




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 ? | \$4,000 Individual / \$8,000 Family | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible . |
| Are there services covered before you meet your deductible ? | Yes. Preventive services , certain services with copays, prescription drugs and hospice. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| What is the out-of-pocket limit for this plan ? | \$6,350 Individual / \$12,700 Family | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit ? | Premiums , balance-billing charges, health care this plan doesn't cover. | 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 1-855-249-5005 (TTY: 711) for a list of plan providers. | This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist ? | Yes, but you may self-refer to certain specialist . | This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist . |

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|---|--|--|
| | | Plan Provider (You will pay the least) | Non-Plan Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | Office visit: \$30 Copay per visit; 20% Coinsurance for other covered services received during a visit; Phone visit: No Charge; Chat/Online visit: No Charge; Video visit: No Charge. | Not Covered | Copay not subject to deductible . |
| | Specialist visit | Office visit: \$60 Copay per visit; 20% Coinsurance for other covered services received during a visit; Phone visit: No Charge; Chat/Online visit: No Charge; Video visit: No Charge. | Not Covered | Copay not subject to deductible . |
| | 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 you need are preventive. Then check what your plan will pay for. Not subject to deductible . |
| If you have a test | Diagnostic test (x-ray, blood work) | X-ray: 20% Coinsurance Lab: No Charge | Not Covered | Diagnostic lab services: not subject to the deductible except when provided in the outpatient department of a hospital; 20% Coinsurance in the outpatient department of a hospital. |
| | Imaging (CT/PET scans, MRIs) | 20% Coinsurance | Not Covered | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|---|--|--|
| | | Plan Provider (You will pay the least) | Non-Plan Provider (You will pay the most) | |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.kp.org/formulary | Generic drugs | Retail: \$15 Copay ; Mail Order: \$30 Copay | Not Covered | Subject to formulary guidelines. Federally mandated over the counter items are covered with a prescription when filled at a Kaiser Permanente pharmacy. Prescription for maintenance medications must be filled at a Pharmacy in a Kaiser Permanente medical office or through Kaiser Permanente mail order. Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). |
| | Preferred brand drugs | Retail: \$50 Copay ; Mail Order: \$100 Copay | Not Covered | Subject to formulary guidelines. Up to a 30-day supply (retail); up to a 90-day supply (mail order). |
| | Non-preferred drugs | Retail: \$75 Copay ; Mail Order: \$150 Copay | Not Covered | Subject to formulary guidelines. Non-preferred brand drugs must be authorized through the non-preferred drug process. Up to a 30-day supply (retail); up to a 90-day supply (mail order). |
| | Specialty drugs | 20% Coinsurance up to \$250 per drug dispensed retail | 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) | Ambulatory surgical center: \$500 Copay; Outpatient hospital: 20% Coinsurance | Not Covered | Copay not subject to deductible . |
| | Physician/surgeon fees | See Facility fee (e.g., ambulatory surgery center) | Not Covered | Copay not subject to deductible . |
| If you need immediate medical attention | Emergency room care | 20% Coinsurance | 20% Coinsurance | None |
| | Emergency medical transportation | 20% Coinsurance | 20% Coinsurance | Not subject to deductible . |
| | Urgent care | \$60 Copay per visit | \$60 Copay per visit | Non-Plan Providers: only covered if you are out of the service area. Copay not subject to deductible . |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|--|--|
| | | Plan Provider (You will pay the least) | Non-Plan Provider (You will pay the most) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% Coinsurance | Not Covered | None |
| | Physician/surgeon fees | 20% Coinsurance | Not Covered | None |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office visit: \$30 Copay per visit; 20% Coinsurance for other covered services received during a visit; Phone visit: No Charge; Chat/Online visit: No Charge; Video visit: No Charge. | Not Covered | Group visit 50% of individual visit copay. Copay not subject to deductible . |
| | Inpatient services | 20% Coinsurance | Not Covered | None |
| If you are pregnant | Office visits | 20% Coinsurance | Not Covered | After confirmation of pregnancy, for the normal series of regularly scheduled routine visits. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| | Childbirth/delivery professional services | 20% Coinsurance | Not Covered | None |
| | Childbirth/delivery facility services | 20% Coinsurance | Not Covered | None |
| If you need help recovering or have other special health needs | Home health care | 20% Coinsurance | Not Covered | Limited to less than 8 hours per day and 28 hours per week. |
| | Rehabilitation services | Inpatient services: 20% Coinsurance Outpatient services: \$30 Copay per visit | Not Covered | Inpatient: Multi-disciplinary facility limited to 60 days per condition per year. Outpatient: Outpatient visits limited to 20 visits per therapy per year (Rehabilitation services for autism spectrum disorders are not subject to the visit limit). Copay not subject to deductible . |
| | Habilitation services | \$30 Copay per visit | Not Covered | Outpatient: Limited to 20 visits per therapy per year (Habilitation services for autism spectrum disorders are not subject to the visit limit). Copay not subject to deductible . |
| | Skilled nursing care | 20% Coinsurance | Not Covered | Limited to 100 days per year. |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|---|--|---|
| | | Plan Provider (You will pay the least) | Non-Plan Provider (You will pay the most) | |
| | Durable medical equipment | 20% Coinsurance | Not Covered | Coverage is limited to items on our DME formulary. Prosthetic arms and legs at 20% Coinsurance. Not subject to deductible . |
| | Hospice services | No Charge | Not Covered | Not subject to deductible . |
| If your child needs dental or eye care | Children's eye exam | \$30 Copay per visit; 20% Coinsurance for other covered services received during a visit. | Not Covered | For services with an ophthalmologist see "Specialist visit". Copay not subject to deductible . |
| | Children's glasses | Not Covered | Not Covered | None |
| | 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 .) | | | |
|---|--|---------------------------|--|
| • Bariatric Surgery | • Infertility Treatment | • Routine Dental Services | |
| • Cosmetic Surgery | • Long Term Care/Custodial Nursing Home Care | • Routine Foot Care | |
| • Hearing Aids with limits(Adults) | • Non-emergency care when traveling outside the U.S. | • Weight Loss Programs | |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) | | | |
| • Acupuncture | • Hearing Aids with limits | • Private-Duty Nursing | |
| • Chiropractic Care | | • Routine Eye Care | |

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.HealthCare.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 [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 www.kp.org/memberservices |
| 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 www.cciio.cms.gov |
| Colorado Division of Insurance | 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, kwijigo holne' 1-855-249-5005 (TTY: 711).]

To see examples of how this [plan](#) 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 [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). 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 plan's overall deductible | \$4,000 |
| ■ Specialist copay | \$60 |
| ■ Hospital (facility) coinsurance | 20% |
| ■ Other coinsurance | 20% |

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 | |
|-----------------------------|---------|
| Deductibles | \$4,000 |
| Copayments | \$10 |
| Coinsurance | \$1,500 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$5,570 |

Managing Joe's Type 2 Diabetes

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$2,000 |
| ■ Specialist copay | \$60 |
| ■ Hospital (facility) coinsurance | 20% |
| ■ Other coinsurance | 20% |

This EXAMPLE event includes services like:

[Primary care physician](#) 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 | |
|-----------------------------|-------|
| Deductibles | \$0 |
| Copayments | \$700 |
| Coinsurance | \$200 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Joe would pay is | \$900 |

Mia's Simple Fracture

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$2,000 |
| ■ Specialist copay | \$60 |
| ■ Hospital (facility) coinsurance | 20% |
| ■ Other coinsurance | 20% |

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 | |
|-----------------------------|---------|
| Deductibles | \$2,000 |
| Copayments | \$200 |
| Coinsurance | \$40 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$2,240 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

SBC #65150

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: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚስተለው ቁጥር ይደውሉ **1-800-632-9700** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-632-9700** (TTY: **711**).

Bàsòò Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo: ɔ jũ ké m̀ Bàsòò-wùdù-po-nyò jũ ní, nìí, à wuɖu kà kò dò po-poò bɛ̀lɛ̀n m̀ gbo kpáa. Dá **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 **1-800-632-9700** (TTY: **711**) 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 bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, diiri gi. Kpọọ **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, kojí' hódíílnih **1-800-632-9700** (TTY: **711**).

नेपाली (Nepali) ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू नि:शुल्क 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** (TTY: **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**).

Colorado Supplement to the Summary of Benefits and Coverage Form

| | |
|--|---|
| INSURANCE COMPANY NAME | Kaiser Foundation Health Plan of Colorado |
| NAME OF PLAN | G & A Outsourcing, Inc DHMO 4000 20% |
| 1. Type of Policy | Large Employer Group Policy |
| 2. Type of plan | Health maintenance organization (HMO) |
| 3. Areas of Colorado where plan is available. | <p>Plan is available only in the following counties as determined by zip code:</p> <p>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</p> <p>KP Select Plan: Douglas, El Paso, Elbert, Fremont, Lincoln, Park, Pueblo and Teller</p> |

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 | <p>EMBEDDED DEDUCTIBLE</p> <p>INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid. Claims will not be paid for any other individual until their individual deductible or the family deductible has been met.</p> <p>FAMILY – The maximum amount that the family will pay for the year. The family deductible can be met by 2 or more individuals.</p> |
| 5. Out-of-Pocket Maximum | <p>EMBEDDED OUT-OF-POCKET</p> <p>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.</p> <p>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.</p> |
| 6. What is included in the In-Network Out-of-Pocket | Deductibles, coinsurance and copayments. |

| | |
|--|--|
| Maximum? | |
| 7. Is pediatric dental covered by this plan? | No, the plan does not cover pediatric dental. |
| 8. What cancer screenings are covered? | Breast Cancer (clinical breast exam, mammogram, 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 www.kp.org.

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