



## Deductible/Coinsurance HMO Plan

Take advantage of a plan that lets you skip paying for coverage you don't need.

**You're active. In good health. And if you had your way, your health plan would be arranged to match—with a convenient way to get the preventive care you need—and a safety net, in case you need it.**

**With the Kaiser Permanente Deductible/Coinsurance HMO Plan, you pay for what you need, when you need it.**

### We have just what you need

**You can choose to receive care** from more than 1,000 primary care physicians and specialists at any Kaiser Permanente medical office in Colorado. Services include primary care, select specialty care, after-hours care at designated offices, as well as pharmacy, lab, radiology, vision, and audiology services where offered. Southern<sup>1</sup> and Northern Colorado members can also receive care from a network of community of physicians in their service areas.

**Like other Kaiser Permanente plans,** the Deductible/Coinsurance HMO Plan focuses on preventive care. Physicals, adult screenings, well-woman care, well-child care, and certain immunizations are covered at either no charge or for a fixed copayment depending on your plan benefit, and you don't have to meet a deductible.<sup>2</sup> Routine care is generally covered with a fixed copayment, which is not subject to your deductible limit. You'll pay a slightly higher copay for after-hours care.

**If you'd like to see a specialist,** you can schedule a consultation with virtually any Kaiser Permanente specialist, no referral needed, with a few exceptions. Southern<sup>1</sup> and Northern Colorado members can also schedule a consultation with network specialists in their service areas. No referrals needed. Your specialty copay will apply.

**More extensive services,** including hospitalization and outpatient surgery, are subject to a deductible and coinsurance.<sup>1</sup> This means you'll pay for them out-of-pocket until you've reached your preset deductible limit. After that, we share the cost with you at a predetermined coinsurance percentage until you reach your out-of-pocket maximum.

**Once you reach your out-of-pocket maximum,** Kaiser Permanente will pay 100 percent of most covered services for the rest of the year. Your deductible limit and coinsurance rates will depend on which options you choose.<sup>1,2</sup>



Visit us online at [kp.org](http://kp.org).

## Prescriptions

You can have your formulary prescriptions filled at any Kaiser Permanente pharmacy regardless of your designated home service area. Additionally, as a Northern Colorado member, you can also have your formulary prescriptions filled at any network pharmacy provider in your service area. A simple copay will apply. If you're a Southern<sup>3</sup> Colorado member, please see your plan details for pharmacy benefit information.

To find out more about our formulary, members can call our **Clinical Pharmacy Call Center** at **1-866-244-4119** (TTY: **1-866-513-9964**), weekdays 8 a.m. to 6 p.m.

Take your health beyond checkups with a partner who provides the information and support you need to live life to the fullest. Find more information at [kp.org](http://kp.org), or call Member Services, 8 a.m. to 5 p.m., weekdays, to learn more.

Denver/Boulder:  
**303-338-3800**

Northern Colorado:  
**1-800-632-9700**

Southern Colorado:  
**1-888-681-7878**

TTY for the deaf, hard of hearing, or speech impaired:  
**303-338-3820** or  
TTY: **1-800-521-4874**.

## Emergency and inpatient care

When it comes to emergency care, you're covered anywhere in Colorado, the nation, and the world. Emergency care copays are waived if you're admitted to a hospital.

For scheduled inpatient care, you'll have a choice of hospitals close to home.

- If you're a **Denver/Boulder** member, Good Samaritan Medical Center, Saint Joseph Hospital, and Children's Hospital Colorado are your plan hospitals for inpatient care.
- If you're a **Southern Colorado** member, please see the network provider directory for a list of hospitals in your plan.
- If you're a **Northern Colorado** member, McKee Medical Center, North Colorado Medical Center, Estes Park Medical Center, and Northern Colorado Rehabilitation Hospital are your plan hospitals for inpatient care.

## Maximize your health

Personalized online wellness programs, webinars, and classes give you the tools to fit wellness into your schedule, no matter how busy you are. And, if you have a chronic condition like asthma, heart disease, or diabetes, we provide extra coordinated support through our chronic care management programs, including assistance with complex care needs.

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The information provided here is a summary only. For a list of services available with your plan, see your *Summary of Benefits and Coverage*. The information provided here is not a contract and is not intended for use as a *Summary Plan Description*, a *Certificate of Coverage*, nor is it designed to serve as your *Evidence of Coverage*. Upon enrollment, your *Evidence of Coverage* or *Certificate of Insurance* will contain a description of your coverage, including benefits, exclusions, and limitations. Your *Evidence of Coverage* or *Certificate of Insurance* will prevail over this or any other plan summary.

- 1 Please see the network provider directory for a list of providers included in your plan. Deductible payments may or may not apply to your out-of-pocket maximum, depending on your plan. Please refer to your *Summary of Benefits Coverage*.
- 2 Coverage may be based on the calendar or contract year, depending on your specific plan provisions. See your *Summary of Benefits and Coverage* for details.
- 3 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.