



2007 Colorado Health Plan Description Form
Kaiser Foundation Health Plan of Colorado
Plan 430P – STATE OF COLORADO, Group # 00225, #26420
Colorado Springs – Large Group

PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Health Maintenance Organization (HMO)
2. OUT-OF-NETWORK CARE COVERED?¹	Only for Emergency Care
3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE	Plan is available only in the following areas: portions of Douglas, Elbert, El Paso, Fremont, Park, Pueblo and Teller Counties as determined by zip code

PART B: SUMMARY OF BENEFITS

Important Note: This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require prior authorization, a referral from your primary care physician, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage. Coinsurance and copayment options reflect the amount the covered person will pay.

	IN-NETWORK ONLY (Out-of-Network care is not covered except as noted)
4. ANNUAL DEDUCTIBLE² a) Individual b) Family	a) No Deductibles b) No Deductibles
5. OUT-OF-POCKET ANNUAL MAXIMUM³ a) Individual b) Family c) Is deductible included in the out-of-pocket maximum?	a) \$1,000 per Individual per contract year b) \$3,000 per Family per contract year c) Not applicable
6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	<u>Lifetime Maximum</u> No Lifetime Maximum The Lifetime Maximum represents the combined benefit maximum for all covered services. <u>Benefit Maximum(s)</u> Transplant Lifetime Maximum \$1,000,000 per Individual; \$25,000 Bone Marrow Donor Search per Individual The \$25,000 bone marrow donor search does not apply towards the Transplant Lifetime Maximum or the Lifetime Maximum.
7A. COVERED PROVIDERS	Kaiser Permanente affiliated network of primary care and specialty physicians. See Provider Directory for a complete list of current providers.
7B. With respect to network plans, are all the providers listed in 7A. accessible to me through my primary care physician?	Yes
8. ROUTINE MEDICAL OFFICE VISITS⁴ a) Primary Care Providers b) Specialists	a) \$30 copay per primary care office visit b) \$50 copay per specialist care office visit Line 13 may apply for procedures performed during an office visit

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PART B: SUMMARY OF BENEFITS CONTINUED

	IN-NETWORK ONLY (Out-of-Network care is not covered except as noted)
9. PREVENTIVE CARE a) Children's services b) Adults' services	a) \$15 copay per visit b) \$15 copay per visit
10. MATERNITY a) Prenatal care b) Delivery & inpatient well baby care ⁵	a) \$15 copay per visit b) \$750 copay per admission
11. PRESCRIPTION DRUGS⁶ Level of coverage and restrictions on prescriptions	\$10 generic/\$30 brand per prescription up to a 30-day supply Mail-order drugs available for up to a 90-day supply for two copays For drugs on our approved list, please contact Colorado Springs Member Services toll-free at 1-888-681-7878
12. INPATIENT HOSPITAL	\$750 copay per admission
13. OUTPATIENT/AMBULATORY SURGERY	\$150 copay per visit for outpatient surgery performed in any setting other than inpatient
14. DIAGNOSTICS a) Laboratory & X-ray b) MRI, nuclear medicine, and other high-tech services	a) Diagnostic Lab and X-ray - No charge (100% covered) Therapeutic X-ray - \$50 copay per visit b) MRI/CT/PET - \$100 copay per procedure
15. EMERGENCY CARE^{7,8}	\$100 copay per visit at a Kaiser Permanente designated Plan or non-Plan emergency room, waived if admitted as an inpatient Line 14b procedures (Special Procedures) performed while receiving Emergency Services will generate a separate copayment per procedure in addition to the Emergency Services copayment. The copayment(s) for Special Procedure is (are) waived if admitted as an inpatient.
16. AMBULANCE	20% coinsurance up to a maximum of \$500 per trip
17. URGENT, NON-ROUTINE, AFTER-HOURS CARE a) Urgent care ⁸ b) Non-routine care c) After-hours care	a) \$100 copay per visit at a Kaiser Permanente designated Plan emergency room inside the Service Area or a non-Plan emergency room outside the Service Area, waived if admitted as an inpatient. b) \$30 copay per visit at a Kaiser Permanente designated Plan Facility inside the Service Area or a non-Plan Facility outside the Service Area during office hours c) \$50 copay per after-hours visit at a Kaiser Permanente designated after-hours Plan Facility inside the Service Area
18. BIOLOGICALLY-BASED MENTAL ILLNESS CARE⁹	Coverage is no less extensive than the coverage provided for any other physical illness
19. OTHER MENTAL HEALTH CARE a) Inpatient care b) Outpatient care	a) <u>Inpatient</u> - \$750 copay per admission - up to 45 days each contract year b) <u>Outpatient</u> - \$30 copay per visit up to 20 visits each contract year. Group visits will be charged at half the copay of an individual visit, rounded down to the nearest dollar. Two group visits will count as one individual visit.

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PART B: SUMMARY OF BENEFITS CONTINUED

	IN-NETWORK ONLY (Out-of-Network care is not covered except as noted)
20. ALCOHOL & SUBSTANCE ABUSE a) Inpatient b) Outpatient	a) <u>Inpatient Medical Detoxification</u> - \$750 copay per admission Detoxification is limited to removing toxic substance from the body <u>Inpatient Residential Rehabilitation</u> - 50% coinsurance up to 30 days each contract year b) <u>Outpatient Chemical Dependency</u> - \$30 copay per visit up to 20 visits each contract year. Group visits will be charged at half the copay of an individual visit, rounded down to the nearest dollar. Two group visits will count as one individual visit.
21. PHYSICAL, OCCUPATIONAL, & SPEECH THERAPY	For conditions subject to significant improvement within two months * <u>Inpatient</u> - \$750 copay per admission * <u>Outpatient</u> - \$30 copay per visit for up to two months per condition, or up to 20 visits per condition if 20 or more visits are not received within two months *Therapy for congenital defects and birth abnormalities is covered for children up to age five for both acute and chronic conditions
22. DURABLE MEDICAL EQUIPMENT	No charge (100% covered)/ up to \$5,000 annual maximum benefit paid by Health Plan per contract year Prosthetic arms and legs covered at no charge (100% covered) with no annual maximum benefit. See policy for types and circumstances of coverage.
23. OXYGEN	20% coinsurance
24. ORGAN TRANSPLANTS	No charge (100% covered) for transplant. Applicable inpatient and outpatient charges apply — no waiting period. Covered transplants are limited to kidney, kidney/pancreas, pancreas, heart, heart-lung, lung, some bone marrow, cornea, liver, small bowel, and small bowel/liver.
25. HOME HEALTH CARE	No charge (100% covered) for prescribed medically necessary part-time home health services. Not covered outside the Service Area.
26. HOSPICE CARE	No charge (100% covered) for hospice care. Not covered outside the Service Area.
27. SKILLED NURSING FACILITY CARE	No charge (100% covered) for up to 100 days each calendar year for prescribed skilled nursing facility services at approved skilled nursing facilities. Not covered outside the Service Area.
28. DENTAL CARE	Not covered.
29. VISION CARE	\$30 copay per vision (refraction) exam Hardware not covered.
30. CHIROPRACTIC CARE	\$30 copay, per visit up to 20 visits each contract year
31. SIGNIFICANT ADDITIONAL COVERED SERVICES	Travel Clinic for pre-travel health risk assessments, immunizations and prescriptions; Mail-order Pharmacy; Health education classes including Smoking Cessation, Stress Management, Women's Health and Diet and Nutrition; Special Services Hospice program for persons who have not yet chosen hospice care; Limited coverage for dependent students attending an accredited college or vocational school outside any Kaiser Permanente Service Area

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PART C: LIMITATIONS AND EXCLUSIONS

	IN-NETWORK ONLY (Out-of-Network care is not covered except as noted)
32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED¹⁰	Not applicable - Plan does not impose limitation periods for pre-existing conditions
33. EXCLUSIONARY RIDERS Can an individual's specific, pre-existing condition be entirely excluded from the policy?	No
34. HOW DOES THE POLICY DEFINE A "PRE-EXISTING CONDITION"?	Not applicable - Plan does not exclude coverage for pre-existing conditions
35. WHAT TREATMENTS AND CONDITIONS ARE EXCLUDED UNDER THIS POLICY?	Exclusions vary by policy. A list of exclusions is available immediately upon request from your carrier, agent, or plan sponsor (e.g., employer). Review the list to see if a service or treatment you may need is excluded from the policy.

PART D: USING THE PLAN

	IN-NETWORK ONLY (Out-of-Network care is not covered except as noted)
36. Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?	No
37. Is prior authorization required for surgical procedures and hospital care (except in an emergency)?	Yes
38. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No
39. What is the main customer service number?	Member Services can be reached toll-free at 1-888-681-7878 or toll-free at 1-800-521-4874 (TTY)
40. Whom do I write/call if I have a complaint or want to file a grievance?¹¹	Member Services 2500 South Havana Street Denver, CO 80014 Toll-free 1-888-681-7878 or toll-free 1-800-521-4874 (TTY)
41. Whom do I contact if I am not satisfied with the resolution of my complaint or grievance?	Write to: Colorado Division of Insurance ICARE Section 1560 Broadway, Suite 850 Denver, CO 80202
42. To assist in filing a grievance, indicate the form number of this policy; whether it is individual, small, or large group; and if it is a short-term policy.	Policy forms LGEOC-DENCOS(01-07) and GA-Large-DENCOS(01-07) Large Group <i>(Will be available by January 1, 2007)</i>
43. Does the plan have a binding arbitration clause?	Yes

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Endnotes

¹ “Network” refers to a specified group of physicians, hospital, medical clinics and other health care providers that your plan may require you to use in order to get any coverage at all under the plan, or that the plan may encourage you to use because it pays more of your bill if you use their network providers (i.e., go in-network) than if you don't (i.e., go out-of-network).

² “Deductible” means the amount you will have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a calendar year) before the carrier will cover those expenses. The specific expenses that are subject to deductible may vary by policy. Expenses that are subject to deductible may be noted in boxes 8 through 31.

³ “Out-of-pocket maximum” means the maximum amount you will have to pay for allowable covered expenses under a health plan, which may or may not include the deductibles or copayments, depending on the contract for that plan. The specific deductibles or copayments included in the out-of-pocket maximum may vary by policy. Expenses that are applied toward the out-of-pocket maximum may be noted in boxes 8 through 31.

⁴ “Routine medical office visits” include physician, mid-level practitioner, and specialist visits, including outpatient psychotherapy visits for biologically-based mental illness.

⁵ “Well baby care” includes an in-hospital newborn pediatric visit and newborn hearing screening. The hospital copayment applies to mother and well-baby together; there are not separate copayments.

⁶ Prescription drugs otherwise excluded are not covered, regardless of whether preferred generic, preferred brand-name, or non-preferred.

⁷ “Emergency care” means services delivered by an emergency care facility, that are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life or limb threatening emergency existed.

⁸ Non-emergency care delivered in an emergency room is covered only if the covered person receiving such care was referred to the emergency room by his/her carrier or primary care physician. If emergency departments are used by the plan for non-emergency after-hours care, then urgent care copayments apply.

⁹ “Biologically based mental illnesses” means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, and panic disorder.

¹⁰ Waiver of pre-existing condition exclusions. State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage you recently may have had. Ask your carrier or plan sponsor (e.g., employer) for details.

¹¹ Grievances. Colorado law requires all plans to use consistent grievance procedures. Write the Colorado Division of Insurance for a copy of those procedures.

Colorado Health Plan Description Form Addendum
Kaiser Permanente Cancer Screening Guidelines
(Charges may apply)

Breast Cancer:

Screening	(Frequency subject to Physician recommendation)	Kaiser Permanente Recommendation
Clinical breast exam	Not limited	As jointly determined by physician and patient
Mammogram	Available for all women upon request beginning at age 40	At least every 2 years beginning at age 50
Genetic testing for inherited susceptibility for breast cancer	Available upon referral of a Kaiser Permanente provider for those women who meet the following criteria: Patients with a 10% or greater risk of inherited gene defect	

Colon and Rectal Cancer:

Screening	(Frequency subject to Physician recommendation)	Kaiser Permanente Recommendation
Fecal occult blood test (FOBT)	Not limited	Annually beginning at age 50 through age 75
Flexible sigmoidoscopy	Not limited	Every 5 - 10 years beginning at age 50 through age 75
Barium enema	Not limited	Every 5 years beginning at age 50 through age 75
Colonoscopy	Every 10 years, more frequently for high risk patients — as determined by a Kaiser Permanente physician	Every 10 years, more frequently for high risk patients — as determined by a Kaiser Permanente physician

Cervical Cancer:

Screening	(Frequency subject to Physician recommendation)	Kaiser Permanente Recommendation
Pap test	Not limited	Annually for women under age 26. After that, recommended every 2 years after 3 normal annual screenings, for women up to age 65.

Prostate Cancer:

Screening	(Frequency subject to Physician recommendation)	Kaiser Permanente Recommendation
Digital rectal exam	Not limited	Patients should discuss the benefits and risks of this test with their Kaiser Permanente physician
Serum prostatic specific antigen (PSA)	Not limited	Patients should discuss the benefits and risks of this test with their Kaiser Permanente physician. Not recommended for those over 70.