

The right health care
partner makes all the
difference.



2023 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.

Here are some of the things we offer to help support the health of your employees – and your bottom line:

- **A wellness program that rewards employees** for taking healthy actions.
- **Level Funded** – a self-funding option where employers have the opportunity to get money back if claims are better than expected and minimized risk when claims are high.
- All of our point-of-service (POS) plans are now **3-tiered for added choice** and flexibility.
- Starting January 1, 2023, your 3 Tier Point-of-Service (3TPOS) and PPO employees will be able to **access the Cigna PPO Network¹ of providers** outside of Kaiser Permanente states for all covered services. *See page 14 for details.*
- **Total health** – most small group plans include basic adult preventive dental care and additional dental services for children up to age 19.
- **Expanded mental health care**, including video visits with a therapist, online chat with a mental health specialist, and direct access to more than 5,000 Kaiser Permanente and affiliated mental health providers.
- Virtual care options like 24-hour **on-demand video visits**.



Learn more about Kaiser Permanente

Integrated care is good for your business	4
Medical excellence is standard practice	5
Managing costs without sacrificing quality of care	6
Manage your health with ease	7
It's easy for your employees to get started	8
In-person routine and specialty care	9
Map of Colorado service area	10
Kaiser Permanente medical offices	11
Care away from home	12
Healthy employees are good for business	13
There isn't a one-size-fits-all plan for health care	14
Kaiser Permanente Select	15
Total health for your employees with Delta Dental	16
Health plan choices	17



Questions?

Contact your broker or the Small Business Team
at **1-866-331-2091**.

Integrated care is good for your business

Integrated Health Care

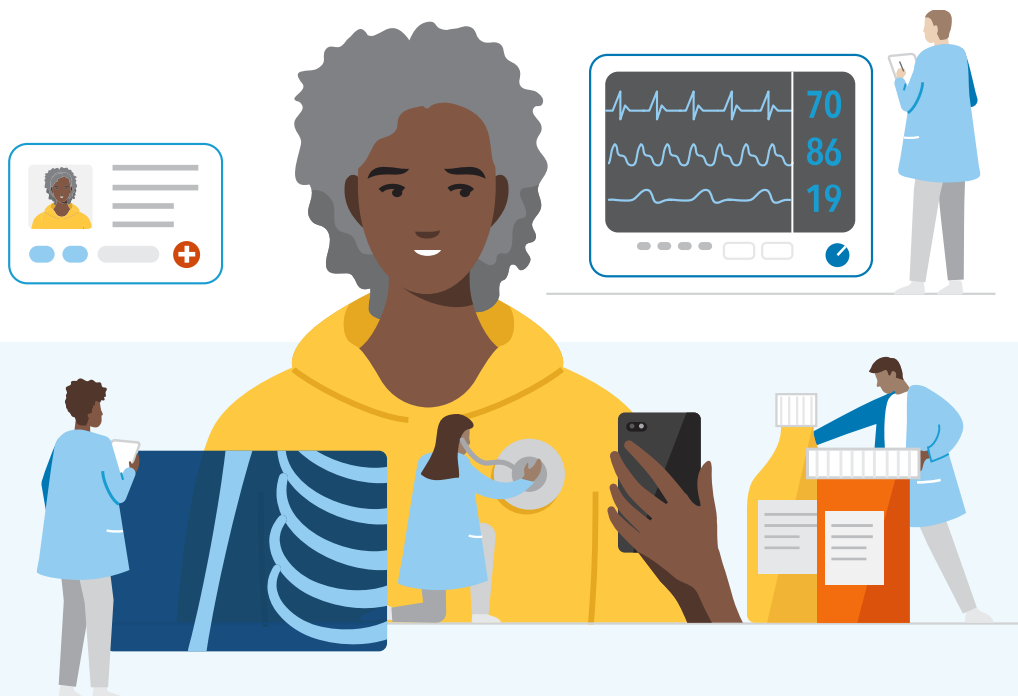
Kaiser Permanente coordinates every aspect of your employees' care—so they don't have to. This means more efficient care that can help lead to healthy outcomes for members and low costs for employers.

How does it work?

Doctors, pharmacists, and other providers on the care team share important health information about members through an electronic health record. So, when a member sees a specialist, has a hospitalization,

a new test, or a procedure, all the providers involved in their care—including their primary care provider—are informed.² This keeps care team members on the same page and helps eliminate medical errors and the costly duplication of services.

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



Come to where medical excellence is standard practice

Nationally Recognized Care

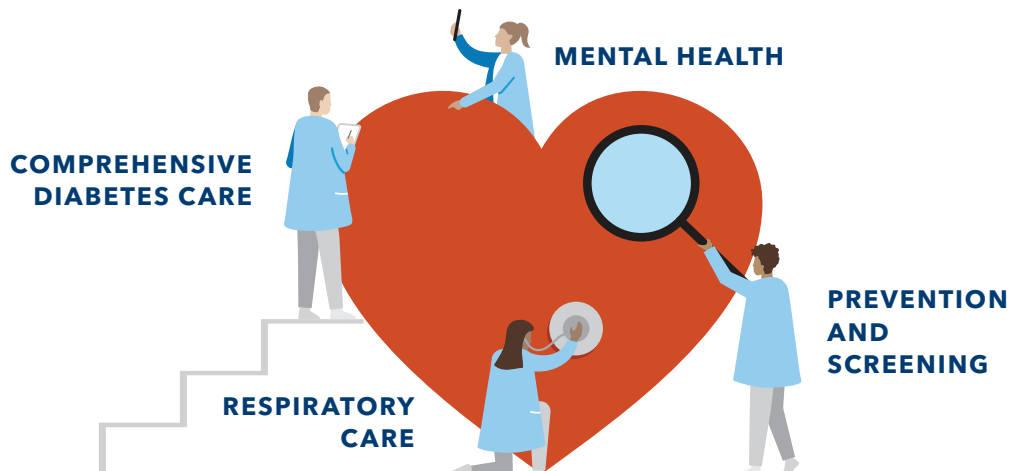
Year after year, many of Kaiser Permanente's highly skilled and trained physicians are honored as Top Doctors by 5280 magazine (84 in 2022), receive 5-star reviews online, and earn some of the highest clinical quality ratings from the National Committee for Quality Assurance (NCQA).³

Our doctors are known for catching problems early with preventive care.

But, as one of the largest multispecialty groups in Colorado, if a member's health needs require specialized care, we have expert providers across many specialties who will create a personalized plan for their care.

If a member has a condition like diabetes or heart disease, they're proactively enrolled in a disease management program

for personal coaching and support. With a well-rounded, proven approach backed by advanced technology, we help members get the care they need to live life to the fullest.



#1 Kaiser Permanente was Colorado's highest-rated health plan in 2021.³



Kaiser Permanente was rated the highest performer nationally for 42 effectiveness-of-care measures in 2021 by NCQA.⁴



Kaiser Permanente's Medicare plan is rated 5 out of 5 stars.⁵

Managing costs without sacrificing quality of care

Integrated health care focuses on delivering the highest-quality care as efficiently as possible—and at a low cost. Here are some of the ways we do that.

Fewer sick days

Our team approach and focus on prevention help keep employees healthy, and healthy employees are more productive and less likely to need time off.

Fewer appointments and office visits

There's no need to schedule separate appointments for office visits, lab work, and X-rays. At most of our medical offices, members can have all of these services done under one roof.² And with our extensive suite of low-cost and no-added-cost virtual care options, your employees can get care without leaving home or the workplace.

Leveraging our purchasing power

We negotiate pricing, buy drugs in bulk, and operate our own pharmacies.²

Using a standard formulary

Our physicians and clinical pharmacists develop and maintain our safe formulary of pharmaceuticals. It's regularly evaluated and updated to ensure safety, efficacy, and cost-effectiveness.²

Dispensing generic drugs

We dispense generic drugs, when they're available and appropriate, to further manage costs.

Less paperwork, fewer unnecessary exams

Providers have members' medical histories at their fingertips, which helps eliminate repeat questions and unnecessary tests and exams. They're also prompted to remind members when it's time for routine screenings so they can catch medical conditions early, when they're easier and less costly to treat.²



Medical Financial Counseling

- Cost estimates for upcoming services and procedures
- Payment plan options

Call Financial Counseling at **303-338-3025** or **1-877-803-1929 (TTY 771)**, Monday-Friday, 8 a.m.-6 p.m.

Manage your health with ease

Through our award-winning app or at **kp.org**, your employees can easily manage their health care and coverage.

They can:

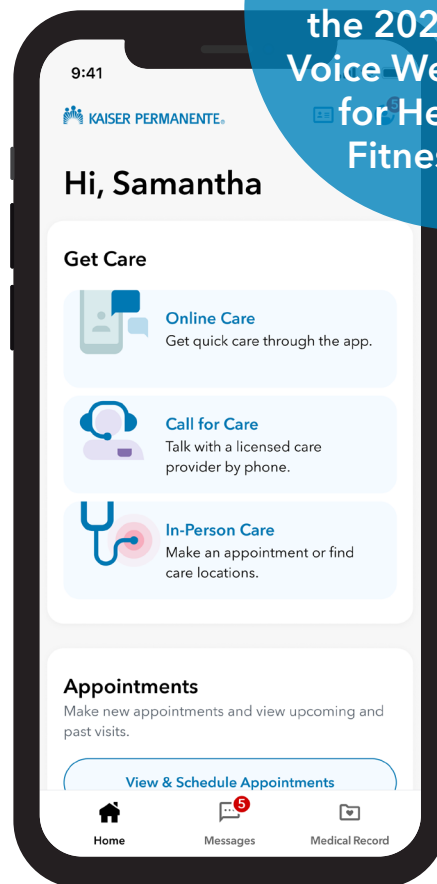
- Get care 24/7
- Choose or change doctors²
- Pay their Kaiser Permanente medical bills
- Schedule or cancel routine and most specialty appointments, as well as many medical imaging services²
- Fill or refill most prescriptions
- View their medical history, including immunizations, most lab results, and more²
- Get reminders about screenings, prescription refills, and more

Virtual Care Options

Life has never been busier. Your employees need care that works with their schedule and allows them to stay productive at work. That's why we offer so many ways for them to get care from home, work, or even while on vacation through low- or no-cost virtual care options.⁶



Our mobile app won the 2022 People's Voice Webby Award for Health and Fitness Apps.



"I have been with Kaiser for a very long time. They do a fantastic job of coordinating care between providers/specialists and primary care. They work with the pharmacy and make things so much easier than going to separate practices at different places. Their app is a great way to stay in touch with providers and stay up to date on your account/health. It is pretty much a seamless way to receive care and stay as healthy as possible."

Norma, Kaiser Permanente Member

It's easy for your employees to get started

Transition care seamlessly

Members can easily call our New Member Connect Department 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 **1-844-639-8657 (TTY 711)**.

Search profiles to find the right doctor

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

Connect to care online

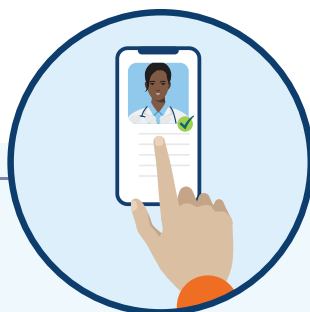
After members enroll, they can create an account at **kp.org** or download the Kaiser Permanente app, then manage their health on their schedule – whenever, wherever.

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**.



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 **1,100 Kaiser Permanente doctors in 46 specialties** (along with 12,300 affiliated plan providers) and change at any time.^{7,8} 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.^{7,8}

Urgent care

We offer urgent care in several of our 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

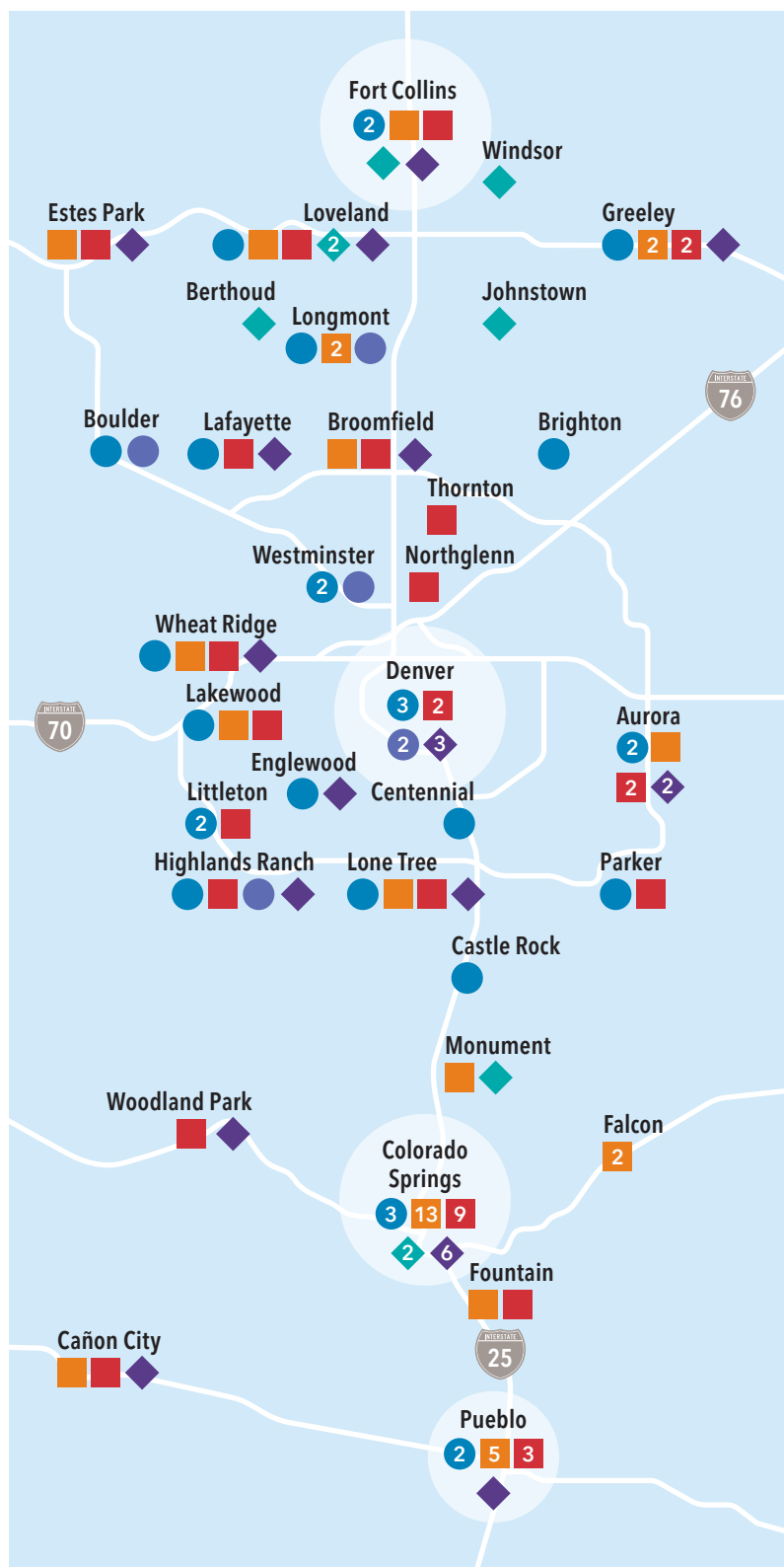
When they get their prescriptions from a Kaiser Permanente medical office pharmacy, they can have them delivered by mail or right to their door through same-day/next-day delivery. Simply call **1-888-626-0454** to check for eligibility.^{9,10}

In-person care options

Colorado medical facilities

30	Kaiser Permanente medical offices	●
35	Urgent care facilities	■
35	Emergency care facilities	■
6	Behavioral health offices	●
9	Affiliated providers with extended hours	◆
24	Affiliated hospital/inpatient care	◆

There are **1,100+** Kaiser Permanente physicians, and **12,300** affiliated plan providers at locations across Colorado.^{7,8} For the most up-to-date list of providers included in your plan, visit 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

Midtown Med. Office Building

1960 N. Ogden St.
Denver, CO 80218

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 North 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 a full list of providers included
in your plan, visit kp.org/locations

Care away from home—for employees and covered family members

Your employees and their covered family members can get the care they need, whenever they need it, wherever they are.

Get urgent and emergency care anywhere

Members can get urgent care—for things like asthma, cough, fever sore throat, abdominal pain, etc.—and emergency care anywhere they need it in the United States or around the world. At many locations outside Kaiser Permanente states (Cigna PPO Network providers¹, MinuteClinic® locations and pharmacies, and Concentra clinics), members just pay their usual cost share—no need to file a claim.¹¹ But traveling members can go to the most convenient urgent or emergency care center for them.¹²

Out-of-Area benefit for covered family members

Covered dependents up to age 26 who live outside a Kaiser Permanente service area are covered for certain routine, continuing, or follow-up care through our Out-of-Area Benefit.¹³

Members can visit any Kaiser Permanente medical offices in Colorado, California, Hawaii, Washington, Oregon, Georgia, Maryland, Virginia, and the District of Columbia.



Care on the road

We make it easy to get care even when you're on the road. Just call our 24-hour Away from Home Travel Line at **951-268-3900** for help getting care, or visit **kp.org/travel** to learn more.¹⁴

Healthy employees are good for business

Now employees can earn healthy rewards

Healthy employees help make for a healthier business through fewer sick days and higher productivity. So Kaiser Permanente now includes a wellness reward program in most of our small group plans.¹⁵

To earn a \$150 reward card, employees sign up at kp.org/engage and:

1. Take the Total Health Assessment online survey
2. Complete 4 biometric screenings
3. Stay current on certain cancer screenings based on their age and gender
4. Engage in a lifestyle wellness activity

There are no administrative tasks for employers to manage. All they have to do is cheer employees on!



The Active&Fit® Program^{16,17}

The Active&Fit fitness center membership program now includes additional services. For an annual fee of \$100, eligible members ages 16 years or older have access to:

- A network of 13,000+ fitness centers
- 8,000+ digital workout videos for all fitness levels
- Daily workout classes on the Active&Fit YouTube and Facebook channels
- Healthy living coaching with a wellness coach
- And more!

For information on fitness programs visit kp.org/exercise.

ClassPass

On-demand workout videos and reduced rates on livestream and in-person classes.

No-cost resources to help your business and employees stay healthier.

Visit 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

Self-care apps: Sometimes employees need support maintaining their total health. That's why we offer lots of healthy extras at no additional cost, such as:

Calm

An app for meditation, mental resilience, and sleep

*my*Strength

An app for managing depression, stress, anxiety, addiction, and more¹⁸

ginger

24/7 emotional-support coaching – without a referral – via text for stress, grief, low mood, relationships, and sleep, at no additional cost.¹⁹

There isn't a one-size-fits-all plan for health care

Choosing a health care partner is an important business decision. Kaiser Permanente provides employers with the flexibility to choose among a number of plans to help them better manage costs and invest in the health of their employees – and their business.

Plan options

- **Level funded program**

Kaiser Permanente Level Funded is a self-funding option where employers pay a set monthly amount based on the number of enrolled employees, with the opportunity to get money back if claims are better than expected and minimized risk when claims are high. Available for groups of 20 enrolled and up to 100 eligible employees.²⁰

- **HMO plans**

Simple, straightforward coverage.

- **Deductible HMO plans (DHMOs)**

Deductible-based plans to fit any budget.

- **Deductible HMO and HSA plans**

Access to Kaiser Permanente physicians and medical offices, as well as access to non-plan providers for limited, covered 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 now 3-tiered, for even more choice.²¹

- **PPO plans**

For employers who have employees outside of Kaiser Permanente service areas – even out of state.²¹

Now your 3-Tier Point-of-Service (3TPOS) and PPO employees will be able to access the Cigna PPO Network¹ of providers outside of Kaiser Permanente states for all covered services. Inside Colorado and other Kaiser Permanente states (CA, HI, OR, WA, GA, MD, VA, and DC), 3TPOS and PPO employees will continue to have access to the First Health²² network of providers.

- **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 individual plans, contact a Medicare specialist toll free at **1-800-242-8368 (TTY 711)**, 7 days a week, from 8 a.m. to 8 p.m., or visit kp.org/medicare.

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^{7,8}, 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^{7,8}, urgent care locations, and ambulatory surgical centers

Scheduled inpatient or emergency hospital care¹²

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 ZIP codes. Visit 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 2023 Kaiser Permanente small group health plans include the following adult preventive dental care²³:

- 2 exams and 2 cleanings per year (\$30 copay per visit²⁴) 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.

Embedded pediatric²⁵

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

2023 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 to search for PPO providers.

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 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% IN / 25% OUT	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 IN Not covered OUT	10%	25% after deductible	50% after deductible
Virtual care services (Chat, video visit, email, phone)	No charge	No charge	No charge IN See EOC OUT	No charge	See COI	See COI
PCP office visit	\$10 KP \$30 Affiliated Provider ¹	\$10 KP \$30 Affiliated Provider ¹	\$20 KP \$40 OUT ²	\$10 KP \$30 Affiliated Provider ¹	\$35 ²	50% after deductible
Specialist office visit	\$40	\$55 ²	\$45 IN ² \$65 OUT ²	\$55 ²	\$85 ²	50% after deductible
MRI, CT, and PET	\$200	15% after deductible	15% after deductible IN Not covered OUT	10%	25% after deductible	50% after deductible
Lab & X-ray	10%	15% after deductible	15% after deductible IN 25% coin OUT	10%	25% after deductible	50% after deductible
Outpatient surgery/Ambulatory surgical center (ASC)/outpatient department of hospital (Hosp)	\$300 ASC \$500 Hosp ³	5% after deductible ASC 15% after deductible Hosp ³	5% after deductible ASC 15% after deductible Hosp ³ Not covered OUT	\$300 ASC \$500 Hosp ³	15% after deductible ASC 25% after deductible Hosp	50% after deductible ASC 50% after deductible Hosp
Prescription Drugs⁴						
Generic	\$10	\$10	\$10 IN / 50% OUT	\$10	\$25	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies
Brand	\$35	\$40	\$40 IN / 50% OUT	\$40	\$60	
Brand non-preferred	\$200	15%	15% IN / 50% OUT	10%	25% after deductible	
Specialty	\$250	15%	15% IN / 50% OUT	10%	25% after deductible	
Pharmacy deductible	\$0	\$0	\$0	\$0	Medical deductible	N/A
Relativity to KP CO Platinum 0/15 Rx Copay	0%	-5%	-2%	20%		

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

- Affiliated providers are providers that practice outside Kaiser Permanente medical offices. Visit kp.org/doctors for a list of participating providers.
- In addition to the copay, the visit may have a charge for services performed during the visit.
- The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. the outpatient department of a hospital.
- 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.

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
Product type	HMO	DHMO	DHMO	DHMO	DHMO PLUS
Deductible Individual/Family	\$0	\$500/\$1,000	\$1,500/\$3,000	\$2,500/\$5,000	\$1,250 /\$2,500
Out-of-pocket maximum Individual/Family	\$7,000/\$14,000	\$7,500/\$15,000	\$7,500/\$15,000	\$7,500/\$15,000	\$7,500/\$15,000
Coinsurance (member's cost)	20%	20%	20%	20%	20% IN 40% OUT
Emergency room	\$750	\$750	20% after deductible	20% after deductible	20% after deductible
Urgent care	\$75	\$75	\$75	\$85	\$85
Inpatient hospital	\$750 per day (Days 1 through 4)	20% after deductible	20% after deductible	20% after deductible	20% after deductible IN Not covered OUT
Virtual care services (Chat, video visit, email, phone)	No charge	No charge	No charge	No charge	No charge IN See EOC OUT
PCP office visit	\$20 KP \$40 Affiliated Provider ²	\$25 KP \$45 Affiliated Provider ²	\$25 KP \$45 Affiliated Provider ²	\$10 KP \$30 Affiliated Provider ²	\$35 KP \$65 OUT ³
Specialist office visit	\$60	\$65 ³	\$65 ³	\$75 ³	\$70 IN ³ \$90 OUT ³
MRI, CT, and PET	\$500	20% after deductible	20% after deductible	20% after deductible	20% after deductible IN Not covered OUT
Lab & X-ray	20%	20% after deductible	20% after deductible	20% after deductible	20% after deductible IN 40% after deductible OUT
Outpatient surgery/ Ambulatory surgical center (ASC)/ outpatient department of hospital (Hosp)	\$500 ASC \$750 Hosp ⁴	10% after deductible ASC 20% after deductible Hosp ⁴	10% after deductible ASC 20% after deductible Hosp ⁴	10% after deductible ASC 20% after deductible Hosp ⁴	10% after deductible ASC 20% after deductible IN ⁴ Not covered OUT
Prescription Drugs⁵					
Generic	\$15	\$15	\$15	\$15	\$15 IN 50% OUT
Brand	\$65	\$75	\$80	\$75	\$75 IN 50% OUT
Brand non-preferred	\$300	20% after Rx deductible	\$400	20% after deductible	20% IN 50% OUT
Specialty	\$350	20% after Rx deductible	\$500	20% after deductible	20% IN 50% OUT
Pharmacy deductible	\$0	\$300	\$0	Medical deductible ⁶	\$0
Relativity to KP CO Platinum 0/15 Rx Copay	-10%	-14%	-17%	-21%	-15%

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

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

2. Affiliated providers are providers that practice outside Kaiser Permanente medical offices. Visit kp.org/doctors for a list of participating providers.

3. In addition to a copay, the visit may have a charge for services performed during the visit.

KP CO Gold DHMO PLUS 2000/40	KP CO Gold 1750/30/HSA KP Select CO Gold 1750/30/HSA	KP CO Gold PPO 2000/35 Rx Copay		KP CO Gold 3T POS 1500/30		
DHMO PLUS	HSA	PPO In-network	PPO Out-of-network	POS Tier 1 (DHMO) In-Network Provider	POS Tier 2 Participating Provider	POS Tier 3 Non-Participating Provider
\$2,000/\$4,000	\$1,750/\$3,500 (aggregate)	\$2,000/\$4,000	\$6,000/\$12,000	\$1,500/\$3,000	\$3,000/\$6,000	\$6,000/\$12,000
\$7,800/\$15,600	\$4,100/\$8,200 (aggregate)	\$7,500/\$15,000	\$22,500/\$45,000	\$4,000/\$8,000	\$7,000/\$14,000	\$15,000/\$30,000
25% IN 40% OUT	15%	25%	50%	20%	35%	50%
25% after deductible	15% after deductible	25% after deductible	25% after deductible	20% after deductible	20% after deductible	20% after deductible
\$85	\$75 after deductible	\$85	\$250	\$85	\$85	\$85
25% after deductible IN Not covered OUT	15% after deductible	25% after deductible	50% after deductible	20% after deductible	35% after deductible	50% after deductible
No charge IN See EOC OUT	No charge ¹	See COI ¹	See COI ¹	No charge	See COI ¹	See COI ¹
\$40 KP \$70 OUT ³	\$30 after deductible KP \$50 after deductible Affiliated Provider ²	\$35 ³	50% after deductible	\$30 KP \$50 Affiliated Provider ²	\$65 ³	50% after deductible
\$75 IN ³ \$95 OUT ³	\$60 after deductible ³	\$70 ³	50% after deductible	\$70 ³	\$100 ³	50% after deductible
25% after deductible IN Not covered OUT	15% after deductible	25% after deductible	50% after deductible	20% after deductible	35% after deductible	50% after deductible
25% after deductible IN 40% after deductible OUT	15% after deductible	25% after deductible	50% after deductible	20% after deductible	35% after deductible	50% after deductible
15% after deductible ASC 25% after deductible IN ⁴ Not covered OUT	5% after deductible ASC 15% after deductible Hosp ⁴	25% after deductible for both ASC and Hosp	50% after deductible for both ASC and Hosp	10% after deductible ASC 20% after deductible Hosp ⁴	25% after deductible ASC 35% after deductible Hosp	50% after deductible for both ASC and Hosp
\$15 IN 50% OUT	\$15 after deductible	\$15	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies	\$15	\$45	Covered in-network only except preventive Rx, oral chemotherapy, medical foods & diabetic supplies
\$75 IN 50% OUT	\$50 after deductible	\$75		\$75	\$100	
25% IN 50% OUT	15% after deductible	\$350		20%	35% after Rx deductible	
25% IN 50% OUT	15% after deductible	\$500		20%	35% after Rx deductible	
\$0	Medical deductible ⁶	\$0	\$0	\$0	\$500	\$0
-20%	-18%	31%		4%		

4. For most plans, the outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. the outpatient department of a hospital.

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.

6. 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 3000/30/HSA KP Select CO Silver 3000/30/HSA
Product type	DHMO	DHMO	DHMO	DHMO	DHMO Plus	HSA
Deductible Individual/Family	\$2,800/\$5,600	\$4,000/\$8,000	\$5,000/\$10,000	\$6,300/\$12,600	\$3,500/\$7,000	\$3,000/\$6,000
Out-of-pocket maximum Individual/Family	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200	\$9,100/\$18,200	\$7,000/\$14,000
Coinsurance (member's cost)	35%	35%	35%	35%	30%/50%	20%
Emergency room	35% after deductible	35% after deductible	35% after deductible	35% after deductible	30% after deductible	20% after deductible
Urgent care	\$100	\$100	\$100	First 3 visits \$100; additional visits 35% after deductible	\$100	\$100 after deductible
Inpatient hospital	35% after deductible	35% after deductible	35% after deductible	35% after deductible	30% after deductible IN Not covered OUT	20% after deductible
Virtual care services (Chat, video visit, email, phone)	No charge	No charge	No charge	No charge	No charge IN See EOC OUT	No charge ¹
PCP office visit	\$45 KP \$65 Affiliated Provider ²	\$50 KP \$70 Affiliated Provider ²	\$10 KP \$30 Affiliated Provider ²	First 3 visits \$50 KP/ \$70 Affiliated Provider ² ; additional visits \$50/ \$70 after deductible	\$45 KP/\$80 OUT ³	\$30 after deductible KP \$50 after deductible Affiliated Provider ²
Specialist office visit	\$85 ³	\$85 ³	\$85 ³	\$75 after deductible ³	\$75 IN ³ \$95 OUT ³	\$60 after deductible ³
MRI, CT, and PET	35% after deductible	35% after deductible	35% after deductible	35% after deductible	30% after deductible IN Not covered OUT	20% after deductible
Lab & X-ray	35% after deductible	35% after deductible	35% after deductible	Lab: \$30 / X-ray: 35% after deductible	30% after deductible IN 50% after deductible OUT	20% after deductible
Outpatient surgery/Ambulatory surgical center (ASC)/outpatient department of hospital (Hosp)	25% after deductible ASC 35% after deductible Hosp ⁴	25% after deductible ASC 35% after deductible Hosp ⁴	25% after deductible ASC 35% after deductible Hosp ⁴	25% after deductible ASC 35% after deductible Hosp ⁴	20% after deductible ASC 30% after deductible Hosp IN ⁴ Not covered OUT	10% after deductible ASC 20% after deductible Hosp ⁴
Prescription Drugs⁵						
Generic	\$15	\$15	\$15	\$15	\$15 IN 50% OUT	\$10 after deductible
Brand	\$65 after Rx deductible	\$75	35% after deductible	\$75	\$75 IN 50% OUT	\$45 after deductible
Brand non-preferred	35% after Rx deductible	\$450	35% after deductible	\$600	30% after Rx deductible IN 50% after Rx deductible OUT	20% after deductible
Specialty	35% after Rx deductible	\$500	35% after deductible	\$700	30% after Rx deductible IN 50% after Rx deductible OUT	20% after deductible
Pharmacy deductible	\$500	\$0	Medical deductible ⁶	\$0	\$500	Medical deductible ⁶
Relativity to KP CO Platinum 0/15 Rx Copay	-29%	-28%	-35%	-33%	-27%	-28%

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

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

2. Affiliated providers are providers that practice outside Kaiser Permanente medical offices. Visit kp.org/doctors for a list of participating providers.

3. In addition to the copay, the visit may have a charge for services performed during the visit.

KP CO Silver 4400/30/HSA KP Select CO Silver 4400/30/HSA	KP CO Silver HSA Plus 3500/30%	NEW KP CO Silver 3T POS 3000/45 Rx Copay			KP CO Silver PPO 3500/50 Rx Copay	
		POS Tier 1 (DHMO)	POS Tier 2 (DHMO)	POS Tier 3 (DHMO)	PPO In-network	PPO Out-of-network
HSA	HSA Plus					
\$4,400/\$8,800	\$3,500/\$7,000	\$3,000/\$6,000	\$7,500/\$15,000	\$12,000/\$24,000	\$3,500/\$7,000	\$10,500/\$21,000
\$7,000/\$14,000	\$7,000/\$14,000	\$7,500/\$15,000	\$9,100/\$18,200	\$20,000/\$40,000	\$9,100/\$18,200	\$27,300/\$54,600
30%	30% IN 50% OUT	35%	45%	50%	35%	50%
30% after deductible	30% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible
\$100 after deductible	30% after deductible	\$100	\$100	\$100	\$100 ³	\$250 ³
30% after deductible	30% after deductible IN Not covered OUT	35% after deductible	45% after deductible	50% after deductible	35% after deductible	50% after deductible
No charge ¹	No charge IN ¹ See EOC OUT	No charge	See COI ¹	See COI ¹	See COI ¹	See COI ¹
\$30 after deductible KP \$50 after deductible Affiliated Provider ²	30% after deductible KP/ 50% after deductible OUT	\$45 KP \$65 Affiliated Provider ²	\$80	50% after deductible	\$50 ³	50% after deductible
\$60 after deductible ³	30% after deductible IN 50% after deductible OUT	\$85 ³	\$100 after deductible	50% after deductible	\$90 ³	50% after deductible
30% after deductible	30% after deductible IN Not covered OUT	35% after deductible	45% after deductible	50% after deductible	35% after deductible	50% after deductible
30% after deductible	30% after deductible IN 50% after deductible OUT	35% after deductible	45% after deductible	50% after deductible	35% after deductible	50% after deductible
20% after deductible ASC 30% after deductible Hosp ⁴	20% after deductible ASC 30% after deductible Hosp ⁴ Not covered OUT	25% after deductible ASC 35% after deductible Hosp ⁴	45% 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
\$10 after deductible	\$10 after deductible IN 50% after deductible OUT	\$20	\$45	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
\$45 after deductible	\$30 after deductible IN 50% after deductible OUT	\$85	\$100		\$90	
30% after deductible	30% after deductible IN 50% after deductible OUT	\$550	45% after Rx deductible		\$525	
30% after deductible	30% after deductible IN 50% after deductible OUT	\$625	45% after Rx deductible		\$600	
Medical deductible ⁶	Medical deductible ⁶	\$0	\$1,000	\$0	\$0	\$0
-33%	-27%	-10%			19%	

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

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.

6. 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 9100/40 KP Select CO Virtual Complete Bronze 9100/40	KP CO Bronze 6250/50/HSA KP Select CO Bronze 6250/50/HSA	KP CO Bronze 7000/100%/HSA KP Select CO Bronze 7000/100%/HSA	KP CO Bronze PPO 7000/60 Rx Copay	
Product type	DHMO	DHMO	HSA	HSA	PPO <i>In-network</i>	PPO <i>Out-of-network</i>
Deductible Individual/Family	\$7,000/\$14,000	\$9,100/\$18,200	\$6,250/\$12,500	\$7,000/\$14,000	\$7,000/\$14,000	\$21,000/\$42,000
Out-of-pocket maximum Individual/Family	\$9,100/\$18,200	\$9,100/\$18,200	\$7,000/\$14,000	\$7,000/\$14,000	\$9,100/\$18,200	\$27,300/\$54,600
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)	No charge	No charge	No charge ¹	No charge ¹	See COI ¹	See COI ¹
PCP office visit	First 2 visits \$60 KP/ \$80 Affiliated Provider ² ; additional visits 40% after deductible	First visit \$40 KP/ \$60 Affiliated Provider ² ; additional visits 0% after deductible	\$50 after deductible KP/ \$70 after deductible Affiliated Provider ²	No charge after deductible	First 2 visits \$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
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)/ outpatient department of hospital (Hosp)	30% after deductible ASC 40% after deductible Hosp ³	No charge after deductible ASC/ No charge after deductible Hosp ³	25% after deductible ASC 35% after deductible Hosp ³	No charge after deductible ASC No charge after deductible Hosp	40% after deductible for both ASC and Hosp	50% after deductible for both ASC and Hosp
Prescription Drugs⁴						
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	\$210	0% after deductible	35% after deductible	No charge after deductible	\$210	
Brand non-preferred	\$525	0% after deductible	35% after deductible	No charge after deductible	\$525	
Specialty	\$600	0% after deductible	35% after deductible	No charge after deductible	\$600	
Pharmacy deductible	\$0	Medical deductible ⁵	Medical deductible ⁵	Medical deductible ⁵	\$0	\$0
Relativity to KP CO Platinum 0/15 Rx Copay	-34%	-39%	-35%	-35%	12%	

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1. Chat, video, and phone services are offered at no additional cost for most health plans. For these services, some PPO or high deductible health plans are subject to a copayment, coinsurance, or deductible first before being provided at no additional cost.
2. Affiliated providers are providers that practice outside Kaiser Permanente medical offices. Visit kp.org/doctors for a list of participating providers.
3. The outpatient surgery benefit will be billed at a lower cost if performed at an ambulatory surgical center vs. the outpatient department of a hospital.
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

References

1. The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna is an independent company and not affiliated with Kaiser Permanente Insurance Company. Access to the Cigna PPO Network is available through Cigna's contractual relationship with Kaiser Permanente Insurance Company. The Cigna PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.
2. These services are available when members receive care at Kaiser Permanente medical offices.
3. NCQA is a third-party organization that receives clinical quality information (HEDIS) and member survey feedback (CAHPS) to rate health plans nationwide.
4. Kaiser Permanente 2021 HEDIS scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass and represent all lines of business. Kaiser Permanente's 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 2020 and is used with the permission of NCQA. Quality Compass 2020 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.
5. Every year, Medicare evaluates plans based on a 5-star rating system. For 2022, Kaiser Permanente Colorado received 5 out of 5 stars. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollees must reside in the Kaiser Permanente Medicare health plan service area in which they enroll.
6. Chat, video, and phone services are offered at no additional cost for most health plans. For these services, some PPO or high deductible health plans are subject to a copayment, coinsurance or deductible first before being provided at no additional cost.
7. Affiliated providers practice outside Kaiser Permanente medical offices and may or may not have access to a member's electronic health record. Visit kp.org/findadoctor for a list of participating providers. Primary care visits with an affiliated provider may have a higher copay and coinsurance than visits with a Kaiser Permanente primary care provider.
8. 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. In an emergency, call **911** or go to the nearest emergency department.
9. Must have a valid prescription on file with a Kaiser Permanente medical office or through the Mail Order Pharmacy. Some prescriptions are not eligible to be mailed, and we are not able to mail to the following states at this time: Arkansas, Kansas, Louisiana, North Carolina, Nebraska, Oklahoma, South Carolina, and South Dakota.
10. 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 may be subject to delays. Delivery fees apply and may vary by location. Other restrictions apply. Same-day deliveries must be within 15 miles of a participating pharmacy.
11. Cigna, MinuteClinic®, and Concentra coverage varies by plan.
12. When members have a medical or psychiatric emergency, they should dial **911** or go to the nearest emergency room. Their care will be covered. If time and safety permit, we offer an extensive network of in-plan emergency care locations.
13. Available for members with HMO, DHMO, and high-deductible plans with an HSA, and HMO in-plan tier of a point-of-service plan. The PPO and POS plans are NOT eligible for the Out-of-Area benefit coverage.
14. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July 4, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 11 a.m. Mountain Time (MT), and it reopens the day after a holiday at 5 a.m. MT.
15. The rewards program is not included in PPO plans and is only available in 2-tier and 3-tier POS plans if the required screenings are received from HMO in-network or participating providers.
16. Active&Fit benefit applies to all HMO, DHMO, and High Deductible Health plans, as well as the in-network tier of POS and Plus plans. PPO plans are excluded.
17. 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.
18. myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.
19. The Ginger coaching services described are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. The coaching services are not available to any members under 18 years old. The coaching services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members, aged 18 and older, who become members of Kaiser Permanente. The coaching services are not available to anyone enrolled in the State of Colorado's Fee-for-Service Medicaid program and receiving primary care medical provider services from Kaiser Permanente.
20. 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.
21. 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. 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.
22. Kaiser Permanente is contracted with First Health®. First Health is a brand name of First Health Group Corp.
23. This benefit applies to Kaiser Permanente small group traditional health HMO, DHMO, HDHP, and Tier 1 of the POS plans. It is not included in PPO plans.
24. \$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.
25. The pediatric dental benefit is embedded in all small group plans, except the KP CO 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.

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.



24/7 medical advice

Members can call the Clinical Contact Center to get medical guidance any time, day or night.



Email²

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



E-visits

After filling out an online questionnaire for select conditions, members receive a care plan or medical advice.



Scheduled phone or video visits²

Members can save a trip to the doctor's office by scheduling a video or phone visit with a clinician.



24/7 on-demand video visits

Members can visit with a clinician any time, day or night, by video.



Questions about Kaiser Permanente?

Contact your broker or the Small Business Team at 1-866-331-2091.