rated commercial plan.
- 2. No cost for most health plans. HSA-qualified high deductible health plan (HDHP) members must meet their deductible first before phone and video visits are provided at no cost.
- 3. These services are available when you see Kaiser Permanente providers.
- 4. Same-day prescription delivery available for eligible prescription drug orders. It is not available to every address or from all pharmacy locations. Order cutoff times and delivery days may vary by pharmacy location. Delivery fees apply.
- 5. In an emergency, dial **911** or go to the nearest emergency room/department.
- $6.\,Miller,$ J. 2015. Paying for Health Care with Time. Harvard Medical School News & Research.

hms.harvard.edu/news/paying-health-care-time.

- 7. Subject to eligibility requirements. Refer to your Evidence of Coverage or call Member Services for details.
- 8. Choice of providers varies by plan and availability at the time of selection and is subject to change. Provider and location information is current at the time of publication and is subject to change.

Disclosure

Colorado state law requires that an Access Plan be available that describes Kaiser Foundation Health Plan of Colorado's network of provider services. To obtain a copy, please call Member Services or visit **kp.org**.

15

THE RIGHT CHOICE FOR PEACE OF MIND

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

On-demand care options



Chat online

AT NO COST

Get medical advice in real time from a Kaiser Permanente doctor or chat with a financial counselor or pharmacist.



24/7 medical advice

AT NO COST

Call the Appointment and Advice Contact Center to get medical guidance any time, day or night.



Email³ AT NO COST

Message your doctor's office anytime with nonurgent questions.



E-visits

AT NO COST

Fill out an online questionnaire for select conditions to receive a care plan or medical advice.



Scheduled phone and video visits

AT NO COST^{2,3}

Save a trip to the doctor's office by scheduling a phone or video visit with your doctor.



On-demand phone & video visits AT NO COST²

Visit with a doctor at any time, 24/7, by video or phone.

Want to learn more?

Visit **kp.org/co** or call Member Services, Monday through Friday, 8 a.m. to 6 p.m. **303-338-3800** or toll-free **1-800-632-9700**.

