

2026 Summary of Benefits

Kaiser Permanente Senior Advantage Choice North (PPO)

Northern Colorado service area

About this Summary of Benefits

Thank you for considering Kaiser Permanente Senior Advantage Choice North. You can use this **Summary of Benefits** to learn more about our plan. It includes information about:

- Premiums
- Benefits and costs
- Part D prescription drugs
- Optional supplemental benefits (Advantage Plus PPO)
- Additional benefits
- Member discounts for products and services
- Who can enroll
- Coverage rules
- Getting care
- Medicare prescription payment plan

For definitions of some of the terms used in this booklet, see the glossary at the end.

For more details

This document is a summary. It doesn't include everything about what's covered and not covered or all the plan rules. For details, see the **Evidence of Coverage (EOC)**, which is located on our website at **kp.org/eocco** or ask for a copy from Member Services by calling **1-800-476-2167 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

Kaiser Permanente Senior Advantage Choice North has a network of providers, including doctors, hospitals, and pharmacies. You pay in-network cost-sharing when you receive care from a network provider. You may also see any out-of-network provider who accepts Medicare, but you may pay higher copays and coinsurance when you receive care from an out-of-network provider. If you use an out-of-network pharmacy, our plan may not pay for the drugs or you may pay more than a preferred in-network pharmacy.

Have questions?

- If you're not a member, please call **1-877-408-3492 (TTY 711)**.
- If you're a member, please call Member Services at **1-800-476-2167 (TTY 711)**.
- 7 days a week, 8 a.m. to 8 p.m.

What's covered and what it costs

*Your plan provider may need to provide a referral for in-network services.

†Prior authorization may be required for in-network services.

Benefits and premiums	In-network, you pay	Out-of-network, you pay
Monthly plan premium	\$0 Also, your Medicare Part B premium may be reduced by \$7 per month.	
Deductible	\$0	
Your maximum out-of-pocket responsibility Doesn't include Medicare Part D drugs.	\$6,500 The most you will pay for covered services received from in-network providers that are subject to the maximum.	\$10,000 The most you will pay for covered services received from both in-network and out-of-network providers that are subject to the maximum.
Inpatient hospital services*† There's no limit to the number of medically necessary inpatient hospital days.	\$350 per day for days 1–6 of your stay and \$0 for the rest of your stay	\$500 per day for days 1–18 of your stay and \$0 for the rest of your stay
Outpatient hospital services*†	\$350 per visit	40% coinsurance
Ambulatory Surgical Center (ASC)*†	\$225 per visit	40% coinsurance
Doctor's visits • Primary care providers	\$0	\$40 per visit
• Specialists	\$35 per visit	\$75 per visit
Preventive care • Abdominal aortic aneurysm screenings • Alcohol misuse screenings & counseling • Bone mass measurements • Cardiovascular disease screenings • Cardiovascular disease (behavioral therapy) • Cervical & vaginal cancer screenings • Colorectal cancer screenings ○ Blood-based biomarker tests ○ Colonoscopies ○ Computed tomography (CT) colonography	\$0 Any additional preventive services approved by Medicare during the contract year will be covered. See your EOC for frequency of covered services.	\$0 Any additional preventive services approved by Medicare during the contract year will be covered. See your EOC for frequency of covered services.

Benefits and premiums	In-network, you pay	Out-of-network, you pay
○ Fecal occult blood tests ○ Flexible sigmoidoscopies ○ Multi-target stool DNA tests • Counseling to prevent tobacco use & tobacco-caused disease • Depression screenings • Diabetes screenings • Diabetes self-management training • Glaucoma screenings • Hepatitis B shots • Hepatitis B Virus (HBV) infection screenings • Hepatitis C virus screenings • HIV screenings • Lung cancer screenings • Mammograms (screening) • Medical nutrition therapy services • Medicare Diabetes Prevention Program • Obesity behavioral therapy • One-time “Welcome to Medicare” preventive visit • Pre-exposure prophylaxis (PrEP) for HIV prevention • Prostate cancer screenings • Sexually transmitted infections screenings & counseling • Shots: ○ COVID-19 vaccines ○ Flu shots ○ Hepatitis B shots ○ Pneumococcal shots • Yearly “Wellness” visit		
Emergency care We cover emergency care anywhere in the world.	\$130 per Emergency Department visit	
Urgently needed services We cover urgent care anywhere in the world.	\$45 per visit	
Diagnostic services, lab, and imaging* • Lab tests†	\$0	40% coinsurance

Benefits and premiums	In-network, you pay	Out-of-network, you pay
Diagnostic tests and procedures (like EKG)†		
X-rays	\$15 per X-ray	40% coinsurance
Other imaging procedures (like MRI, CT, and PET)†	\$400 per procedure, per body part studied	40% coinsurance
Ultrasounds	\$70 per ultrasound	40% coinsurance
Hearing services Evaluations to diagnose medical conditions	\$10 per visit	40% coinsurance
- Routine hearing exams - Hearing aid fitting or evaluation exam	\$0	40% coinsurance
Hearing aid allowance every year to purchase hearing aids*	\$300 allowance for both ears combined. If your hearing aid purchase is more than \$300, you pay the difference. Note: Benefit is combined in-network and out-of-network.	
Dental services Preventive and comprehensive dental care provided by either Delta Dental Medicare Advantage PPO™ or Delta Dental Medicare Advantage Premier® dentists (see the Provider Directory for network dentists): - Oral exam (limited to two oral exams per year) - Prophylaxis (limited to two cleanings per year) - Topical fluoride (once in 12 months) - Full mouth or panoramic X-rays (once per 60 months) - Bitewing X-rays (one set per 12 months) - Periapical X-rays (four per 12 months) - Occlusal X-rays (two per 12 months) - Pulp vitality tests Please see EOC for details. For more information, visit kp.org/seniorhealth/extras . Note: If you sign up for optional benefits, you receive additional	\$0 for preventive services up to the combined annual benefit limit specified below. \$0 for periodontal maintenance and scaling in presence of generalized moderate or severe gingival inflammation and palliative treatment of dental pain until the plan has paid \$500 (combined annual benefit limit) for preventive and comprehensive services. When you reach the \$500 combined annual benefit limit, you pay 100% for the rest of the year. Note: Benefit is combined in-network and out-of-network.	

Benefits and premiums	In-network, you pay	Out-of-network, you pay
comprehensive dental coverage (see Advantage Plus PPO for details).		
Vision services • Visits to diagnose and treat eye diseases and conditions	• \$10 per optometry visit • \$30 per ophthalmology visit	40% coinsurance
• Routine eye exams	\$0	40% coinsurance
• Preventive glaucoma screening	\$0	\$0
• Eyeglasses or contact lenses after cataract surgery	\$0 up to Medicare's limit, but you pay any amounts beyond that limit	\$0 up to Medicare's limit, but you pay any amounts beyond that limit
• Other eyewear	\$250 allowance every year. If your eyewear costs more than \$250, you pay the difference. Note: Benefit is combined in-network and out-of-network	
Mental health services • Inpatient mental health*†	You pay \$350 per day for days 1–6 (\$0 for the rest of your stay)	You pay \$500 per day for days 1–18 (\$0 for the rest of your stay)
• Outpatient group therapy	\$15 per visit	\$40 per visit
• Outpatient individual therapy	\$25 per visit	\$50 per visit
Skilled nursing facility*† We cover up to 100 days per benefit period.	Per benefit period: • \$0 per day for days 1–20 • \$203 per day for days 21–53 • \$0 per day for days 54–100	Per benefit period: • \$225 per day for days 1–45 • \$0 per day for days 46–100
Physical therapy	\$30 per visit	40% coinsurance
Ambulance†	\$375 per one-way trip	\$375 per one-way trip
Transportation We cover a certain amount of one-way trips per calendar year as noted on the right (limited to 65 miles one way) to get you to or from a plan provider when provided by our transportation provider. For more information, visit kp.org/seniorhealth/extras .	\$0 for up to 18 one-way trips per calendar year to get you to and from plan providers. Note: If you sign up for optional benefits, the number of trips is combined (see Advantage Plus PPO for details). Note: Benefit is combined in-network and out-of-network	

Benefits and premiums	In-network, you pay	Out-of-network, you pay
Medicare Part B drugs† Medicare Part B drugs are covered when you get them from a plan provider. See the EOC for details and the Pharmacy Directory for preferred and standard plan pharmacy locations. • Drugs that must be administered by a health care professional • Up to a 30-day supply of a generic drug • Up to a 30-day supply of a brand-name drug	0%–20% coinsurance Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation. Insulin cost-sharing is subject to a coinsurance cap of \$35 for one month's supply of insulin.	0%–20% coinsurance Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation. Insulin cost-sharing is subject to a coinsurance cap of \$35 for one month's supply of insulin.

Medicare Part D prescription drug coverage†

You generally must use network pharmacies to fill your prescriptions for covered Part D drugs. Note: If you use an out-of-network non-plan pharmacy, our plan may not pay for the drugs or you may pay more than you would pay at an in-network pharmacy.

The amount you pay for drugs will be different depending on:

- The tier your drug is in. There are 6 drug tiers. To find out which of the 6 tiers your drug is in, see our Part D formulary at **kp.org/seniorrx** or call Member Services to ask for a copy at **1-800-476-2167** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.
- The day supply quantity you get (like a 30-day or 90-day supply). Note: A supply greater than a 30-day supply isn't available for all drugs.
- The type of plan pharmacy that fills your prescription (preferred pharmacy, standard pharmacy, or our mail-order pharmacy). To find our pharmacy locations, see the **Pharmacy Directory** at **kp.org/directory**. Note: Not all drugs can be mailed.
- The coverage stage you're in (deductible, initial coverage or catastrophic coverage stages).

Note: Medicare provides Extra Help to pay prescription drug costs for people who have limited income and resources. If you are entitled to Extra Help, the cost-sharing below may not apply to you; instead, please refer to the **Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs**.

Deductible stage

Because we have no deductible, this payment stage does not apply to you and you start the year in the initial coverage stage.

Initial coverage stage

You pay the copays and coinsurance shown in the chart below until your out-of-pocket costs reach **\$2,100**. If you reach the \$2,100 limit in 2026, you move on to the catastrophic stage and your coverage changes.

Drug tier	Retail plan pharmacy					
	Up to a 30-day supply		31- to 60-day supply		61- to 90-day supply	
	Preferred pharmacy	Standard pharmacy	Preferred pharmacy	Standard pharmacy	Preferred pharmacy	Standard pharmacy
Tier 1 (Preferred generic)	\$0	\$15	\$0	\$30	\$0	\$45
Tier 2 (Generic)	\$5	\$20	\$10	\$40	\$15	\$60
Tier 3 (Preferred brand-name)	\$45	\$47	\$90	\$94	\$135	\$141
Tier 4 (Nonpreferred)	\$100		\$200		\$300	
Tier 5 (Specialty-tier)	33%					
Tier 6* (Injectable Part D vaccines)	\$0		N/A			

*Our plan covers most Injectable Part D vaccines at no cost to you.

Drug tier	Mail-order plan pharmacy		
	Up to a 30-day supply	31- to 60-day supply	61- to 90-day supply
Tier 1 (Preferred generic)	\$0		
Tier 2 (Generic)	\$0		
Tier 3 (Preferred brand-name)	\$45	\$90	\$135
Tier 4 (Nonpreferred)	\$100	\$200	\$300
Tier 5 (Specialty-tier)	33%		

Note: Tier 6 (Injectable Part D vaccines) are not available through mail order.

Important message about what you pay for insulin: You won't pay more than **\$35** for up to a one-month supply, **\$70** for up to a two-month supply or **\$105** for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier.

Long-term care, plan home-infusion, and non-plan pharmacies

- If you live in a **long-term care facility** and get your drugs from their pharmacy, you pay the same as at a preferred plan pharmacy and you can get up to a 31-day supply.
- Covered Part D **home infusion** drugs from a plan home-infusion pharmacy are provided at no charge.
- If you get covered Part D drugs from an out-of-network **non-plan pharmacy**, you pay the same as at a preferred plan pharmacy and you can get up to a 30-day supply. Generally, we cover drugs filled at a non-plan pharmacy only when you can't use a network pharmacy, like during a disaster. See the **Evidence of Coverage** for details.

Advantage Plus PPO (optional benefits)

In addition to the benefits that come with your plan, you can choose to buy our optional supplemental benefit package. We call the package Advantage Plus PPO. The package gives you extra coverage for an additional monthly cost that's added to your monthly plan premium. See the **Evidence of Coverage** for details.

Advantage Plus PPO benefits and premium	You pay
Additional monthly premium	\$46
Comprehensive dental care Covered services include, but are not limited to fillings, crowns, extractions, bridges, endodontics, periodontics, implants and dentures when provided by either Delta Dental Medicare Advantage PPO™ or Delta Dental Medicare Advantage Premier® dentists (see the Provider Directory for network dentists): • Additional annual benefit limit: \$1,000 Note: Advantage Plus adds extra coverage in addition to the benefits described in the "Dental services" section. The benefit limits are combined, as shown on the right. Benefit is combined in-network and out-of-network. A summary of comprehensive services is listed in the EOC. For more information, visit kp.org/seniorhealth/extras.	A \$1,000 allowance is added to your \$500 allowance described in "Dental services" above. When you reach the \$1,500 combined annual benefit limit for preventive and comprehensive dental care provided by Delta Dental Medicare Advantage PPO™ and/or Delta Dental Medicare Advantage Premier® dentists, you pay 100% for the rest of the year.
• Comprehensive services	50% coinsurance for comprehensive dental services up to the annual benefit limit.
In-home support We cover up to 60 hours of non-medical, in-home support services per year to address assistance with ADLs and IADLs within the home. Each visit	\$0

Advantage Plus PPO benefits and premium	You pay
must be at least 3 hours and there is a maximum of 8 hours per shift. Note: Benefit is combined in-network and out-of-network.	
Transportation We cover up to 20 one-way trips per calendar year (limited to 65 miles one way) to get you to or from a plan provider when provided by our transportation provider. For more information, visit kp.org/seniorhealth/extras. Note: Benefit is combined in-network and out-of-network	\$0 This benefit and the benefit described in “Transportation” are combined to give you 38 one-way trips per calendar year.

Additional benefits

This benefit is available to you as a plan member:	You pay
Fitness benefit – One Pass™ You have access to the One Pass complete fitness program for the body and mind. One Pass includes: • A large premium gym network featuring national, local, and community fitness centers and boutique fitness studios. You can use any in-network location. • Live, on-demand, and digital fitness programs at home. • Social clubs and activities available on the One Pass member website and mobile app. • One home fitness kit annually for strength, yoga, or dance. • Online brain health cognitive training programs. For more information about participating gyms and fitness locations, the program’s benefits, or to set up your online account, visit www.YourOnePass.com or call 1-877-614-0618 (TTY 711), Monday through Friday, 7 a.m. to 8 p.m.	\$0

Member discounts for products and services

Kaiser Permanente partners with leading companies to support your health, safety, and well-being — and offer substantial savings and discounts.

Lively™ Mobile Plus

Get a personal emergency response system that provides 24/7 help with the push of a button. Receive a reduced one-time device fee and choice of two monthly service plans (coverage limits may apply). Visit greatcall.com/KP or call **1-800-205-6548** (TTY **711**) for more information.

CareLinx

Kaiser Permanente has partnered with CareLinx to provide you with a discount for purchasing non-medical, in-home help with daily activities. Your caregiver can help you live an independent lifestyle in your own home by assisting with personal care, meal preparation, companionship and more. Visit carelinx.com/kp-affinity or call toll-free **1-844-636-4592** Monday-Friday, 7 a.m. – 6 p.m. MST, and on weekends, 9 a.m. – 5 p.m. MST.

Comfort Keepers® in-home care and assistance

In-home care services to help you maintain independence at home with everything from 24-hour care, respite and personal care, meal preparation, and light housekeeping. Receive a discount on all services and get a free in-home safety assessment. Visit comfortkeepers.com/kaiser-permanente or call **1-800-611-9689** (TTY **711**) for more information.

Mom's Meals® healthy meal delivery

Getting the right nutrition is essential to achieving and maintaining good health. Receive delivery of refrigerated ready-to-heat-and-eat meals to homes nationwide. Crafted by chefs and registered dietitians, meals are medically tailored to support most major chronic conditions and overall wellness. Kaiser Permanente members enjoy discounted pricing and free shipping from Mom's Meals. Visit www.momsmealsnc.com/kp/home.aspx or call **1-866-224-9483** (TTY **711**) for more information.

Kaiser Permanente members may continue to use or select these products or services from any company of their choice but Kaiser Permanente discounts are only available with the partner listed above. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente Senior Advantage grievance process. BEST BUY HEALTH, GREATCALL, LIVELY and LINK are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

Who can enroll

You can sign up for one of our plans if:

- You have both Medicare Part A and Part B. (To get and keep Medicare, most people must pay Medicare premiums directly to Medicare. These are separate from the premiums you pay our plan.)
- You're a citizen or lawfully present in the United States.
- You live in the service area for these plans, which includes all of Larimer and Weld counties.

Coverage rules

We cover the services and items listed in this document and the **Evidence of Coverage**, if:

- The services or items are medically necessary.
- The services and items are considered reasonable and necessary according to Original Medicare's standards.
- You get all covered services and items from a provider who is eligible to provide services under Original Medicare. As a member of our plan, you can receive your care from either an in-network provider (plan provider) or an out-of-network provider (non-plan provider).
 - The plan providers in our network are listed in our **Provider Directory** and **Pharmacy Directory**.
 - If you use a non-plan provider, your share of the costs for your covered services may be higher.
 - Please note: Although you can get your care from a non-plan provider, the provider must be eligible to participate in Medicare. Except for emergency care, we can't pay a provider who isn't eligible to participate in Medicare. If you go to a provider who is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive. Check with your providers before receiving services to confirm that they are eligible to participate in Medicare.

For details about coverage rules, including non-covered services (exclusions), see the **Evidence of Coverage**.

Getting care

Getting care in-network

At most of our plan facilities, you can usually get all the covered services you need in-network, including specialty care, pharmacy, and lab work. To find our plan provider locations, see our Provider Directory or Pharmacy Directory at **kp.org/directory** or ask us to mail you a copy by calling Member Services at **1-800-476-2167** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Your personal doctor

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your in-network care, including hospital stays, referrals to specialists, and prior authorizations. Most personal doctors are in internal medicine or family practice. You may choose one of our available plan providers to be your personal doctor. You can change your personal doctor at any time and for any reason. You can choose or change your personal doctor by calling **1-855-208-7221** (TTY **711**), weekdays 7 a.m. to 5:30 p.m. or at **kp.org**.

Help managing conditions

If you have more than one ongoing health condition and need help managing your care, we can help. Our case management programs bring together nurses, social workers, and your personal doctor to help you

manage your conditions. The program provides education and teaches self-care skills. If you're interested, please ask your personal doctor for more information.

Part B premium giveback

This plan offers a Medicare Part B premium reduction of **\$7** per month. Depending on how you pay your Medicare Part B premium, your reduction may be reflected on your Medicare Part B premium statement or your Social Security check. To be eligible, members must pay their own Part B premiums. Medicare sometimes takes several months to issue the credit, but you will receive a full credit once it is issued.

Medicare prescription payment plan

The Medicare Prescription Payment Plan is a payment option that can help you manage your drug costs by spreading them out during the year as monthly payments. This program is available to anyone with Medicare Part D and works with your drug coverage. It can be especially helpful to people with high drug cost sharing earlier in the plan year and help manage out-of-pocket drug costs, but it doesn't save you money or lower your drug costs. Contact us or visit **medicare.gov** to learn more about this program.

Getting care out-of-network

As a member of our plan, you can choose to receive care from out-of-network providers (non-plan providers). However, please note providers that do not contract with us are under no obligation to treat you, except in emergency situations. Our plan will cover services from either plan providers or non-plan providers, as long as the services are covered benefits and are medically necessary. However, if you use an out-of-network provider, your share of the costs for your covered services may be higher.

You don't need to get a referral or prior authorization when you get care from out-of-network providers. However, before getting services from out-of-network providers, you may want to ask for a pre-visit coverage decision to confirm that the services you are getting are covered and are medically necessary.

If you are using an out-of-network provider for emergency care, urgently needed services, or out-of-area dialysis, you may not have to pay a higher cost-sharing amount. See the **Evidence of Coverage** for more information about these situations.

Notices

Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered by submitting a claim to us within a specific time period that includes the date you received the item or service. If we say no, you can ask us to reconsider our decision. This is called an appeal. You can ask for a fast decision if you think waiting could put your health at risk. If your doctor agrees, we'll speed up our decision.

If you have a complaint that's not about coverage, you can file a grievance with us. See the **Evidence of Coverage** for details about the processes for making complaints and making coverage decisions and appeals, including fast or urgent decisions for drugs, services, or hospital care.

Privacy

We protect your privacy. See the **Evidence of Coverage** or view our **Notice of Privacy Practices** at **kp.org/privacy** to learn more.

Helpful definitions (glossary)

Allowance

A dollar amount you can use toward the purchase of an item. If the price of the item is more than the allowance, you pay the difference.

Benefit period

The way our plan measures your use of skilled nursing facility services. A benefit period starts the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in an SNF for 60 days in a row. The benefit period isn't tied to a calendar year. There's no limit to how many benefit periods you can have or how long a benefit period can be.

Calendar year

The year that starts on January 1 and ends on December 31.

Coinsurance

A percentage you pay of our plan's total charges for certain services or prescription drugs. For example, a **20%** coinsurance for a **\$200** item means you pay **\$40**.

Combined maximum out-of-pocket responsibility

The most you'll pay in copays or coinsurance each calendar year for services received from both network providers and out-of-network providers that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services received from both network and out-of-network providers subject to the maximum for the rest of the year.

Copay

The set amount you pay for covered services — for example, a **\$20** copay for an office visit.

Deductible

It's the amount you must pay for Medicare Part D drugs before you will enter the initial coverage stage.

Evidence of Coverage

A document that explains in detail your plan benefits and how your plan works.

In-network maximum out-of-pocket responsibility

The most you'll pay in copays or coinsurance each calendar year for services received from network providers that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services received from network providers subject to the maximum for the rest of the year. However, until you reach your combined out-of-pocket amount, you must continue to pay copays or coinsurance when you get care from an out-of-network providers.

Medically necessary

Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Out-of-network pharmacy

A pharmacy that doesn't have an agreement with Kaiser Permanente to provide covered drugs to our members. Most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-network provider

A provider or facility that doesn't have an agreement with Kaiser Permanente to deliver care to our members. You may pay a higher copay or coinsurance when you see an out-of-network provider.

Plan

Kaiser Permanente Senior Advantage.

Plan premium

The amount you pay for your Senior Advantage health care and prescription drug coverage.

Plan (network) provider

A plan or network provider can be a facility, like a hospital or pharmacy, or a health care professional, like a doctor or nurse.

Preferred pharmacy

A plan pharmacy where you can get your prescriptions at preferred copays. These pharmacies are usually located at plan medical offices (see the **Pharmacy Directory** for locations). The amount you pay at these pharmacies is less than you pay at other plan pharmacies that only offer standard copays, which are referred to in this document as standard pharmacies.

Preferred Provider Organization (PPO) plan

A PPO plan is a Medicare Advantage plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they are received from network or out-of-network providers. Member cost-sharing will generally be higher when plan benefits are received from out-of-network providers.

Prior authorization

Some services or items are covered only if your plan provider gets approval in advance from our plan (sometimes called prior authorization). Services or items subject to prior authorization are flagged with a † symbol in this document.

Region

A Kaiser Foundation Health Plan organization. We have Kaiser Permanente Regions located in Northern California, Southern California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

Retail plan pharmacy

A plan pharmacy where you can get prescriptions. These pharmacies are usually located at plan medical offices.

Standard pharmacy

A plan pharmacy where you can get your prescriptions at standard copays. These pharmacies aren't usually located at plan medical offices (see the **Pharmacy Directory** for locations). The amount you pay at these pharmacies is more than you pay at plan pharmacies that only offer preferred copays, which are referred to in this document as preferred pharmacies.

Kaiser Permanente is a PPO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. By law, our plan or CMS can choose not to renew our Medicare contract.

Kaiser Permanente's pharmacy network includes limited lower-cost, preferred pharmacies in Colorado. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call **1-800-476-2167** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m. or consult the online pharmacy directory at **kp.org/directory**.

For information about Original Medicare, refer to your "**Medicare & You**" handbook. You can view it online at **medicare.gov** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Colorado (Kaiser Health Plan) complies with applicable Federal and state civil rights laws and does not discriminate, exclude people or treat them less favorably on the basis of race, color, national origin (including limited English proficiency and primary language), ancestry, age, disability, sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, gender expression, and sex stereotypes), religion, creed or marital status.

Kaiser Health Plan:

- Provides no-cost auxiliary 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, braille, and accessible electronic formats
- Provides 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, ancestry, age, disability, sex, (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, gender expression, and sex stereotypes), religion, creed, or marital status, you can file a grievance by mail at: Customer Experience Department, Attn: Kaiser Permanente Civil Rights Coordinator, 10350 E. Dakota Ave, Denver, CO 80247, or by phone at Member Services **1-800-632-9700** (TTY **711**).

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**, (TTY **1-800-537-7697**). Complaint forms are available at hhs.gov/ocr/office/file/index.html.

This notice is available at

<https://healthy.kaiserpermanente.org/colorado/language-assistance/nondiscrimination-notice>

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services including appropriate auxiliary aids and services, free of charge, are available to you. Call **1-800-632-9700** (TTY **711**).

አማርኛ (Amharic) ትኩረት፡ አማርኛ የሚናገሩ ከሆነ ተገቢ የሆኑ ረዳት መርጃዎችን እና አገልግሎቶችን ጨምሮ የቋንቋ እርዳታ አገልግሎቶች በነጻ ይገኛሉ። በ **1-800-632-9700** ይደውሉ (TTY **711**)።

العربية (Arabic) تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية بما في ذلك من وسائل المساعدة والخدمات المناسبة بالمجان. اتصل بالرقم **1-800-632-9700** (TTY **711**).

Bàsòò Wùdù (Bassa) Mbi sog: nia maa Bàsàa, njàl mbom a ka maa njàng ndol ni mbom mi tsorj ni sorj, nij ma kénjén yé, mbi èyem. Wò nànj **1-800-632-9700** (TTY **711**)

中文 (Chinese) 注意事項: 如果您說中文，您可獲得免費語言協助服務，包括適當的輔助器材和服務。致電 **1-800-632-9700** (TTY **711**)。

فارسی (Farsi) توجه: اگر به زبان فارسی صحبت می‌کنید، «تسهیلات زبانی»، از جمله کمک‌ها و خدمات پشتیبانی مناسب، به صورت رایگان در دسترس‌تان است با **1-800-632-9700** (TTY (تلفن متنی **711**) تماس بگیرید.

Français (French) ATTENTION: si vous parlez français, des services d'assistance linguistique comprenant des aides et services auxiliaires appropriés, gratuits, sont à votre disposition. Appelez le **1-800-632-9700** (TTY **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistentz mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Rufen Sie **1-800-632-9700** an (TTY **711**).

Igbo (Igbo) TINYE UCHE: Ọ bụrụ na ị na-asụ Igbo, Ọrụ enyemaka nke asụsụ gụnyere udi enyemaka na ọrụ kwesiri ekwesị, n'efu, dị nye gị. Kpọọ **1-800-632-9700** (TTY **711**).

日本語 (Japanese) 注意: 日本語を話す場合、適切な補助機器やサービスを含む言語支援サービスが無料で提供されます。 **1-800-632-9700** までお電話ください (TTY : **711**)。

한국어 (Korean) 주의: 한국어를 구사하실 경우, 필요한 보조 기기 및 서비스가 포함된 언어 지원 서비스가 무료로 제공됩니다. **1-800-632-9700** 로 전화해 주세요(TTY **711**).

Naabeehó (Navajo) DÍÍ BAA AKÓ NÍNÍZIN: Díí saad bee yánítí'go Diné Bizaad, saad bee áká'ánída'áwo'déé', biniit'aa da beeso ndinish'aah t'aala'I bi'aa 'anashwo' doo biniit'aa, t'aadoo baahilinigoo bits'aadoo yeel, t'áá jiik'eh, éí ná hóló, koji' hódíílnih **1-800-632-9700** (TTY **711**).

नेपाली (Nepali) ध्यान दिनुहोस्: यदि तपाईं नेपाली बोल्नुहुन्छ भने, उपयुक्त सहायक सहायता र सेवाहरू सहित भाषा सहायता सेवाहरू, निःशुल्क उपलब्ध छन्। फोन **1-800-632-9700** (TTY: **711**).

Afaan Oromoo (Oromo) XIYYEEFFANNOO: Yoo Afaan Oromo dubbattu ta'e, Tajaajila gargaarsa afaanii, gargaarsota dabalataa fi tajaajiloota barbaachisoo kaffaltii irraa bilisa ta'an, isiniif ni jira. **1-800-632-9700** irratti bilbilaa (TTY **711**)

Русский (Russian) ВНИМАНИЕ! Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки, включая соответствующие вспомогательные средства и услуги. Позвоните по номеру **1-800-632-9700** (TTY **711**).

Español (Spanish) ATENCIÓN: Si habla español, tiene a su disposición servicios de asistencia lingüística que incluyen ayudas y servicios auxiliares adecuados y gratuitos. Llame al **1-800-632-9700** (TTY **711**).

Tagalog (Tagalog) PAALALA: Kung nagsasalita ka ng Tagalog, available sa iyo ang serbisyo ng tulong sa wika kabilang ang mga naaangkop na karagdagang tulong at serbisyo, nang walang bayad. Tumawag sa **1-800-632-9700** (TTY **711**).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói tiếng Việt, bạn có thể sử dụng các dịch vụ hỗ trợ ngôn ngữ miễn phí, bao gồm các dịch vụ và phương tiện hỗ trợ phù hợp. Xin gọi **1-800-632-9700 (TTY 711)**.

Yorùbá (Yoruba) ÀKÍYÈSÍ: Tí o bá ń sọ èdè Yorùbá, àwọn isẹ̀ ìrànlowọ̀ èdè tó fì kún àwọn ohun èlò ìrànlowọ̀ tó yẹ àti àwọn isẹ̀ láisí ìdíyelé wà fún ọ. Pe **1-800-632-9700 (TTY 711)**.

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