KAISER PERMANENTE®

Kaiser Permanente Insurance Company : KPLF HDHP 5000 / 0% / 5000

Coverage for: Individual / Family | Plan Type: HDHP EPO

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 http://ColoradoLevelFunded.kp.org or call 1-800-401-8405 (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 1-800-401-8405 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$5,000 Individual / \$10,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care and services indicated in chart beginning on page	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</u> <u>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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services
What is the <u>out-of-</u> <u>pocket 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 beginning on page 2.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.kp.org or call 1-800-401-8405 (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.

	Services You May Need	What You	Will Pay		
Common Medical Event		Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	Not covered	None	
If you visit a health care	Specialist visit	No charge	Not covered	None	
provider's office or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	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	
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	Not covered	None	
If you need drugs to treat your illness or	Generic drugs	No charge	Not covered	Subject to <u>formulary</u> guidelines. Up to a 30-day supply (retail). Up to a 90-day supply (mail order). <u>Prescription</u> refills of ongoing maintenance medications must be filled at a Kaiser Permanente Pharmacy. No charge for contraceptives, <u>deductible</u> does not apply.	
condition More information about prescription drug	Preferred brand drugs	No charge	Not covered	Subject to formulary guidelines. Up to a 30-day supply (retail). Up to a 90-day supply (mail order).	
coverage is available at www.kp.org/formulary	Non-preferred drugs	No charge	Not covered	Subject to formulary guidelines. Up to a 30-day supply (retail). Up to a 90-day supply (mail order).	
	Specialty drugs	No charge	Not covered	Subject to formulary guidelines, when approved through the exception process. Up to a 30-day supply (retail).	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	None	

		What You	Will Pay	
Common Medical Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Physician/surgeon fees	No Charge	Not covered	None
	Emergency room care	No charge	No charge	None
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	None
medical attention	Urgent care	No charge	No charge	Non-Plan providers covered when temporarily outside the service area.
If you have a hospital	Facility fee (e.g., hospital room)	No charge	Not covered	None
stay	Physician/surgeon fees	No Charge	Not covered	None
If you need mental health, behavioral	Outpatient services	No charge	Not covered	None
health, or substance abuse services	Inpatient services	No charge	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	No Charge	Not covered	None
	Childbirth/delivery facility services	No charge	Not covered	None

		What You	Will Pay	
Common Medical Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No charge	Not covered	Limited to 120 days / year
If you need help	Rehabilitation services	No charge	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: Multi-disciplinary facility limited to 60 days / condition / year.
recovering or have other special health needs	Habilitation services	No charge	Not covered	Limited to 20 visits / therapy / year (<u>Habilitation services</u> for autism spectrum disorders are not subject to the visit limit). Virtual care services: No charge.
	Skilled nursing care	No charge Not covered	Not covered	Limited to 100 days / year
	Durable medical equipment No charge	No charge	Not covered	Coverage is limited to items on our DME formulary.
	Hospice services	No charge	Not covered	None
If your obild poods	Children's eye exam	No charge	Not covered	None
If your child needs dental or eye care	Liniaren sialasses inoticovered inoticovered	Not covered	None	
ucilial of eye care	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	•	Dental care (Adult & child)	•	Private duty nursing
•	Bariatric surgery	•	Infertility treatment	•	Routine foot care
•	Children's glasses	•	Long term care	•	Weight loss programs
•	Chiropractic care	•	Non-emergency care when traveling outside the		
•	Cosmetic surgery		U.S.		

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

Hearing aids (Up to age 18, up to \$3,000 / 48
 Routine eye care (Adult) months)

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 Health-Insurance Marketplace. For more information about the Marketplace, visit www.Health-Care.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the ex<u>plan</u>ation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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	1-800-788-0710
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or www.cciio.cms.gov

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 1-800-401-8405 (TTY: 711)

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-401-8405 (TTY: 711)

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-401-8405 (TTY: 711)

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-401-8405 (TTY: 711)

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

Your health benefits will be self-insured by your <u>Plan</u> Sponsor. Kaiser Permanente Insurance Company will provide certain administrative services for the <u>Plan</u> and will not be an insurer of the <u>Plan</u> or financially liable for health care benefits under the <u>Plan</u>.

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>	\$5,000
■ Specialist copayment	\$(
■ Hospital (facility) copayment	\$(
Other copayment	\$(

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>	\$5,000		
<u>Copayments</u>	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$5,060		

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ Specialist copayment	\$0
■ Hospital (facility) copayment	\$0
■ Other <u>copayment</u>	\$0
- Other copayment	ΨΟ

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600		
In this example, Joe would pay:			
Cost Sharing			
<u>Deductibles</u>	\$5,000		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$5,020		

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ Specialist copayment	\$0
■ Hospital (facility) copayment	\$0
Other copayment	\$0

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

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

The plan would be responsible for the other costs of these EXAMPLE covered services.

NONDISCRIMINATION NOTICE

Kaiser Permanente Insurance Company (KPIC) complies with applicable federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, or sex. KPIC 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: 1-866-213-3062 (TTY: 711)

If you believe that KPIC 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 or phone at: KPIC Civil Rights Coordinator, 3701 Boardman-Canfield Rd, Canfield OH 44406, telephone number 1-866-213-3062.

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 **1-866-213-3062** (TTY: **711**).

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘ*ጋ*ጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-866-213-3062** (TTY: **711**). العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 3062-213-866-1 (711: TTY).

Հայերեն (Armenian)։ ՈՒՇԱԴՐՈՒԹՅՈՒՆ. եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ։ Զանգահարեք 1-866-213-3062 (TTY՝ 711)։

Bǎsóò Wùdù (Bassa) Dè dε nìà kε dyédé gbo: Ο jǔ ké m̀ Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bέìn m̀ gbo kpáa. Đá **1-866-213-3062** (TTY: **711**)

বাংলা (Bengali) লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃথরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-866-213-3062 (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 1-866-213-3062 (TTY:711)。

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

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-866-213-3062** (TTY: **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-866-213-3062** (TTY: **711**).

ગુજરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-213-3062 (TTY: 711).

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-213-3062 (TTY: 711).

हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-213-3062 (TTY: 711) पर कॉल करें।

Hmoob (Hmong): CEEB TOOM: Yog tias koj hais lus Hmoob, muaj cov kev pab txhais lus, uas pab dawb rau koj. Hu rau 1-866-213-3062 (TTY: 711).

Igbo (Igbo) NRUBAMA: O buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi. Kpoo 1-866-213-3062 (TTY: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-213-3062 (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。1-866-213-3062 (TTY: 711) まで、お電話にてご連絡ください。

ខ្មែរ (Khmer) ប្រយ័ក្នុ៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេ វាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំ រើអ្នក។ ចូរ ទូរស័ព្ទ **1-866-213-3062** (TTY: **711**)។

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-213-3062 (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການ ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມືພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-866-213-3062 (TTY: 711).

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 1-866-213-3062 (TTY: 711).

नेपाली (Nepali) ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । 1-866-213-3062 (TTY: 711) फोन गर्नुहोस् ।

Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama.
Bilbilaa 1-866-213-3062 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-866-213-3062 (TTY: 711).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-866-213-3062 (TTY: **711**) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-866-213-3062 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-213-3062 (ТТҮ: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-866-213-3062** (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 **1-866-213-3062** (TTY: **711**).

ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการ ช่วยเหลือทางภาษาได้ฟรี โทร 1-866-213-3062 (TTY: 711).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-866-213-3062 (ТТҮ: 711).

أردو (Urdu) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں 711: TTY).

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 **1-866-213-3062** (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 1-866-213-3062 (TTY: 711).