Coverage for: Individual / Family | Plan Type: HMO



## KAISER PERMANENTE<sub>®</sub>: CEBT HMO 45

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided

separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage see

www.kp.org/plandocuments or call 1-855-249-5005 (TTY:711) . For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-249-5005 (TTY:711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Not Applicable.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$5,000 Individual / \$10,000 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, health care this plan doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.kp.org">www.kp.org</a> or call 1-855-249-5005 (TTY: 711) for a list of	

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Primary care visit to treat an injury or illness	\$45 / visit	Not covered	Virtual Care Services: No charge
If you visit a health	Specialist visit	\$60 / visit	Not covered	Virtual Care Services: No charge
care <u>provider's</u> office or clinic	Preventive care/ screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	None
ii you nave a test	Imaging (CT/PET scans, MRI's)	\$250 / test	Not covered	Multiple cost shares may apply / encounter.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.kp.org/formulary		\$20 retail and \$40 mail order / prescription.	Not covered	Subject to formulary guidelines. Up to a 30-day supply (retail); up to a 90-day supply (mail order). Prescription refills of ongoing maintenance medications must be filled at a Kaiser Permanente Medical Office Pharmacy or through Kaiser Permanente mail order.  Formulary preventive drugs in all tiers are no charge
	Preferred brand drugs	\$40 retail and \$80 mail order / prescription.	Not covered	Subject to formulary guidelines. Up to 30-day supply (retail); up to a 90-day supply (mail order).
	Non-preferred drugs	\$60 retail and \$120 mail order / prescription.	Not covered	Subject to formulary guidelines. Up to a 30-day supply (retail); up to a 90-day supply (mail order). Must be authorized through the non-preferred drug process.
	Specialty drugs	20% coinsurance up to \$250 retail / prescription.	Not covered	Subject to <u>formulary</u> guidelines, when approved through the exception process. Up to a 30-day supply (retail).

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory surgical center: \$300 / surgery. Outpatient hospital: \$750 / surgery.	Not covered	None
outpatient surgery	Physician/surgeon fees	Included in Facility fee	Not covered	None
If you need	Emergency room care	\$250 / visit	\$250 / visit	Emergency room <u>copayment</u> and imaging (CT/PET scans, MRI) <u>copayment</u> waived if admitted directly to the hospital as an inpatient.
immediate medical attention	Emergency medical transportation	20% coinsurance up to \$500 / trip.	20% coinsurance up to \$500 / trip.	None
	Urgent care	\$50 / visit	\$50 / visit	Non-plan providers: only covered if you are out of the service area.
If you have a	Facility fee (e.g., hospital room)	\$1,500 / admission	Not covered	None
hospital stay	Physician/surgeon fee	Included in Facility fee	Not covered	None
If you need mental health, behavioral	Outpatient services	\$45 / visit	Not covered	\$22 / group visit. Virtual Care Services: No charge.
health, or substance abuse services	Inpatient services	\$1,500 / admission	Not covered	None
If you are pregnant	Office visits	No charge	Not covered	Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
,	Childbirth/delivery professional services	Included in Facility fee	Not covered	None
	Childbirth/delivery facility services	\$1,500 / admission	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	No charge	Not covered	Limited to less than 8 hours / day and 28 hours / week.
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient services: \$45 / visit. Inpatient services: \$1,500 / admission.	Not covered	Outpatient: Limited to 20 visits / therapy / year (Rehabilitation services for autism spectrum disorders are not subject to the visit limit). Virtual Care Services: No charge. Inpatient: Limited to 60 days / condition / year.
	Habilitation services	Outpatient services: \$45 / visit	Not covered	Limited to 20 visits / therapy / year ( <u>Habilitation</u> <u>services</u> for autism spectrum disorders are not subject to the visit limit). Virtual Care Services: No charge.
	Skilled nursing care	\$1,500 / admission	Not covered	Limited to 100 days / year.
	Durable medical equipment	No charge	Not covered	Coverage is limited to items on our DME formulary. Prosthetic arms and legs at No charge.
	Hospice service	No charge	Not covered	None
	Children's eye exam	\$45 / visit	Not covered	For services with an ophthalmologist see Specialist visit.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	None
25ai oi 0,0 04i0	Children's dental check-up	Not covered	Not covered	None

#### **Excluded Services & Other Covered Services:**

## Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Children's dental check-up
- Children's glasses
- Cosmetic surgery

- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery
- Chiropractic care (20 visit limit/year)
- Hearing aids
- Infertility treatment

- Private-duty nursing (Inpatient)
- Routine eyé care (Ădùlt)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health">Health</a> Insurance Marketplace. For more information about the Marketplace, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the agencies in the chart below.

#### Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-855-249-5005 (TTY: 711) or <u>www.kp.org/memberservices</u>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
	303-894-7490 (instate, toll-free: 800-930-3745) or insurance@dora.state.co.us

#### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

## Does this plan meet the Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

#### **Language Access Services:**

SPANISH (Español): Para obtener asistencia en Español, llame al 1-855-249-5005 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5005 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助,请拨打这个号码 1-855-249-5005 (TTY: 711)

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5005 (TTY: 711)

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

## Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

_	The <u>plan's</u> overall <u>deductible</u>	\$0
	Specialist copayment	\$60
	Hospital (facility) copayment	\$1500
	Other <u>copayment</u>	\$0

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$1,500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$1,560	

## Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	\$0
Specialist copayment	\$60
Hospital (facility) copayment	\$1500
Other copayment	\$0

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$1,100	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1,300	

# Mia's Simple Fracture (in-network emergency room visit and follow up care)

The plan's overall deductible	\$0
Specialist copayment	\$60
Hospital (facility) copayment	\$1500
Other <u>copayment</u>	\$0

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$600
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$800

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

## **Colorado Supplement to the Summary of Benefits and Coverage Form**

INSURANCE COMPANY NAME	Kaiser Foundation Health Plan of Colorado
NAME OF PLAN	CEBT HMO 45
1. Type of Policy	Large Employer Group Policy
2. Type of plan	Health maintenance organization (HMO)
3. Areas of Colorado where plan is available.	Plan is available <b>only</b> in the following counties as determined by <b>zip code</b> : Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Crowley, Custer, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Huerfano, Jefferson, Larimer, Las Animas, Lincoln, Morgan, Otero, Park, Pueblo, Teller, and Weld <b>KP Select Plan:</b> Douglas, El Paso, Elbert, Fremont, Lincoln, Park, Pueblo and Teller

#### SUPPLEMENTAL INFORMATION REGARDING BENEFITS

**Important Note:** The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. It provides additional information meant to supplement the Summary of Benefits of Coverage you have received for this plan. This plan may exclude coverage for certain treatments, diagnoses, or services not specifically noted. Consult the actual policy to determine the exact terms and conditions of coverage.

		Description	
4.	Annual Deductible Type	Not applicable	
5.	Out-of-Pocket Maximum	EMBEDDED OUT-OF-POCKET  INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid at 100%. Claims will not be paid at 100% for any other individual until their individual out-of-pocket or the family out-of-pocket has been met.  FAMILY – The maximum amount that the family will pay for the year. The family out-of-pocket can be met by 2 or more individuals.	
6.	What is included in the In-Network Out-of-Pocket Maximum?	Coinsurance and copayments.	
7.	Is pediatric dental covered by this plan?	No, the plan does not include pediatric dental.	
8.	What cancer screenings are covered?	Breast Cancer (clinical breast exam, screening and/or imaging, genetic testing for inherited susceptibility for breast cancer); Colon and Rectal Cancer (fecal occult blood test (FIT), flexible sigmoidoscopy, barium enema, colonoscopy); Cervical Cancer (Pap test); Prostate Cancer (digital rectal exam, serum prostatic specific antigen (PSA))	

#### **USING THE PLAN**

		IN-NETWORK	OUT-OF-NETWORK
9.	If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes, members may be responsible for any amounts over eligible Charges, except when Emergency Services are received in an Out-of-Plan Facility or from an Out-of-Plan Provider in a Plan Facility.
10.	Does the plan have a binding arbitration clause?	No	

Questions: Call 1-855-249-5005 (TTY 711) or visit us at <a href="www.kp.org">www.kp.org</a>. SPANISH (Español): Para obtener asistencia en Español, llame al 1-855-249-5005 (TTY 711).

This document is available for free in Spanish. Please contact our Member Services number at **303-338-3800** or toll free **1-800-632-9700** (TTY **711**). Este documento está disponible de forma gratuita en español. Si desea información adicional, por favor llame al número de nuestro Servicio a los Miembros al **303-338-3800** or toll free **1-800-632-9700**. (Los usuarios de la línea TTY deben llamar al **711**).

If you are not satisfied with the resolution of your complaint or grievance, contact:

Colorado Division of Insurance

Consumer Services, Life and Health Section 1560 Broadway, Suite 850, Denver, CO 80202

Call: 303-894-7490 (in-state, toll-free: 800-930-3745)

Email: dora\_insurance@state.co.us

#### NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Colorado (Kaiser Health Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
  - ☐ Qualified sign language interpreters
  - ☐ Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
  - ☐ Qualified interpreters
  - □ Information written in other languages

If you need these services, call 1-800-632-9700 (TTY: 711)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail at: Customer Experience Department, Attn: Kaiser Permanente Civil Rights Coordinator, 2500 South Havana, Aurora, CO 80014, or by phone at Member Services: 1-800-632-9700.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

## HELP IN YOUR LANGUAGE

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

**አማርኛ** (Amharic) **ማስታወሻ:** የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘ*ጋ*ጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-632-9700** (TTY: **711**).

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

Bǎsóò Wùdù (Bassa) Dè dε nìà kε dyédé gbo: Ͻ jǔ ké m̀ Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bέìn m̀ gbo kpáa. Đá 1-800-632-9700 (TTY: 711)

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

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 700-632-600-1 (TTY: TTY) تماس بگیرید.

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

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

Igbo (Igbo) NRUBAMA: O buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi. Kpoo 1-800-632-9700 (TTY: 711).

**日本語 (Japanese) 注意事項:**日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-632-9700**(**TTY:711**)まで、お電話にてご連絡ください。

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

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-632-9700 (TTY: 711).

नेपाली (Nepali) ध्यान दिनुहोस्: तपार्इंले नेपाली बोल्नुहुन्छ भने तपार्इंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । 1-800-632-9700 (TTY: 711) फोन गर्नुहोस् ।

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

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

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

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

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

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