

2019 Health Plan Benefit Changes

FOR COMMERCIAL MEMBERS ONLY

Kaiser Permanente continually makes changes to its benefits to comply with federal and state mandates, as well as to remain competitive in the marketplace.

The following changes will go into effect **Jan. 1, 2019, upon renewal.**

Benefit	Description of Benefit Changes Effective Jan. 1, 2019
<p>Out-of-Area Benefit</p>	<p>The Out-of-Area (OOA) Benefit is a limited benefit available to dependents, up to the age of 26, receiving care outside any Kaiser Foundation Health Plan service area.</p> <p>Beginning Jan. 1, 2019 (as groups renew), the following services will be added to the OOA benefit for Grandfathered Large Group and Non-grandfathered Kaiser Permanente Individual and Family (KPIF), Small Group, and Large Group plans:</p> <ul style="list-style-type: none"> • Initial exams to evaluate your hearing will be covered. Exams will have the same copayment or coinsurance as a primary care visit. <ul style="list-style-type: none"> ○ Hearing tests to determine the need for hearing correction and hearing aids are excluded from this coverage. • Prevention immunizations will now be part of the office visit cost share. Flu immunizations will be covered at no cost to you. <p>The following prescription drug coverage changes will be applied to the Non-grandfathered Small Group, Large Group, and KPIF plans:</p> <ul style="list-style-type: none"> • Outpatient generic, brand, specialty, and non-preferred drugs will be 50% coinsurance, except for High Deductible Health Plans (HDHP), which will be deductible then 50% coinsurance. Mail order is not available for these prescriptions. • Diabetic supplies will be 20% coinsurance and preventive drugs are covered at no cost. <ul style="list-style-type: none"> ○ DHMO plan deductible waived ○ HDHP deductible applies ○ If you have a separate prescription deductible, it will be waived

This is only a summary of the 2019 plan and benefit changes. Please refer to your Evidence of Coverage (EOC) for more detailed information regarding the specific terms and conditions under your health benefit plan. Visit kp.org/eoc to find a copy of your EOC.

If you have questions about how your plan may be affected by these and other changes, contact Member Services, Monday through Friday, 8 a.m. to 6 p.m.:

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

Northern Colorado: **1-844-201-5824**

TTY **711**

Mountain Colorado: **1-844-837-6884**

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