

Healthy together

The health plan for growing families



High and Standard Options are both great choices for families. You pay nothing for prenatal care, postpartum care, and inpatient hospital maternity care delivery. In addition, Standard Option members pay nothing for primary care for children up to age 18.¹ For more details, see pages 10-11.

We make it easy to get started

It's easy to switch to or stay with Kaiser Permanente care and coverage.

Our New Member Connect Department is here to help you:

- Choose your personal doctor
- Transition prescriptions or medical records
- Access care
- Register for secure access to **kp.org**

Visit **kp.org/newmember**, where you'll find a video overview of everything you need to maximize your benefits and live your healthiest.

Need more information?

Call **1-855-366-9008** (TTY **711**), Monday through Friday, 8 a.m. to 6 p.m.

Open Season hours: Monday through Friday, 7 a.m. to 8 p.m.

Visit **kp.org/feds** anytime.



What's new?



Enhanced benefits for growing families

With both Kaiser Permanente High and Standard Options, you get all this and more.

- \$0 copay for routine newborn delivery
- \$0 copay for routine inpatient maternity care
- \$0 copay for routine prenatal care
- \$0 copay for wellness and sick care (children up to age 18) with Standard Option
- \$0 CHAT online with a Kaiser Permanente primary care doctor, ob-gyn or pediatrician³

Learn more about plans that are right for your family on page **10**.



More reasons to chat – convenient care at no extra cost

You can now chat with a Kaiser Permanente **doctor** online from 7 a.m. to 10 p.m. on weekdays and 8 a.m. to 10 p.m. on weekends.³ We've also added chat with a **pharmacist** or a **financial counselor**. See how to connect to care virtually – even when traveling – on page **4**.



More healthy rewards

Healthy rewards have been increased to up to \$300.⁴ You and an enrolled spouse (18 and over) are eligible to earn up to \$150 each in rewards to help pay for qualified medical expenses. Learn how it pays to be healthy on page **6**.



More dental options

Kaiser Permanente and Delta Dental know good oral health is important to your overall health. So we've added **orthodontics** to our Comprehensive Plan, which includes preventive, diagnostic, basic, and major services. See page **12** for plan options to keep you smiling.



More in-person care options

Our Acero Medical Offices open in Pueblo in early 2019, and we've expanded our physician network and pharmacy hours across Southern Colorado. Plus, getting urgent care is more convenient than ever. We have a newly remodeled medical office in Aurora, and we now offer urgent care at our Longmont Medical Offices. Find locations near you on page **15**.



Enhanced billing features

When you use the Kaiser Permanente app or visit **kp.org**, you can now expand your medical bill view to see more detail, review your full payment history, and more.² Learn more about our app on page **8**.

Great care, great results

From preventive screenings that keep you healthy to world-class care if you get sick, we've got you covered.

Preventive care to keep you healthy

Preventive care is key to how we practice medicine at Kaiser Permanente. It can help you avoid some health issues and catch others before they become serious.

When you get care at our medical offices, your electronic health record plays a vital role—your preventive care services are tracked in our system. After you register on **kp.org**, you'll get reminders when you're due to come in, so you're free to focus on living your life.

Specialty care when you need it

Preventive care can help keep you healthy, but we're also here for you if you get sick or need specialty care. As the largest multispecialty medical group in Colorado, we can conveniently connect you with the right specialist. And you don't need referrals for certain specialties, like obstetrics-gynecology and mental health.

Support for ongoing conditions

If you have a condition like diabetes or heart disease, you're automatically enrolled in a disease management program for personal coaching and support. With a well-rounded approach backed by proven best practices and advanced technology, we'll help you get the care you need to continue living life to the fullest.

A leader in clinical quality

Kaiser Permanente consistently rates among the nation's top health plans for delivering high-quality care and service.

- In 2017, Kaiser Permanente led the nation in 25 effectiveness-of-care measures, including prevention and screening, cardiovascular care, and comprehensive diabetes care.⁵
- Year after year, our Kaiser Permanente doctors are recognized annually as some of Colorado's best doctors by publications such as *5280* magazine.⁶
- 25 Kaiser Permanente Colorado medical offices and nearly 375 individual physicians have earned the top-level Patient-Centered Medical Home designation from the National Committee for Quality Assurance (NCQA).⁷

Hear care stories from real Kaiser Permanente members at kp.org/carestories.

Quality care with you at the center

Our physician-led care teams work together to keep you healthy by delivering high-quality, personalized care.

Great care from great doctors

Many Kaiser Permanente doctors come from top medical schools, and many are recognized each year as top doctors by their peers. No matter which personal doctor you choose, you'll be in highly skilled, experienced hands – and you can be confident that your health is their main concern.

Choosing a doctor – your partner in health

We make it easy to find a doctor who's right for you – and you're free to change at any time, for any reason. Having a good relationship is important because your personal doctor is your biggest health advocate.

If you live in Mountain, Northern, or Southern Colorado, you can choose to get care from Kaiser Permanente medical offices or from our local network providers in your service area.

Better care with a connected team

Your Kaiser Permanente doctor, nurses, and other specialists all work together to keep you healthy. They're connected to each other, and to you, through your electronic health record. So they know important things about you and your health – like when you're due for a screening and what medications you're taking. That way, you get personalized care that's right for you.

Personalized care for all members

Care at Kaiser Permanente isn't one size fits all. We believe your story, background, and values are as important as your health history. To help deliver care that's sensitive to all cultures, ethnicities, and lifestyles, we:

- Strive to hire doctors and staff who speak more than one language
- Offer telephone interpretation services in more than 150 languages
- Train our care teams on how to connect with and care for people of all backgrounds

Through our culturally responsive care programs, we've improved health outcomes among diverse populations for conditions like high blood pressure, diabetes, and colon cancer.⁸

Choose how you connect to care

We know your time is precious. That's why we make it easy for you and your family to get the care you need, when you need it. You can visit any of our locations, or connect online or by phone.

Visit us in person



Easy access

Do more in less time. Most of our facilities offer many services under one roof, so you can see your doctor, get a lab test or X-ray, and pick up prescriptions—all in a single trip.



Convenient locations

With multiple locations to choose from, it's easy to find one near your home or work. We offer same-day, next-day, after-hours, and weekend services at many of our locations, along with obstetrics-gynecology, pediatrics, and other specialty departments.

Access care virtually anywhere – at home or when traveling



Chat online

Consult with a doctor/physician about certain conditions online and at no cost.



Phone

Save yourself an office visit and a copay by scheduling a call with a doctor² – or get care guidance and advice by phone 24/7.³



Email

Message your doctor's office with nonurgent questions, even upload images, anytime – at no extra cost.²



E-visit

Consult with a registered nurse about certain conditions online and at no extra cost.²



Video

For some conditions, you can meet face-to-face online with your doctor on your computer, smartphone, or tablet.^{2, 3}

Manage your health your way



Online

Stay on top of your care at **kp.org**. Once you're registered, you can view your medical record, refill most prescriptions, schedule routine appointments, and more.²



In app

Manage your care anytime, anywhere. Access many of the features on our website with the Kaiser Permanente mobile app.⁹



You're covered wherever you roam

Get the right care for any situation. Have an urgent care need?
Want health advice after hours? Support is just a call or a click away.

Quality care, when and where you need it

Emergency care

If you ever need emergency care, in any state or any country, you're covered. You can always get care at any Kaiser Permanente or non-Kaiser Permanente hospital emergency department.¹⁰

Urgent care

Many medical offices offer services for nonemergency, urgent medical needs that require immediate attention – open 7 days a week.¹¹

Out of Area care

As a Kaiser Permanente FEHB member, your benefits go farther than your home service area. Wherever you go, you're covered for:

- Emergency room and urgent care visits – anywhere in the world
- Care at any Kaiser Permanente location in another region
- Coverage for certain outpatient follow-up care and outpatient care outside of Kaiser Permanente service areas through the FEHB travel benefit

To learn more, call our 24/7 Away from Home Travel Line at **951-268-3900**¹² or visit kp.org/travel.

Expanded dependent care

Any legal dependents up to age 26 who are enrolled in your plan are covered for routine, continuing, and follow-up care received outside of any Kaiser Permanente service area within the United States (includes 5 doctor visits, 5 diagnostic tests, 5 prescriptions and 5 physical, occupational and/or speech therapy visits). Out-of-area services are limited to covered, nonurgent medical needs. Medically necessary urgent and emergency care are always covered for dependents when they're out of the service area. See Plan brochure **RI 73-019** for details.

Rewards for healthier living

2019 Wellness Program

Ready to make a healthy change?

You and an enrolled family member can earn up to \$150 each to pay for qualified medical expenses⁴ by completing these steps:



Take your Total Health Assessment

Complete your 2019 Kaiser Permanente Total Health Assessment online. The questionnaire is confidential and takes about 20 minutes.



Complete a biometric screening

Get a biometric screening at a Kaiser Permanente medical office.



Use your rewards

We'll send you a Kaiser Permanente Health Payment Card after you complete all the activities. You can use it to pay for qualified medical expenses, including:

- Cost sharing, such as your copays
- Prescription eyeglasses or contact lenses
- Other IRS-qualified medical expenses

Visit kp.org/feds to get started



Healthy extras, no extra costs

We want you to get the most out of your health plan. Explore all of the healthy extras and benefits of being a Kaiser Permanente member.



Healthy lifestyle programs

- **Care for Diabetes** helps you change unhealthy habits that may be holding you back. You'll get a personalized plan to improve your health based on your lifestyle and preferences.
- **Relax** helps you fight stress in healthy ways. You'll identify what's important in your life, understand the causes of your stress, and learn strategies to manage your symptoms.
- **Care for Pain** helps you build skills to cope with and manage chronic pain to improve your quality of life.
- **Dream** helps you adjust your lifestyle to get better rest, understand your sleep patterns, and learn relaxation techniques.
- **Help to quit smoking** offers classes, telephone coaching, online programs, and prescriptions, including prescribed over-the-counter tobacco-cessation drugs.



Health classes

Access audio podcasts, webinars, videos, e-learning courses, and toolkits to help you feel your best.



Personal wellness coaching

Whether you're trying to eat better, lose weight, get active, or manage stress, getting started and staying motivated can be hard. Get one-on-one support by phone to help make healthy changes and stick with them.



Healthy resources and tools

Choose from a library of health and healthy living guides, learn more about your prescriptions with our drug and natural medicine encyclopedia, or use our symptom checker to get treatment options and practical steps for preventing or managing conditions.



Medical financial counseling

You can chat online or talk with our medical financial counselors to understand your costs and get price estimates for your upcoming care.



Special rates

Members get reduced rates on products and services that can help you stay healthy, like acupuncture, massage therapy, and more.

Good health, in your hands

Get started at kp.org/register or download the Kaiser Permanente app.⁹ Then use our new and improved online features from your smartphone or other mobile device.²



Get started as a new member

- Register on kp.org.¹³
- Choose a doctor.¹³
- Schedule an appointment.
- Transfer your prescriptions.



Enjoy convenient options

- Schedule a phone or video appointment.^{2,3}
- Get care advice by phone, 24/7.
- Get personal wellness coaching by phone.





Take charge of your costs

- View claims history.
- Check your medical and prescription coverage.
- Get cost estimates.
- Pay your medical bills.



Connect to care

- Chat online, at no extra cost, with a Kaiser Permanente doctor, ob-gyn or pediatrician.
- Make or cancel routine appointments.²
- Email your doctor's office with nonurgent questions.²
- Refill most prescriptions.²
- View most test results.²
- Review past office visit information.²
- Get care reminders.²

See why we're Colorado's #1 plan

And a great plan for your family.¹⁴

Are you planning to start a family or welcome a baby this year? We'll be with you every step of the way. We're here to give you the care and support you need for a happy, healthy pregnancy – from first signs to first steps. Discover how your dollars go further with Kaiser Permanente.

Great care, great doctors

- As Colorado's largest multispecialty practice, you can choose from more than 1,200 physicians and specialists, and change doctors at any time, for any reason.
- Mountain, Northern, and Southern Colorado members can also choose from 400+ providers in our community networks.
- If your child ever needs highly specialized care in the hospital, our doctors work closely with doctors at Children's Hospital Colorado and Rocky Mountain Hospital for Children.

Connected, convenient care

- At most of our medical offices, you can see your doctor, get a lab test or X-ray, and even pick up prescriptions—all in a single trip.
- Through our electronic medical record system, your Kaiser Permanente care team is on the same page when it comes to your care.²
- We offer same-day, next-day, after-hours, and weekend services at many of our locations, along with ob-gyn, pediatrics, and other specialty departments.
- Care even extends into your home. With our **unique perinatal home care program**, a nurse practitioner visits you and your baby 1-2 days after delivery.

Maternity care that delivers great beginnings

Our care is innovative, backed by research and evidence, and supported by advanced technology. That's why parents put their trust in Kaiser Permanente caregivers during the most precious (and crucial) moments of their lives. Last year, more than 116,000 mothers gave birth at Kaiser Permanente facilities across the country.

Whether it is an obstetrician, gynecologist, midwife, pediatrician, specialist or subspecialist, you can be confident you and your baby are in highly skilled hands. Visit kp.org/maternity for a list of partner programs and hospitals across the Front Range.

Pediatric care that looks after your little one

We're the sole provider of newborn infant services for Kaiser Permanente and non-Kaiser Permanente patients admitted to the NICUs at SCL Health Saint Joseph Hospital and SCL Health Good Samaritan Medical Center. Our medical teams and specialists (including pediatric cardiologists, oncologists, and orthopedists) are dedicated to putting our youngest members on the path to a happy, healthy life.

Benefit highlights

Your 2019 benefits summary

Benefits and Services	High Option	Standard Option	Basic Option
Outpatient services (per visit or procedure)			
Preventive and wellness care	\$0	\$0	\$0
Primary care	\$20	\$30; \$0, up to age 18	\$20
Specialty care	\$30	\$40	\$50
Procedures received during an office visit	\$0	10%*	20%*
Most lab tests	\$0	\$0	\$0
Most X-rays	\$0	\$0	20%*
Maternity			
Routine prenatal care visits, first postpartum visit	\$0	\$0	\$0
Delivery (per admission)	\$0	\$0	20%*
Hospital and facility			
Outpatient surgery	\$200	\$250*	20%*
Inpatient hospital care (per admission)	\$500 per day up to \$1,000	\$750*	20%*
Emergency and urgent care (per visit or trip)			
Emergency care (worldwide)	\$200	\$300*	20%*
Urgent care	\$30	\$40	\$50
Ambulance	\$150	\$200	20% up to \$500
Prescription drugs (up to a 30-day supply at plan pharmacies, or up to a 90-day supply for 2 copays through mail order) [†]			
Preferred generic	\$15	\$15	\$15
Preferred brand	\$40	\$50	\$60
Non-preferred generic and brand	\$60	\$70	\$80
Specialty	\$100	\$150	\$200
Deductible (2x per family maximum)	None	\$150 per person	\$600 per person
Healthy rewards[‡]			
Rewards available	\$150 per person	\$150 per person	\$150 per person
Out-of-pocket maximum (2x per family maximum)	\$4,000 per person	\$5,500 per person	\$6,000 per person
Chiropractic services (up to 20 visits per year)	\$30	\$40	\$30
Voluntary dental			
Dental visits	Refer to page 12		
Gym Discount Program^{**}			
Membership fees	\$25 per month	\$25 per month	\$8.34 per month

*You pay the deductible, then cost sharing.

[†]Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for non-covered drugs.

[‡]As a Kaiser Permanente member, you and an enrolled spouse (age 18 and over) are eligible to earn up to \$150 each in rewards. We'll send you a Kaiser Permanente Health Payment Card 4 to 6 weeks after you complete both activities. You must keep your card for use throughout the year and use rewards to pay qualified medical expenses by March 31 of the next calendar year. Go to kp.org/feds to learn more and get started.

^{**}Basic Option members, age 16 and older pay only \$8.34 per month for access to participating fitness centers. To learn more and enroll, visit kp.org/activeandfit. High and Standard Option members, age 18 years and older, pay a \$25 enrollment fee, and \$25 per month, plus applicable taxes for access to participating fitness centers. Enrollment requires a 3-month commitment. To enroll, visit kp.org/choosehealthy. Eligibility, enrollment, participating fitness centers, and other requirements aren't the same under the Basic Option and the High and Standard Option discounted gym programs.

Which option is right for you?

High Option	Standard Option	Basic Option
<ul style="list-style-type: none"> Higher premiums, with lower copays for most services and prescription drugs No deductible You pay nothing for routine inpatient maternity care, prenatal care, and newborn delivery <p>If you want low out-of-pocket costs, this may be the right choice.</p>	<ul style="list-style-type: none"> You pay nothing for routine inpatient maternity care, prenatal care, and newborn delivery Lower premiums compared to the High Option You pay nothing for primary care visits for children You pay copays for most services No deductible for office visits, prescription drugs, labs, X-rays, and many other services. Low \$150 deductible for other services <p>If you want predictable copays for most services and office visits and prescriptions at a lower premium, this may be the right choice.</p>	<ul style="list-style-type: none"> Lowest premiums, but highest share of the cost You pay copays for office visits and most prescriptions No deductible for office visits, prescription drugs, labs, urgent care, and some other services. \$600 deductible for certain services Eligible for discounted gym membership (see below) <p>If you rarely go to the doctor, but you use a gym and want the lowest premium with some predictability, this may be the right choice.</p>

Additional dental coverage available for all FEHB members

We've added **orthodontics** to our Comprehensive Plan, which includes preventive, diagnostic, basic, and major services. You pay an additional premium, and can select coverage during open enrollment or at any time throughout the year, prior to any dates of service. For more information, go to deltadentalco.com or call Delta Dental at **1-877-516-6512**.



Discounted gym membership available for all FEHB members

Stay on top of your game with a fitness center membership. Basic Option members age 16 and older pay only \$8.34 per month for access to participating Colorado fitness centers. To learn more and enroll, visit kp.org/activeandfit or call **1-877-750-2746**, Monday through Friday, 6 a.m.-7 p.m., Mountain time. High Option and Standard Option members, age 18 years and older, pay \$25 per month. To enroll, visit kp.org/choosehealthy. Eligibility, enrollment, participating fitness centers, and other requirements are not the same under the Basic Option and the High and Standard Option programs.

Ready to enroll with Kaiser Permanente?*

1. Choose an option.	2. Select the type of enrollment you want.	3. Sign up online or call.
<ul style="list-style-type: none"> High Option Standard Option Basic Option <p>Find brief descriptions of these options on page 12.</p>	<ul style="list-style-type: none"> Self Only covers you. Self Plus One covers you and one eligible family member. Self and Family covers you and all eligible family members. 	<p>Find your enrollment code in the chart below. Then visit opm.gov to enroll online, or contact your employing agency or retirement office for next steps and other information.</p> <p>Annuitants can contact the Retirement Information Center at 1-888-767-6738 (TTY 1-855-887-4957), or retire@opm.gov.</p>

Your Premium Share [†]		High Option	Standard Option	Basic Option
Self Only	Biweekly Non-Postal	\$110.87	\$67.69	\$49.60
	Biweekly Postal Category 1	\$107.67	\$64.98	\$47.61
	Biweekly Postal Category 2	\$98.08	\$56.18	\$41.17
	Monthly Non-Postal	\$240.22	\$146.67	\$107.46
Self Plus One	Biweekly Non-Postal	\$278.52	\$152.99	\$112.09
	Biweekly Postal Category 1	\$271.68	\$146.87	\$107.60
	Biweekly Postal Category 2	\$251.17	\$126.98	\$93.03
	Monthly Non-Postal	\$603.46	\$331.48	\$242.86
Self and Family	Biweekly Non-Postal	\$245.47	\$152.99	\$112.09
	Biweekly Postal Category 1	\$238.17	\$146.87	\$107.60
	Biweekly Postal Category 2	\$216.29	\$126.98	\$93.03
	Monthly Non-Postal	\$531.86	\$331.48	\$242.86

Enrollees covering themselves and one other eligible family member may choose either the Self Plus One or Self and Family enrollment type. If you choose the High Option, you'll save money if you enroll in Self and Family. Current Self Plus One subscribers must make an active enrollment election to move to Self and Family and get a lower member contribution.

Choose the right enrollment code

Enrollment Code	High Option	Standard Option	Basic Option
Self Only	651	654	N41
Self Plus One	653	656	N43
Self and Family	652	655	N42

*To sign up, find your enrollment code in the chart above. Then visit **opm.gov** to enroll online, or contact your employing agency or retirement office for next steps and other information. These are highlights of the FEHB enrollment process. Please refer directly to **opm.gov** and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at **kp.org/feds** or by calling Member Services.

[†]These rates do not apply to all enrollees. If you are in a special enrollment category, please contact the agency or Tribal Employer which maintains your health benefits enrollment.

Care across Colorado

There are **1,200+** Kaiser Permanente physicians, and **2,600** network providers across our service areas.

Denver/Boulder

You can stop by any of our 31 medical offices to see a doctor, get lab work or X-rays done, and in most locations, pick up a prescription. Having all these services under one roof saves time and provides a better, more coordinated member experience.

Mountain and Northern communities

You have access to all our Kaiser Permanente medical offices, plus extensive, local networks of community providers. With so many choices, many new members find they can keep seeing their current doctor.

Northern Colorado

Kaiser Permanente offers its comprehensive care and coverage to more than 40,000 members in Loveland, Fort Collins, Greeley, and surrounding areas.

- Because of our relationship with **Banner Health** and other community providers, members can choose to see a **Kaiser Permanente** doctor or one of more than **400 network providers**.
- All providers work collaboratively to enhance the overall quality of care.

Southern Colorado

We provide care in Colorado Springs, Pueblo, Cañon City, and surrounding areas.

- In addition to our 3 Kaiser Permanente medical offices, members can choose from a comprehensive network of **more than 1,000 providers**, depending on their plan.
- We partner with our network providers in unique ways to bring best practices to our members and improve the health of those we serve.
- We've expanded access to services throughout the area, increasing the number of local Kaiser Permanente doctors and extending pharmacy hours at our Parkside Medical Offices in Colorado Springs and our Pueblo North Medical Offices. We've also extended the hours for primary and pediatric care at our Parkside Medical Offices.
- We've added pediatric care to both of our medical offices in Colorado Springs. These facilities have also brought our endocrinology, cardiology, dermatology, and rheumatology services to the area – with more specialty care to come.

Care where you live, work, and play



*Members who live in Mountain, Northern or Southern Colorado have access to affiliated network providers in their home service area (they may also access any Kaiser Permanente medical offices outside their home service area). Network provider numbers reflect individual providers, not the number of locations. Provider counts for each city can include those who practice in more than one city. Choice of providers varies by plan and availability at the time of selection.

†The Acero Medical Offices (our second medical offices location in Pueblo) will be opening in early 2019 in South Pueblo. Provider and location information is current at the time of publication and is subject to change.

Need help? Call us at 1-800-632-9700 for Denver/Boulder or Northern Colorado, 1-844-837-6884 for Mountain Colorado, or 1-888-681-7878 for Southern Colorado (TTY 711), Monday through Friday, 8 a.m. to 6 p.m.



Good health at your fingertips

Go straight to what you need. For quick and easy access to our services, programs, and resources, use these convenient online shortcuts.

Tools and resources for good health

- Learn how to stay on top of allergies kp.org/allergies
- Schedule routine appointments online kp.org/appointments
- Get tips on dealing with asthma..... kp.org/asthma
- Find support for coping with cancer kp.org/cancer
- Get tips on child health kp.org/children
- Discover special member rates on wellness products and services kp.org/choosehealthy
- Find health classes and support groups available at our facilities kp.org/classes
- Get personalized cost estimates based on your plan details..... kp.org/costestimates
- Learn ways to live well with diabetes..... kp.org/diabetes
- Discover helpful resources for staying fit..... kp.org/fitness
- Want to know if a medication is covered? Check out our drug formulary kp.org/formulary
- Connect to tips on keeping your heart healthy..... kp.org/heart
- Choose from online programs to help you lose weight, manage stress, and more kp.org/healthylifestyles
- Find wellness videos, podcasts, and more..... kp.org/healthyliving
- Search our doctors and locations kp.org/locations
- Have a baby on the way? Find resources for a healthy pregnancy..... kp.org/maternity
- Visit our men’s guide to good health kp.org/menshealth
- Get tips on eating healthier kp.org/nutrition
- New to Kaiser Permanente? Learn the basics..... kp.org/newmember
- Think you may be sick? Check out our symptom checker..... kp.org/symptoms
- Learn about getting care away from home kp.org/travel
- Work with a personal wellness coach by phone..... kp.org/wellnesscoach

Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and in paper. The SBC summarizes important information in a standard format to help you compare plans and options. This plan's SBC is available on the internet at kp.org/feds. A paper copy is also available, at no charge, by calling **1-800-632-9700** for Denver/Boulder or Northern Colorado, **1-844-201-5824** for Mountain Colorado, or **1-888-681-7878** for Southern Colorado, Monday through Friday, 8 a.m. to 6 p.m. For TTY, call **711**. To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit opm.gov/insure.

This is a summary of the features of the Kaiser Permanente health plan. Before making a final decision, please read the plan's Federal brochure, RI 73-019. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. The services listed on page 7 and on page 12 ("Additional dental coverage available for all FEHB members") are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of Kaiser Permanente.

1. \$0 primary care office visits for children are for Kaiser Permanente Standard Option members only.
2. These features are available when you get care at Kaiser Permanente facilities.
3. When appropriate and available.
4. As a Kaiser Permanente member, you and an enrolled spouse (age 18 and over) are eligible to earn up to \$150 each in rewards. We'll send you a Kaiser Permanente Health Payment Card 4 to 6 weeks after you complete both activities. You must keep your card for use throughout the year and use rewards to pay qualified medical expenses by March 31 of the next calendar year. Go to kp.org/feds to learn more and get started.
5. Kaiser Permanente 2017 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente 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 2017 and is used with the permission of NCQA. Quality Compass 2017 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.
6. The August 2018 "Top Doctors" edition of 5280 magazine recognized 36 Colorado Permanente Medicine doctors as "Top Doctors" in Colorado.
7. National Committee for Quality Assurance (NCQA) Report Cards (7/2018).
8. Kaiser Permanente improved blood pressure control in our Black/African-American members with hypertension, raised colorectal cancer screening rates in our Hispanic/Latino members, and improved blood sugar control in our members with diabetes. Self-reported race and ethnicity data are captured in KP HealthConnect, and HEDIS® measures are updated quarterly in the interregional CORE Datamart.
9. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.
10. If you reasonably believe you have an emergency medical condition, which is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health, call **911** or go to the nearest emergency department. For the complete definition of an emergency medical condition, please refer to your Plan brochure, RI 73-019.
11. An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. This can include minor injuries, backaches, earaches, sore throats, coughs, upper-respiratory symptoms, and frequent urination or a burning sensation when urinating.
12. This number can be dialed from inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.
13. Features only available on kp.org.
14. National Committee for Quality Assurance "NCQA's Private Health Insurance Plan Ratings 2017-2018." The August 2018 "Top Doctors" edition of 5280 magazine recognized 36 Colorado Permanente Medicine doctors as "Top Doctors" in Colorado. Many of our 1,200+ doctors who practice in 46 medical specialty areas are recognized annually as some of Colorado's best doctors. Highest rated for coordinated care. National Committee for Quality Assurance (NCQA) Report Cards (7/2018)/patient-centered care, integrated teams, coordination, and tracking over time.

Provider and location information is current at the time of publication and is subject to change.



Kaiser Foundation Health Plan of Colorado
P.O. Box 378066
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The right choice for a healthier you

Having a good health plan is important. So is getting quality care.
With Kaiser Permanente, you get both.

Not a member yet?

For more information, visit kp.org/feds or call **1-855-366-9008** (TTY 711),
Monday through Friday, 8 a.m. to 6 p.m.
Open Season hours: Monday through Friday, 7 a.m. to 8 p.m.