

SMALL GROUP | COLORADO

# The right health care partner makes all the difference.

2024 Enrollment Guide Small Business



# Why choose Kaiser Permanente?

Employee health is vital to your business's success. Why? Because healthy employees are more productive and miss less work. That's why choosing the right health care partner can make all the difference. As your partner, everything we do focuses on one thing – maintaining the health of your employees.

**We offer flexible options that give you more choice, convenience, and ways to access care. Here's what's new for 2024:**

- New Silver POS and PPO plans to choose from for more plan options to meet your employees' needs
- New Level Funded Everyday Care plan, a first-dollar coverage plan that provides most services at \$0 to the member for a more seamless experience
- Eliminated split copay for primary care office visits – now members pay the same low copay for both Kaiser Permanente and affiliated providers
- A wellness program with easier qualifications for employees to get rewarded for taking healthy actions

**With Kaiser Permanente, you have a trusted partner who considers the health of your employees a priority and makes it easier to get the care they need. That's why members stay with Kaiser Permanente nearly 3 times as long as other health plans.<sup>1</sup>**



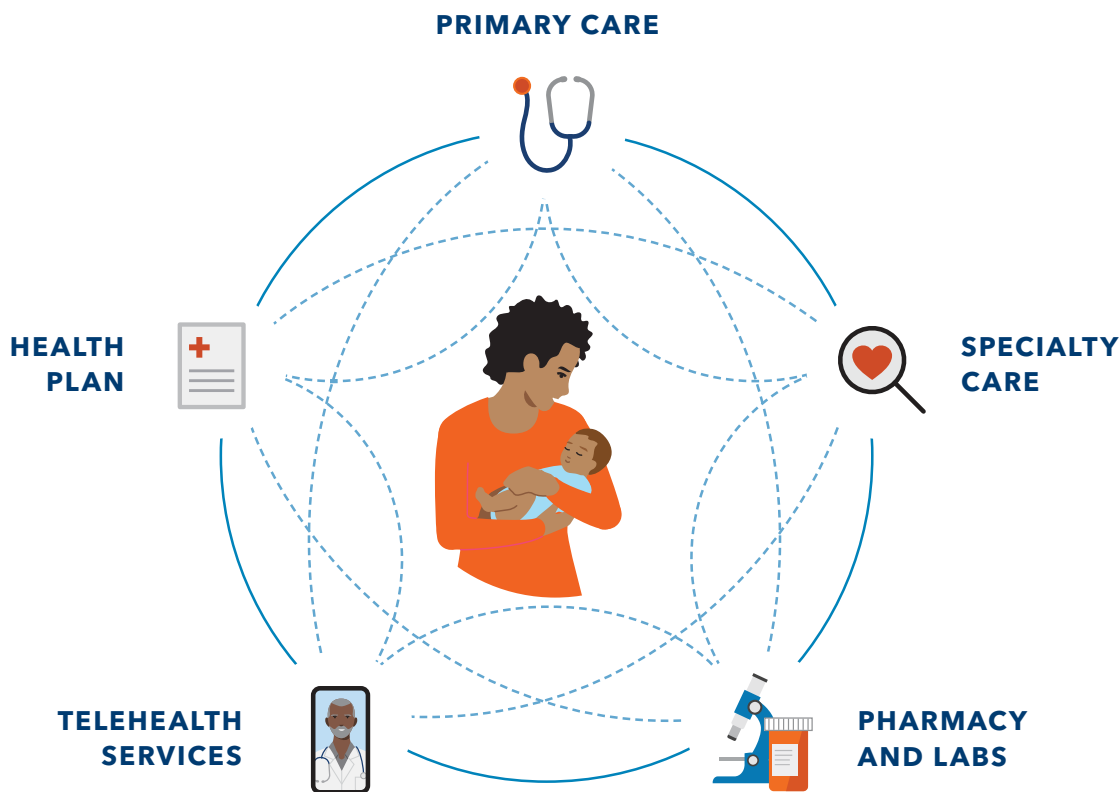
# Learn more about Kaiser Permanente

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## Questions?

Contact your broker or the Small Business Team  
at **866-331-2091**.



## Integrated care is good for your business

Combined care and coverage means Kaiser Permanente doctors and health plan benefits are all connected and committed to providing your employees with exceptional care tailored to their needs. This means more efficient care that can help lead to healthy outcomes for members and low costs for employers.

**It's easier access to top specialists and the latest treatments.**

**It's predictable costs and less paperwork.**

**It's the right care, when you need it.**



Learn more about how integrated care is good for your employees and your bottom line.  
**[kp.org/choosebetter](https://kp.org/choosebetter)**

# Managing costs without sacrificing quality of care

With our coordinated, team-based model, we're able to provide the right care at the right time, which helps reduce unnecessary treatments and improves patient engagement. A few ways we manage costs without sacrificing quality of care:

- **Improved health** and better outcomes lead to fewer sick days
- **Greater value and efficiency** by dispensing generic drugs and reducing paperwork and unnecessary exams
- **Superior experience** with simple tools for your employees to manage their health online means less time away from work
- **A focus on prevention** catches medical conditions early when they're easier and less costly to treat

## Helping to manage your costs and your employees' financial well-being

As a nonprofit health organization, we're committed to helping our communities get the care they need – and that includes managing unexpected medical costs.<sup>2</sup>

### Medical financial counseling for business owners

- Cost estimates for upcoming services and procedures
  - Payment plan options
- Call Financial Counseling at **303-338-3025** or **877-803-1929 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

### Medical financial assistance for employees

The Medical Financial Assistance (MFA) program helps patients who need help paying unusually high medical expenses for care received at Kaiser Permanente medical facilities. The MFA program covers:

- Medically necessary care
- Outstanding account balances
- Prescriptions

Patients are eligible for financial assistance when their family income is at or below 300% of the **Federal Poverty Guidelines** (FPG). Visit [kp.org/mfa/co](https://kp.org/mfa/co) to learn about eligibility and to apply.

# Care that's world class

No matter your employees' needs – mental health, maternity, cancer care, heart health, and beyond – they have access to expert doctors, cutting-edge technology, and the latest evidence-based care.



Learn how our doctors and specialists work together.

[kp.org/specialtycare](https://kp.org/specialtycare)



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**We're a national leader in screening rates and research, and we're among the top-rated health plans in Colorado.<sup>3,4,5</sup>**

Kaiser Permanente members are:



**33%**

**more likely to survive heart disease<sup>6</sup>**

**20%**

**less likely to experience premature death due to cancer<sup>7</sup>**



- Kaiser Permanente named best health plan in America by Insure.com.<sup>8</sup>
- Kaiser Permanente was rated the highest-performing commercial plan in 43 effectiveness-of-care measures in 2022 by NCQA.<sup>9</sup>



# Care that's convenient

Your employees have many ways to get care when and where they need it – in person and online. Visit [kp.org](https://kp.org) or use our app to make a routine same-day or next-day appointment in person, or talk to a clinician 24/7 by phone or video.<sup>10</sup>

## Do more in one visit

Many of our facilities have pharmacies and labs in the same building, so your employees can see their doctor, get lab tests, and pick up prescriptions all in one stop.

## Health at your fingertips

- Get 24/7 virtual care
- Email your care team with nonurgent questions
- View most lab results and doctor's notes
- Refill most prescriptions
- Check in for appointments
- Pay bills and view statements



See how the Kaiser Permanente app puts members in control.  
[kp.org/mobile](https://kp.org/mobile)



**FAST COMPANY**

**THE WEBBY AWARDS**

Our mobile app won Fast Company's 2022 Design Company of the Year and the 2022 People's Voice Webby award for Health and Fitness Apps.

# It's easy for your employees to get started

## Transition care seamlessly

Members can easily call our New Member Connect Team for help with:

- Choosing a doctor
- Choosing a pediatrician for kids
- Transferring prescriptions and medical records
- Scheduling office visits
- Connecting with dermatologists, neurologists, and other specialists
- Connecting to care for complex medical conditions such as cancer, renal disease, pre- and postnatal needs
- And more

From day one, they'll have the support they need to help reach their health goals. Available Monday through Friday, 8 a.m. to 5 p.m., at **844-639-8657** (TTY 711).

## Search profiles to find the right doctor

Your employees can search our doctor profiles and locations at [kp.org/findadoctor](https://kp.org/findadoctor) before they enroll. After becoming a member, they can choose their doctor and change at any time.

## Connect to care online

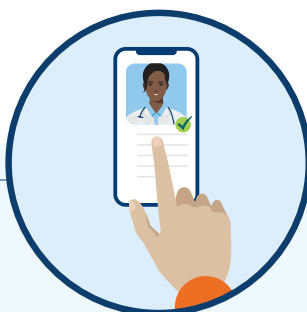
After members enroll, they can create an account at [kp.org](https://kp.org) or download the Kaiser Permanente app, then manage their health on their schedule—whenever, wherever.

## Health care doesn't have to be confusing

If your employees don't know an HMO from an HSA, they're not alone, but they can get help learning the basics at [kp.org/learnthebasics](https://kp.org/learnthebasics).



Transition  
care seamlessly



Search profiles to find  
the right doctor



Connect to  
care online



# In-person routine and specialty care



Members can choose among more than **1,300 Kaiser Permanente doctors** (along with more than 14,000 affiliated plan providers) and change at any time.<sup>11</sup> Referrals are not needed in most cases to see a Kaiser Permanente specialist.

They can also choose to see an affiliated provider who meets all of Kaiser Permanente's rigorous standards for delivering excellence in health care. And with thousands of providers along the Front Range, members are certain to find the one who's the right fit.

## Urgent care

We offer urgent care at several Kaiser Permanente medical offices and through an expansive network of affiliated locations across the Front Range.

## Urgent care at home

Members who live in Denver, Boulder, or Longmont can also get in-home urgent care from DispatchHealth.

## Emergency care

For a medical or psychiatric emergency, members should dial **911** or go to the nearest emergency room. If time and safety permit, we offer an extensive network of affiliated emergency care locations.

## Inpatient hospital care

If a member requires a scheduled hospitalization, their doctor will refer them to one of many hospitals that are in-plan for Kaiser Permanente.



## Employees don't have to leave home or work for prescriptions

When they get their prescriptions from a Kaiser Permanente medical office pharmacy, they can have them delivered by mail or right to their door through same-day/next-day delivery. Simply call **888-626-0454** to check for eligibility.

# Care that's accessible

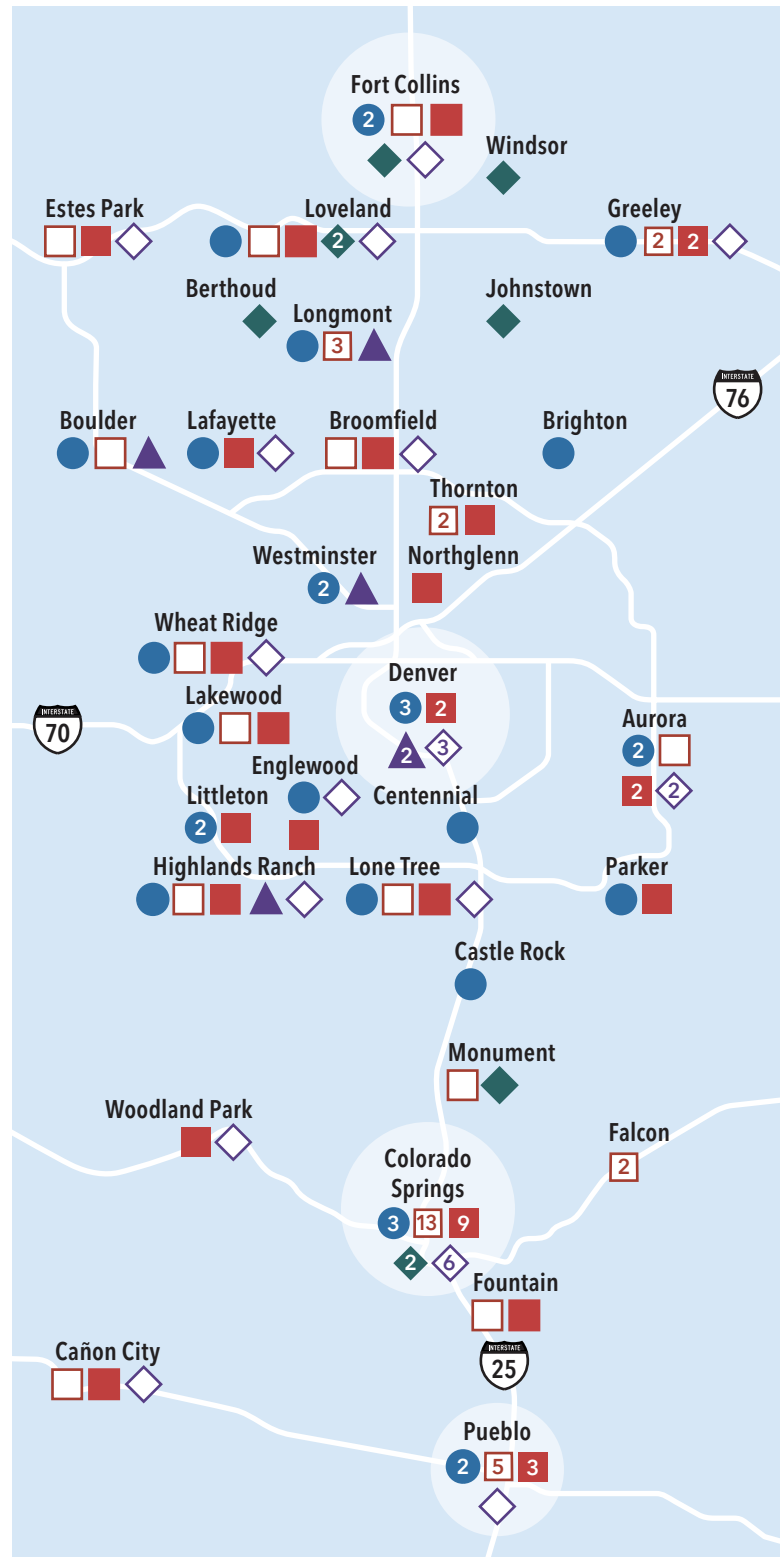
## Colorado medical facilities

<b>30</b>	Kaiser Permanente medical offices	●
<b>40</b>	Urgent care facilities	□
<b>35</b>	Emergency care facilities	■
<b>6</b>	Behavioral health offices	▲
<b>9</b>	Affiliated providers with extended hours	◆
<b>24</b>	Affiliated hospital/inpatient care	◇

Whether you visit a Kaiser Permanente facility or one of our affiliated providers, you can rest assured you'll get the high-quality care you need.

That includes **1,300+** Kaiser Permanente doctors and **14,000+** affiliated plan providers along the Front Range – all screened to meet our rigorous care and safety standards.<sup>12</sup> So you can choose the location and care team that's right for you.

For the most up-to-date list of providers included in your plan, visit [kp.org/locations](https://kp.org/locations).



## Kaiser Permanente medical offices

### Central

#### Aurora

**Aurora Centrepoint**  
14701 E. Exposition Ave.  
Aurora, CO 80012

#### Smoky Hill

16290 E. Quincy Ave.  
Aurora, CO 80015

#### Boulder

**Baseline**  
580 Mohawk Drive  
Boulder, CO 80303

#### Brighton

**Brighton**  
859 S. 4th Ave.  
Brighton, CO 80601

#### Castle Rock

**Castle Rock**  
4318 Trail Boss Drive  
Castle Rock, CO 80104

#### Centennial

**Arapahoe**  
5555 E. Arapahoe Road  
Centennial, CO 80122

#### Denver

**East Denver**  
10400 E. Alameda Ave.  
Denver, CO 80247

#### Franklin

2045 Franklin St.  
Denver, CO 80205

#### Skyline

1375 E. 20th Ave.  
Denver, CO 80205

#### Englewood

**Englewood**  
2955 S. Broadway  
Englewood, CO 80113

#### Highlands Ranch

**Highlands Ranch**  
9285 Hepburn St.  
Highlands Ranch, CO 80129

#### Lafayette

**Rock Creek**  
280 Exempla Circle  
Lafayette, CO 80026

#### Lakewood

**Lakewood**  
8383 W. Alameda Ave.  
Lakewood, CO 80226

#### Littleton

**Ken Caryl**  
7600 Shaffer Parkway  
Littleton, CO 80127

#### Southwest

5257 S. Wadsworth Blvd.  
Littleton, CO 80123

#### Lone Tree

**Lone Tree**  
10240 Park Meadows Drive  
Lone Tree, CO 80124

#### Longmont

**Longmont**  
2345 Bent Way  
Longmont, CO 80503

#### Parker

**Parker**  
10168 Parkglenn Way  
Parker, CO 80138

#### Westminster

**Hidden Lake**  
7701 Sheridan Blvd.  
Westminster, CO 80003

#### Westminster

11245 Huron St.  
Westminster, CO 80234

#### Wheat Ridge

**Wheat Ridge**  
4803 Ward Road  
Wheat Ridge, CO 80033

### Northern

#### Fort Collins

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

#### Spring Creek

1136 E. Stuart St.  
Building 3, Suite 200  
Fort Collins, CO 80525

#### Greeley

**Greeley**  
2429 35th Ave.  
Greeley, CO 80634

#### Loveland

**Loveland**  
4901 Thompson Parkway  
Loveland, CO 80534

### Southern

#### Colorado Springs

**Briargate**  
4105 Briargate Parkway, Suite 125  
Colorado Springs, CO 80920

#### Parkside

215 Parkside Drive  
Colorado Springs, CO 80910

#### Premier

3920 N. Union Blvd.  
Colorado Springs, CO 80907

#### Pueblo

**Acero**  
2625 W. Pueblo Blvd.  
Pueblo, CO 81004

#### Pueblo North

3670 Parker Blvd., Suite 200  
Pueblo, CO 81008

For the most up-to-date list of providers, visit [kp.org/locations](https://kp.org/locations).

# Care that's flexible

Within Kaiser Permanente states (California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and the District of Columbia), your employees can get routine, urgent, and emergency care at our facilities. And across the U.S., they can get 24/7 care by phone or video.<sup>13</sup>

They're also covered for urgent and emergency care anywhere in the world. At many locations outside Kaiser Permanente states, your employees will just pay their usual copay or coinsurance – no need to file a claim for reimbursement later:

- Cigna Healthcare<sup>SM</sup> PPO Network providers<sup>14</sup>
- MinuteClinic locations and pharmacies
- The Little Clinic locations and pharmacies
- Concentra urgent care clinics

## Kids off to college in another state?

Up to age 26, qualified dependents living outside a Kaiser Permanente area are covered for routine and follow-up care, including up to:<sup>15</sup>

- 5 office visits
- 5 diagnostic X-rays
- 5 prescription drug fills
- 5 therapy visits (combined physical, occupational, and speech)



## Care on the road

We make it easy to get care – even on the go. Call our 24-hour Away from Home Travel Line at **951-268-3900** for help or visit [kp.org/travel](https://kp.org/travel) to learn more.

# Care that's all encompassing

Kaiser Permanente members can get help with depression, anxiety, addiction, and mental or emotional health – without a referral. They also have access to self-care apps to help their overall mental wellness.<sup>16</sup>



## Calm

The number one app for sleep and meditation



## Ginger

Text one-on-one with an emotional support coach anytime, anywhere<sup>17</sup>



## myStrength

Build a personalized plan to strengthen your emotional health



Find out more about mental health care.  
[kp.org/mentalhealth](https://kp.org/mentalhealth)

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## Video counseling

Schedule one-on-one video counseling with an Amwell mental health therapist – no referral needed. You can get treatment and support for conditions like:<sup>18</sup>

- Stress
- Anxiety
- Depression
- Bipolar disorder
- Obsessive-compulsive disorder (OCD)
- Post-traumatic stress disorder (PTSD)

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## Resources for everyday wellness

Your employees can take advantage of classes, services, and programs to help them achieve their health and fitness goals.

- Acupuncture, massage therapy, and chiropractic care
- Healthy lifestyle programs
- Wellness coaching
- Online fitness with the ClassPass app

# Healthy employees are good for business

## Employee wellness reward program

It's now easier for your employees to earn a \$150 reward card for their healthy habits. Employees who sign up and complete 2 activities will now be eligible for the reward. Most of our small group plans include a wellness reward program and there are no administrative tasks for employers to manage.<sup>19</sup>

To earn the reward, employees sign up at [kp.org/engage](https://kp.org/engage) and:

- Take the Total Health Assessment online survey
- Complete 4 biometric screenings

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## The Active&Fit Enterprise™ program

The Active&Fit Enterprise program offers a flexible and affordable fitness membership program designed to fit everyone.<sup>20,21</sup> For just \$100 per benefit year, eligible members have access to:

- Network of fitness centers nationwide
- Home fitness kit (additional \$10 fee)
- Digital workout videos
- Healthy living coaching
- Daily workout classes on the Active&Fit YouTube and Facebook channels



Members can visit [kp.org/activeandfit](https://kp.org/activeandfit) or call **877-750-2746** to check eligibility and enroll.



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## No-cost resources for small businesses

Find resources to help your business and employees stay healthier.

Visit [kp.org/choosebetter](https://kp.org/choosebetter) and select “Thrive At Work” to find:

- Toolkits to help employees manage stress
- Flyers covering topics such as weight management, smoking cessation, heart health, and more
- Information to support your workforce health strategy
- And more

# Give your employees the freedom of choice with multiple plan offerings

Choosing a health care partner is an important business decision.

Kaiser Permanente provides employers with the flexibility to choose among a variety of plans to help them better manage costs and invest in the health of their employees – and their business.

## Plan options

- **Level Funded program** A self-funding option that minimizes your risk when claims are high and provides an opportunity to get money back if claims are better than expected. Employers pay a set monthly amount based on the number of enrolled employees. Available for businesses with 20 to 100 employees.<sup>22</sup>
- **HMO plans** Simple, straightforward coverage with consistent, predictable costs. We offer a variety of copayment and coinsurance options.
- **Deductible HMO plans** (DHMOs) More options at an affordable cost with lower premiums than HMO plans.
- **HSA-Qualified High Deductible HMO plans** A high deductible plan (HDHP) can be combined with a pretax health savings account (HSA). These plans offer lower premiums than other plan types, plus tax savings.
- **Deductible HMO Plus plans** Access to Kaiser Permanente physicians and medical offices, as well as access to non-plan providers for a limited number of covered outpatient services in or out of the Colorado service area.
- **Point-of-Service (POS) plans** The value of an HMO with the flexibility of a PPO to make the transition to Kaiser Permanente easier. All POS plans are 3-tiered, for even more choice.<sup>23</sup>
- **PPO plans** For employers who have employees outside of Kaiser Permanente service areas – even out of state.<sup>24</sup>
- **Virtual Complete™ plans** Affordable, high-quality, personalized care through virtual care options at no additional cost, as well as in-person primary care when needed.

## Medicare Coverage

Kaiser Permanente offers group and individual Medicare Advantage plans that include prescription drug coverage. For information on our plans, contact a Kaiser Permanente Medicare specialist at **800-242-8368** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m., or visit [kp.org/medicare](https://kp.org/medicare).



Visit **Kaiser Permanente Small Business Sales Support** to view and download the 2024 Small Group plan grids.



# Kaiser Permanente Select

Looking for an option with potentially lower premiums for groups with employees in Colorado Springs and surrounding areas? KP Select plans offer a more tailored network of affiliated providers,<sup>25</sup> locations, and hospitals in Colorado Springs and in the Denver/Boulder areas.

## KP Select members can receive care:

- At any of the 30 Kaiser Permanente medical offices in Colorado, including our state-of-the-art Premier Medical Offices in Colorado Springs
- Through our robust virtual care options
- From our tailored network of KP Select affiliated providers, urgent care locations, and ambulatory surgical centers

### Scheduled inpatient or emergency hospital care

#### Colorado Springs

- UCHealth Memorial Hospital Central
- UCHealth Memorial Hospital North
- UCHealth Grandview Hospital
- Children's Hospital Colorado, Colorado Springs

#### Woodland Park

- UCHealth Pikes Peak Regional Hospital, Woodland Park

#### Denver/Boulder

- Children's Hospital Colorado Anschutz Medical Campus, Aurora
- Children's Hospital Colorado South Campus, Highlands Ranch
- Children's Hospital Colorado North Campus, Broomfield
- Intermountain Healthcare (SCL Health) Good Samaritan Medical Center, Lafayette
- Intermountain Healthcare (SCL Health) Lutheran Medical Center, Wheat Ridge
- Intermountain Healthcare (SCL Health) Saint Joseph Hospital, Denver
- Rocky Mountain Hospital for Children

### Outpatient surgeries

At preferred ambulatory surgery centers with prior authorization.



*KP Select plans are available in select counties. Visit [kp.org/kpselect/co](https://kp.org/kpselect/co) for more information.*

# Total health for you and your employees with Delta Dental

## Adult preventive dental included in most plans

Through our collaboration with Delta Dental of Colorado, most 2024 Kaiser Permanente small group health plans include the following adult preventive dental care.<sup>26</sup>

- 2 exams and 2 cleanings per year (\$30 copay per visit<sup>27</sup>) for all covered adults
- Coverage for dependents over the age of 19
- A single premium paid to Kaiser Permanente with no additional administrative tasks to manage

More comprehensive adult-only dental plans are available for employees who want to supplement the preventive dental coverage included in their health plan.

## Adult dental

Delta Dental's adult-only plans complement the embedded adult and pediatric dental coverage and are not tied to our medical plans. The lowest-cost plan starts at less than \$30 per member per month. These plans also offer:

- No waiting period
- \$2,000 annual benefit maximum on the high plan
- 100% coverage for preventive services

For more information, email Delta Dental directly at [salesteam@ddpco.com](mailto:salesteam@ddpco.com).

## Embedded pediatric<sup>28</sup>

Employees' children (up through the month they turn 19) can receive any of the procedures listed below each calendar year.

### 2024 Embedded pediatric dental benefit

Individual Annual Deductible (applies to all services)	\$50
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### Diagnostic & Preventive Services

Oral Exams & Cleanings (limited to 2 per calendar year)	Covered 100% after deductible
Fluoride Treatments (limited to 2 per calendar year)	Covered 100% after deductible
Sealants (1 per tooth per calendar year)	Covered 100% after deductible
Bitewing X-rays (1 set per calendar year)	Covered 100% after deductible

### Basic Services

(limited to 2 basic procedures per calendar year)

Fillings, Oral Surgery, Endodontics	Covered 50% after deductible
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### Major Services

(limited to 1 major procedure per calendar year)

Crowns	Covered 50% after deductible
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For all plans, members must see a Delta Dental of Colorado PPO™ provider to receive benefits. Members can visit [deltadentalco.com](https://deltadentalco.com) to search for PPO providers.

## Endnotes

1. Kaiser Permanente internal data, 2019; "12 Trends Influencing the Future of Workplace Benefits," Aflac, 2018; U.S. Bureau of Labor Statistics, 2018.
2. Kaiser Permanente is composed of the nonprofit Kaiser Foundation Health Plan, Inc.; the nonprofit Kaiser Foundation Hospitals; and the for-profit Permanente Medical Groups.
3. Kaiser Permanente 2022 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2022 and is used with the permission of NCQA. Quality Compass 2022 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality.
4. 2021 Annual Report, Kaiser Permanente, about.kaiserpermanente.org/who-we-are/annual-reports/2021-annual-report.
5. NCQA's Private Health Insurance Plan Ratings 2022-2023, National Committee for Quality Assurance, 2022: Kaiser Foundation Health Plan of Colorado – HMO (rated 4 out of 5).
6. Robert Pearl and Brian Wayling, "The Telehealth Era Is Just Beginning," Harvard Business Review, May-June 2022.
7. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," July 20, 2022.
8. "Best Health Insurance Companies of 2023," Insure.com, April 24, 2023.
9. See note 3.
10. Video visits, phone services and online chat with a clinician or mental health provider are offered at no additional cost for most health plans. POS, PPO and high deductible plans are still subject to applicable copays, coinsurance, or deductibles for these services.
11. Choice of providers varies by plan, service area, 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.
12. See note 11.
13. See note 10.
14. The Cigna Healthcare<sup>SM</sup> PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.
15. Available for members with an HMO, DHMO, high deductible health plan with an HSA, or the HMO in-plan tier of a point-of-service plan. PPO and POS plans are not eligible for the out-of-area benefit coverage.
16. Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old.
17. Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost.
18. See note 10.
19. The rewards program is not included in PPO plans and is only available in 3-tier POS plans if the required screenings are received from HMO in-network or participating providers.
20. This benefit is not included in PPO plans.
21. The Active&Fit website is for members 18 years or older. Members under the age of 18 will need to call Active&Fit customer service with their parent or legal guardian present to enroll in the program. The Active&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. The people in this piece are not Active&Fit members. Active&Fit is a trademark of ASH and used with permission herein.
22. Kaiser Permanente Level Funded is not an insurance product, but a set of administrative services provided by Kaiser Permanente Insurance Company (KPIC) under a contract between KPIC and the Plan Sponsor (Employer). KPIC will act as the self-funded plan administrator. Surplus credit is only available if the plan sponsor renews its administrative services contract with KPIC. There is no guarantee of plan performance or return of surplus.
23. Kaiser Foundation Health Plan of Colorado, Inc. (KFHP) underwrites the HMO Network Provider Tier, and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Participating Provider Tier and Non-Participating Provider Tier of the 3-Tiered POS Plan.
24. Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Participating Provider Tier and the Non-Participating Provider Tier of the PPO plan.
25. See note 11.
26. See note 20.
27. \$15 copay per exam/\$15 copay per cleaning. For HDHP plans, dental copays are not subject to the deductible and do not apply to the out-of-pocket maximum.
28. The pediatric dental benefit is embedded in all small group plans, except the PPO plans, which do not include pediatric dental coverage. The Colorado Division of Insurance requires carriers to be reasonably assured that a consumer has or will purchase such coverage by the group or employee completing an attestation form.
29. See note 10.
30. See note 10.
31. See note 10.

# Get care from virtually anywhere

Members can get medical advice or have a doctor's visit whether they're at home, at work, or on the go.

## Convenient care options

### Online chat

Members can chat online with a Kaiser Permanente clinician, mental health specialist, pharmacist, financial counselor, or member services.<sup>29</sup>

### 24/7 advice

Members can speak to a licensed care clinician anytime, day or night, for routine or urgent medical or mental health advice. Call **303-338-4545** or **800-218-1059** (TTY 711).

### Email

Members can message their primary care or specialty care team any time with nonurgent questions.



### E-visits

Answer a few questions on kp.org or our app for 24/7 self-care advice. In some cases, a Kaiser Permanente clinician will get back to you with a care plan – usually within 4 hours.



### Scheduled phone or video visits<sup>30</sup>

Members can schedule time to talk with a clinician by phone or video. With most plans, there's no cost.



### 24/7 on-demand video visits<sup>31</sup>

Members can get fast, personalized support around the clock – no appointment needed. Get 24/7 care by phone or video from a Kaiser Permanente clinician across the U.S.



## Questions about Kaiser Permanente?

Contact your broker or the Small Business Team at **866-331-2091**.

## Platinum plans

	KP CO Platinum 0/10 Rx Copay KP Select CO Platinum 0/10 Rx Copay	KP CO Platinum 400/10 KP Select CO Platinum 400/10	KP CO Platinum DHMO PLUS 250/20	KP CO Platinum <sup>1</sup> 3T POS 0/10		
Product type	HMO	DHMO	DHMO PLUS	Point of Service Tier 1 (HMO) In-Network Provider	Point of Service Tier 2 Participating Provider	Point of Service Tier 3 Non-Participating Provider
Deductible Individual/Family	\$0	\$400/\$800	\$250/\$500	\$0	\$500/\$1,000	\$2,000/\$4,000
Out-of-pocket maximum Individual/Family	\$3,000/\$6,000	\$4,500/\$9,000	\$4,500/\$9,000	\$2,500/\$5,000	\$5,500/\$11,000	\$10,000/\$20,000
Coinsurance (member's cost)	10%	15%	15% KP/25% PLUS	10%	25%	50%
Emergency room	\$300	\$400	\$400	\$400	\$400	\$400
Urgent care	\$75	\$75	\$75	\$75	\$75	\$75
Inpatient hospital	\$500 per day (Days 1 through 3)	15% after deductible	15% after deductible KP Not covered PLUS	10%	25% after deductible	50% after deductible
Virtual care services (Chat, video visit, email, phone) <sup>2</sup>	No charge	No charge	No charge KP See EOC PLUS	No charge	See COI	See COI
PCP office visit	\$10	\$10	\$20 KP \$40 PLUS <sup>3</sup>	\$10	\$35 <sup>3</sup>	50% after deductible
Specialist office visit	\$40	\$55 <sup>3</sup>	\$45 KP <sup>3</sup> \$65 PLUS <sup>3</sup>	\$55 <sup>3</sup>	\$85 <sup>3</sup>	50% after deductible
Outpatient mental health	\$10	\$10	\$20 KP/\$40 PLUS	\$10 after deductible	\$35 after deductible	50% after deductible
MRI, CT, and PET	\$200	15% after deductible	15% after deductible KP Not covered PLUS	10%	25% after deductible	50% after deductible
Lab & X-ray	10%	15% after deductible	15% after deductible KP 25% coin PLUS	10%	25% after deductible	50% after deductible
Outpatient surgery: Ambulatory surgical center (ASC)/hospital outpatient department (Hosp) <sup>4</sup>	\$300 ASC \$500 Hosp	5% after deductible ASC 15% after deductible Hosp	5% after deductible ASC KP 15% after deductible Hosp KP Not covered PLUS	\$300 ASC \$500 Hosp	15% after deductible ASC 25% after deductible Hosp	50% after deductible for both ASC and Hosp
<b>Prescription Drugs<sup>5</sup></b>						
Generic	\$10	\$10	\$10 KP/50% PLUS	\$10	\$25	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies
Brand	\$35	\$40	\$40 KP/50% PLUS	\$40	\$60	
Brand non-preferred	\$200	15%	15% KP/50% PLUS	10%	25% after deductible	
Specialty	\$250	15%	15% KP/50% PLUS	10%	25% after deductible	
Pharmacy deductible	\$0	\$0	\$0	\$0	Medical deductible	N/A
Relativity to KP CO Platinum 0/10 Rx Copay	0%	-6%	-2%	20%		

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2. Chat, video, and phone services are offered at no additional cost for most health plans. For these services, some POS, PPO, or high deductible health plans are subject to a copayment, coinsurance, or deductible first before being provided at no additional cost.
3. In addition to the cost share, all other covered services and procedures performed during the visit may be subject to the applicable cost share.
4. The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. hospital outpatient department.
5. 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 medications cannot be mailed outside of Colorado. Some prescriptions are not eligible to be mailed or delivered.

**Questions?** Contact your broker  
or your Small Business team at **1-866-331-2091**

[kp.org/choosebetter](https://kp.org/choosebetter)

Gold plans

	KP CO Gold 0/20 Rx Copay KP Select CO Gold 0/20 Rx Copay	KP CO Gold 500/25 KP Select CO Gold 500/25	KP CO Gold 1500/25 Rx Copay KP Select CO Gold 1500/25 Rx Copay	KP CO Gold 2500/10 KP Select CO Gold 2500/10	KP CO Gold DHMO PLUS 1250/35	KP CO Gold DHMO PLUS 2000/40	KP CO Gold 1750/30/HSA KP Select CO Gold 1750/30/HSA	KP CO Gold <sup>1</sup> 3T POS 1500/30			KP CO Gold <sup>2</sup> PPO 2000/35 Rx Copay	
Product type	HMO	DHMO	DHMO	DHMO	DHMO PLUS	DHMO PLUS	HSA	POS Tier 1 (DHMO) In-Network Provider	POS Tier 2 Participating Provider	POS Tier 3 Non-Participating Provider	PPO Participating Provider	PPO Non-Participating Provider
Deductible Individual/Family	\$0	\$500/\$1,000	\$1,500/\$3,000	\$2,500/\$5,000	\$1,250 /\$2,500	\$2,000/\$4,000	\$1,750/\$3,500 (aggregate)	\$1,500/\$3,000	\$3,000/\$6,000	\$6,000/\$12,000	\$2,000/\$4,000	\$6,000/\$12,000
Out-of-pocket maximum Individual/Family	\$7,500/\$15,000	\$7,500/\$15,000	\$7,500/\$15,000	\$7,500/\$15,000	\$7,500/\$15,000	\$7,500/\$15,000	\$4,100/\$8,200 (aggregate)	\$4,000/\$8,000	\$7,000/\$14,000	\$15,000/\$30,000	\$7,500/\$15,000	\$22,500/\$45,000
Coinsurance (member's cost)	20%	20%	20%	20%	20% KP 40% PLUS	25% KP 40% PLUS	15%	20%	35%	50%	25%	50%
Emergency room	\$750	\$750	20% after deductible	20% after deductible	20% after deductible	25% after deductible	15% after deductible	20% after deductible	20% after deductible	20% after deductible	25% after deductible	25% after deductible
Urgent care	\$75	\$75	\$75	\$85	\$85	\$85	\$75 after deductible	\$85	\$85	\$85	\$85	\$250
Inpatient hospital	\$750 per day (Days 1 through 4)	20% after deductible	20% after deductible	20% after deductible	20% after deductible KP Not covered PLUS	25% after deductible KP Not covered PLUS	15% after deductible	20% after deductible	35% after deductible	50% after deductible	25% after deductible	50% after deductible
Virtual care services (Chat, video visit, email, phone) <sup>3</sup>	No charge	No charge	No charge	No charge	No charge KP See EOC PLUS	No charge KP See EOC PLUS	No charge	No charge	See COI	See COI	See COI	See COI
PCP office visit	\$20	\$25	\$25	\$10	\$35 KP \$65 PLUS <sup>4</sup>	\$40 KP \$70 PLUS <sup>4</sup>	\$30 after deductible	\$30	\$65 <sup>4</sup>	50% after deductible	\$35 <sup>4</sup>	50% after deductible
Specialist office visit	\$65	\$65 <sup>4</sup>	\$65 <sup>4</sup>	\$75 <sup>4</sup>	\$70 KP <sup>4</sup> \$90 PLUS <sup>4</sup>	\$75 KP <sup>4</sup> \$95 PLUS <sup>4</sup>	\$60 after deductible <sup>4</sup>	\$70 <sup>4</sup>	\$100 <sup>4</sup>	50% after deductible	\$70 <sup>4</sup>	50% after deductible
Outpatient mental health	\$20	\$25	\$25	\$10	\$35 KP/\$65 PLUS	\$40 KP/\$70 PLUS	\$30 after deductible	\$30	\$65	50% after deductible	\$35	50% after deductible
MRI, CT, and PET	\$500	20% after deductible	20% after deductible	20% after deductible	20% after deductible KP Not covered PLUS	25% after deductible KP Not covered PLUS	15% after deductible	20% after deductible	35% after deductible	50% after deductible	25% after deductible	50% after deductible
Lab & X-ray	20%	20% after deductible	20% after deductible	20% after deductible	20% after deductible KP 40% after deductible PLUS	25% after deductible KP 40% after deductible PLUS	15% after deductible	20% after deductible	35% after deductible	50% after deductible	25% after deductible	50% after deductible
Outpatient surgery: Ambulatory surgical center (ASC)/hospital outpatient department (Hosp) <sup>5</sup>	\$625 ASC \$750 Hosp	10% after deductible ASC 20% after deductible Hosp	10% after deductible ASC 20% after deductible Hosp	10% after deductible ASC 20% after deductible Hosp	10% after deductible ASC KP 20% after deductible Hosp KP Not covered PLUS	15% after deductible ASC KP 25% after deductible Hosp KP Not covered PLUS	5% after deductible ASC 15% after deductible Hosp	10% after deductible ASC 20% after deductible Hosp	25% after deductible ASC 35% after deductible Hosp	50% after deductible for both ASC and Hosp	25% after deductible for both ASC and Hosp	50% after deductible for both ASC and Hosp
Prescription Drugs <sup>6</sup>												
Generic	\$15	\$15	\$15	\$10	\$15 KP 50% PLUS	\$15 KP 50% PLUS	\$15 after deductible	\$15	\$45	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies	\$15	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies
Brand	\$70	\$75	\$80	\$70	\$75 KP 50% PLUS	\$75 KP 50% PLUS	\$50 after deductible	\$75	\$100		\$75	
Brand non-preferred	\$350	20% after Rx deductible	\$400	20% after deductible	20% KP 50% PLUS	25% KP 50% PLUS	15% after deductible	20%	35% after Rx deductible		\$350	
Specialty	\$400	20% after Rx deductible	\$500	20% after deductible	20% KP 50% PLUS	25% KP 50% PLUS	15% after deductible	20%	35% after Rx deductible		\$500	
Pharmacy deductible	\$0	\$300 individual deductible/ No family deductible	\$0	Medical deductible <sup>7</sup>	\$0	\$0	Medical deductible <sup>7</sup>	\$0	\$500 individual deductible/No family deductible	\$0	\$0	\$0
Relativity to KP CO Platinum 0/10 Rx Copay	-12%	-15%	-18%	-21%	-16%	-20%	-18%	2%			19%	

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2. Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Participating Provider Tier and the Non-Participating Provider Tier of the PPO plan.

3. Chat, video, and phone services are offered at no additional cost for most health plans. For these services, some POS, PPO, or high deductible health plans are subject to a copayment, coinsurance, or deductible first before being provided at no additional cost.

4. In addition to the cost share, all other covered services and procedures performed during the visit may be subject to the applicable cost share. Plus Benefit offers a set number of visits to see an out-of-network provider for certain covered outpatient services.

5. The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. hospital outpatient department.

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 medications cannot be mailed outside of Colorado. Some prescriptions are not eligible to be mailed or delivered.

7. Pharmacy costs are subject to medical deductible.



Silver plans

	KP CO Silver 2800/45 KP Select CO Silver 2800/45	KP CO Silver 4000/50 Rx Copay KP Select CO Silver 4000/50 Rx Copay	KP CO Silver 5000/10 KP Select CO Silver 5000/10	KP CO Virtual Complete Silver 6300/50 Rx Copay KP Select CO Virtual Complete Silver 6300/50 Rx Copay	KP CO Silver DHMO PLUS 3500/45	KP CO Silver 3200/30/HSA KP Select CO Silver 3200/30/HSA	KP CO Silver 4400/30/HSA KP Select CO Silver 4400/30/HSA	KP CO Silver HSA Plus 3500/30%
Product type	DHMO	DHMO	DHMO	DHMO	DHMO Plus	HSA	HSA	HSA Plus
Deductible Individual/Family	\$2,800/\$5,600	\$4,000/\$8,000	\$5,000/\$10,000	\$6,300/\$12,600	\$3,500/\$7,000	\$3,200/\$6,400	\$4,400/\$8,800	\$3,500/\$7,000
Out-of-pocket maximum Individual/Family	\$8,500/\$17,000	\$9,450/\$18,900	\$9,450/\$18,900	\$9,450/\$18,900	\$9,450/\$18,900	\$7,500/\$15,000	\$7,500/\$15,000	\$7,500/\$15,000
Coinsurance (member's cost)	35%	35%	35%	35%	30% KP 50% PLUS	25%	30%	30% IN 50% OUT
Emergency room	35% after deductible	35% after deductible	35% after deductible	35% after deductible	30% after deductible	25% after deductible	30% after deductible	30% after deductible
Urgent care	\$100	\$100	\$100	First 3 visits \$100; additional visits 35% after deductible	\$100	\$100 after deductible	\$100 after deductible	30% after deductible
Inpatient hospital	35% after deductible	35% after deductible	35% after deductible	35% after deductible	30% after deductible KP Not covered PLUS	25% after deductible	30% after deductible	30% after deductible IN Not covered OUT
Virtual care services (Chat, video visit, email, phone) <sup>1</sup>	No charge	No charge	No charge	No charge	No charge KP See EOC PLUS	No charge	No charge	No charge IN See EOC OUT
PCP office visit	\$45	\$50	\$10	First 3 visits \$50; additional visits \$50 after deductible	\$45 KP \$80 PLUS <sup>2</sup>	\$30 after deductible	\$30 after deductible	30% after deductible IN 50% after deductible OUT
Specialist office visit	\$85 <sup>2</sup>	\$85 <sup>2</sup>	\$85 <sup>2</sup>	\$75 after deductible <sup>2</sup>	\$75 KP <sup>2</sup> \$95 PLUS <sup>2</sup>	\$60 after deductible <sup>2</sup>	\$60 after deductible <sup>2</sup>	30% after deductible IN 50% after deductible OUT
Outpatient mental health	\$45	\$50	\$10	\$50	\$45 KP \$80 PLUS	\$30 after deductible	\$30 after deductible	30% after deductible IN 50% after deductible OUT
MRI, CT, and PET	35% after deductible	35% after deductible	35% after deductible	35% after deductible	30% after deductible KP Not covered PLUS	25% after deductible	30% after deductible	30% after deductible IN Not covered OUT
Lab & X-ray	35% after deductible	35% after deductible	35% after deductible	Lab: \$30 X-ray: 35% after deductible	30% after deductible KP 50% after deductible PLUS	25% after deductible	30% after deductible	30% after deductible IN 50% after deductible OUT
Outpatient surgery/Ambulatory surgical center (ASC)/hospital outpatient department (Hosp) <sup>3</sup>	25% after deductible ASC 35% after deductible Hosp	25% after deductible ASC 35% after deductible Hosp	25% after deductible ASC 35% after deductible Hosp	25% after deductible ASC 35% after deductible Hosp	20% after deductible ASC KP 30% after deductible Hosp KP Not covered PLUS	10% after deductible ASC 20% after deductible Hosp	20% after deductible ASC 30% after deductible Hosp	20% after deductible ASC 30% after deductible Hosp IN Not covered OUT
Prescription Drugs <sup>4</sup>								
Generic	\$15	\$15	\$15	\$15	\$15 KP 50% PLUS	\$15 after deductible	\$10 after deductible	\$10 after deductible IN 50% after deductible OUT
Brand	\$65 after Rx deductible	\$75	35% after deductible	\$75	\$75 KP 50% PLUS	\$45 after deductible	\$45 after deductible	\$30 after deductible IN 50% after deductible OUT
Brand non-preferred	35% after Rx deductible	\$450	35% after deductible	\$600	30% after Rx deductible KP 50% after Rx deductible PLUS	25% after deductible	30% after deductible	30% after deductible IN 50% after deductible OUT
Specialty	35% after Rx deductible	\$500	35% after deductible	\$700	30% after Rx deductible KP 50% after Rx deductible PLUS	25% after deductible	30% after deductible	30% after deductible IN 50% after deductible OUT
Pharmacy deductible	\$500	\$0	Medical deductible <sup>5</sup>	\$0	\$500 individual deductible No family deductible	Medical deductible <sup>5</sup>	Medical deductible <sup>5</sup>	Medical deductible <sup>5</sup>
Relativity to KP CO Platinum 0/10 Rx Copay	-29%	-30%	-35%	-35%	-28%	-31%	-34%	-28%

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2. In addition to the cost share, all other covered services and procedures performed during the visit may be subject to the applicable cost share. Plus Benefit offers a set number of visits to see an out-of-network provider for certain covered outpatient services.
3. The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. hospital outpatient department.

4. 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 medications cannot be mailed outside of Colorado. Some prescriptions are not eligible to be mailed or delivered.
5. Pharmacy costs are subject to medical deductible.



Silver plans continued

	NEW KP CO Silver <sup>1</sup> 3T POS 3000/45 Rx Copay			NEW KP CO Silver <sup>1</sup> 3T POS HDHP 3500/30%			KP CO Silver <sup>2</sup> PPO 3500/50 Rx Copay		NEW KP CO Silver <sup>2</sup> PPO HDHP 5500/40%	
Product type	POS Tier 1 (DHMO) In-Network Provider	POS Tier 2 Participating Provider	POS Tier 3 Non-Participating Provider	POS Tier 1 (HSA) In-Network Provider	POS Tier 2 Participating Provider	POS Tier 3 Non-Participating Provider	PPO Participating Provider	PPO Non-Participating Provider	PPO (HSA) Participating Provider	PPO (HSA) Non-Participating Provider
Deductible Individual/Family	\$3,000/\$6,000	\$7,500/\$15,000	\$12,000/\$24,000	\$3,500/\$7,000	\$5,000/\$10,000	\$15,000/\$30,000	\$3,500/\$7,000	\$10,500/\$21,000	\$5,500/\$11,000	\$16,500/\$33,000
Out-of-pocket maximum Individual/Family	\$7,500/\$15,000	\$9,450/\$18,900	\$20,000/\$40,000	\$5,000/\$10,000	\$7,000/\$14,000	\$21,000/\$42,000	\$9,450/\$18,900	\$28,350/\$56,700	\$5,700/\$11,400	\$21,000/\$42,000
Coinsurance (member's cost)	35%	45%	50%	30% after deductible	40% after deductible	50% after deductible	35%	50%	40% after deductible	50% after deductible
Emergency room	35% after deductible	35% after deductible	35% after deductible	30% after deductible	30% after deductible	30% after deductible	35% after deductible	35% after deductible	40% after deductible	40% after deductible
Urgent care	\$100	\$100	\$100	30% after deductible	30% after deductible	30% after deductible	\$100 <sup>4</sup>	\$250 <sup>4</sup>	\$150 after deductible <sup>4</sup>	\$250 after deductible <sup>4</sup>
Inpatient hospital	35% after deductible	45% after deductible	50% after deductible	30% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	40% after deductible	50% after deductible
Virtual care services (Chat, video visit, email, phone <sup>3</sup> )	No charge	See COI	See COI	No charge	See COI <sup>4</sup>	See COI <sup>4</sup>	See COI	See COI	See COI <sup>4</sup>	See COI <sup>4</sup>
PCP office visit	\$45	\$80 <sup>4</sup>	50% after deductible	30% after deductible	40% after deductible	50% after deductible	\$50	50% after deductible	40% after deductible	50% after deductible
Specialist office visit	\$85 <sup>4</sup>	\$100 <sup>4</sup>	50% after deductible	30% after deductible	40% after deductible	50% after deductible	\$90 <sup>4</sup>	50% after deductible	40% after deductible	50% after deductible
Outpatient mental health	\$45	\$80	50% after deductible	30% after deductible	40% after deductible	50% after deductible	\$50	50% after deductible	40% after deductible	50% after deductible
MRI, CT, and PET	35% after deductible	45% after deductible	50% after deductible	30% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	40% after deductible	50% after deductible
Lab & X-ray	35% after deductible	45% after deductible	50% after deductible	30% after deductible	40% after deductible	50% after deductible	35% after deductible	50% after deductible	40% after deductible	50% after deductible
Outpatient surgery/Ambulatory surgical center (ASC)/hospital outpatient department (Hosp) <sup>5</sup>	25% after deductible ASC 35% after deductible Hosp	45% after deductible for both ASC and Hosp	50% after deductible for both ASC and Hosp	25% after deductible ASC 35% after deductible Hosp	40% after deductible for both ASC and Hosp	50% after deductible for both ASC and Hosp	35% after deductible for both ASC and Hosp	50% after deductible for both ASC and Hosp	40% after deductible for both ASC and Hosp	50% after deductible for both ASC and Hosp
Prescription Drugs <sup>6</sup>										
Generic	\$20	\$45	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies	30% after deductible	40% after deductible	Covered in-network only, except preventive Rx, oral chemotherapy, medical foods & diabetic supplies	\$20	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies	40% after deductible	Covered in-network only, except preventive Rx, oral chemotherapy, medical foods & diabetic supplies
Brand	\$85	\$100		30% after deductible	40% after deductible		\$90		40% after deductible	
Brand non-preferred	\$550	45% after Rx deductible		30% after deductible	40% after deductible		\$525		40% after deductible	
Specialty	\$625	45% after Rx deductible		30% after deductible	40% after deductible		\$600		40% after deductible	
Pharmacy deductible	\$0	\$1,000 individual deductible/No family deductible	\$0	Medical deductible <sup>7</sup>	Medical deductible <sup>7</sup>	Medical deductible <sup>7</sup>	\$0	\$0	\$0	\$0
Relativity to KP CO Platinum 0/10 Rx Copay	-14%			-13%			7%		5%	

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2. Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Participating Provider Tier and the Non-Participating Provider Tier of the PPO plan.
3. Chat, video, and phone services are offered at no additional cost for most health plans. For these services, some POS, PPO, or high deductible health plans are subject to a copayment, coinsurance, or deductible first before being provided at no additional cost.

4. In addition to the cost share, all other covered services and procedures performed during the visit may be subject to the applicable cost share. Plus Benefit offers a set number of visits to see an out-of-network provider for certain covered outpatient services.
5. The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. hospital outpatient department.
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 medications cannot be mailed outside of Colorado. Some prescriptions are not eligible to be mailed or delivered.
7. Pharmacy costs are subject to medical deductible.

## Bronze plans

	KP CO Bronze 7000/60 Rx Copay KP Select CO Bronze 7000/60 Rx Copay	KP CO Virtual Complete Bronze 9450/40 KP Select CO Virtual Complete Bronze 9450/40	KP CO Bronze 6250/50/HSA KP Select CO Bronze 6250/50/HSA	KP CO Bronze 7500/100%/HSA KP Select CO Bronze 7500/100%/HSA	KP CO Bronze <sup>1</sup> PPO 7000/60 Rx Copay	
Product type	DHMO	DHMO	HSA	HSA	PPO Participating Provider	PPO Non-Participating Provider
Deductible Individual/Family	\$7,000/\$14,000	\$9,450/\$18,900	\$6,250/\$12,500	\$7,500/\$15,000	\$7,000/\$14,000	\$21,000/\$42,000
Out-of-pocket maximum Individual/Family	\$9,450/\$18,900	\$9,450/\$18,900	\$7,500/\$15,000	\$7,500/\$15,000	\$9,450/\$18,900	\$28,350/\$56,700
Coinsurance (member's cost)	40%	0%	35%	0%	40%	50%
Emergency room	40% after deductible	No charge after deductible	35% after deductible	No charge after deductible	40% after deductible	40% after deductible
Urgent care	First 2 visits \$150; additional visits 40% after deductible	First visit \$150; additional visits no charge after deductible	\$150 after deductible	No charge after deductible	First 2 visits \$150; additional visits 40% after deductible	First 2 visits \$250; additional visits 50% after deductible
Inpatient hospital	40% after deductible	No charge after deductible	35% after deductible	No charge after deductible	40% after deductible	50% after deductible
Virtual care services (Chat, video visit, email, phone) <sup>2</sup>	No charge	No charge	No charge	No charge	See COI	See COI
PCP office visit	First visit \$60; additional visits 40% after deductible	First visit \$40; no charge after deductible	\$50 after deductible	No charge after deductible	First visit \$60; additional visits 40% after deductible	50% after deductible
Specialist office visit	40% after deductible	No charge after deductible	\$70 after deductible	No charge after deductible	40% after deductible	50% after deductible
Outpatient mental health	\$0	No charge after deductible	\$50 after deductible	No charge after deductible	\$0	50% after deductible
MRI, CT, and PET	40% after deductible	No charge after deductible	35% after deductible	No charge after deductible	40% after deductible	50% after deductible
Lab & X-ray	40% after deductible	Lab: \$50 / X-ray: no charge after deductible	35% after deductible	No charge after deductible	40% after deductible	50% after deductible
Outpatient surgery: Ambulatory surgical center (ASC)/hospital outpatient department (Hosp) <sup>3</sup>	30% after deductible ASC 40% after deductible Hosp	No charge after deductible for both ASC and Hosp	25% after deductible ASC 35% after deductible Hosp	No charge after deductible for both ASC and Hosp	40% after deductible for both ASC and Hosp	50% after deductible for both ASC and Hosp
<b>Prescription Drugs<sup>4</sup></b>						
Generic	\$30	\$30	35% after deductible	No charge after deductible	\$30	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies
Brand	\$225	No charge after deductible	35% after deductible	No charge after deductible	\$210	
Brand non-preferred	\$525	No charge after deductible	35% after deductible	No charge after deductible	\$525	
Specialty	\$600	No charge after deductible	35% after deductible	No charge after deductible	\$600	
Pharmacy deductible	\$0	Medical deductible <sup>5</sup>	Medical deductible <sup>5</sup>	Medical deductible <sup>5</sup>	\$0	\$0
Relativity to KP CO Platinum 0/10 Rx Copay	-37%	-40%	-37%	-37%	-1%	

This plan summary highlights the benefits, copays, coinsurance, and deductibles that are most frequently asked about. For a more detailed list, visit [kp.org/sbc](https://kp.org/sbc) to view the Summary of Benefits and Coverage.

**KP Select Plans ONLY offered in Colorado Springs and surrounding areas.**

1. Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Participating Provider Tier and the Non-Participating Provider Tier of the PPO plan.
2. Chat, video, and phone services are offered at no additional cost for most health plans. For these services, some POS, PPO, or high deductible health plans are subject to a copayment, coinsurance, or deductible first before being provided at no additional cost.
3. The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. hospital outpatient department.
4. 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 medications cannot be mailed outside of Colorado. Some prescriptions are not eligible to be mailed or delivered.
5. Pharmacy costs are subject to medical deductible.

**Questions?** Contact your broker  
or your Small Business team at **1-866-331-2091**

[kp.org/choosebetter](https://kp.org/choosebetter)

