



DEDUCTIBLE/COINSURANCE HMO PLAN¹

Skip paying for coverage you don't need

Some people seem to spend more time at their doctor's office than they do at their own office.

But, that's not you.

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

You've come to the right health plan.

Your plan, your needs

The Kaiser Permanente Deductible/Coinsurance HMO Plan allows you to pay for what you need, when you need it. Period.

You have fixed copayments for routine office visits. If you should need other, more extensive services, you pay for those as you need them, with a deductible and coinsurance payments after your deductible limit has been met.²

And routine care at Kaiser Permanente is anything but routine.

Your choice

If you live in the Denver/Boulder area, you'll have access to nearly 800 Kaiser Permanente doctors and specialists in your service area. If you live in Southern Colorado, you can choose to receive care from Kaiser Permanente doctors and nearly 800 affiliated community physicians and specialists in the Southern Colorado service area.³

And we don't stop there.

We're committed to your total health—mind, body, and spirit. And because of that, we offer dozens of ways to help you live better. From a vast array of online tools to help you manage your health, to discounts on alternative medicine, to preferred membership rates at select health clubs, and much more. You also have access to preventive care and health resources that help you get healthy and stay healthy.

At Kaiser Permanente, we have just what you need. Even if you don't need very much.

visit us
online at
kp.org

To find out more, just turn this page over.

Take advantage of a plan that combines the reliability of our HMO care with deductibles and coinsurance for more extensive services. So you only pay for what you need, when you need it.

Like other Kaiser Permanente plans, the Deductible/Coinsurance HMO Plan focuses on preventive care. Physicals, adult screenings, well-woman care, well-child care, and certain immunizations are covered at no charge, and you don't have to meet a deductible.⁴

We've got you covered

As a Denver/Boulder member, you can receive care for most routine services at any of our medical offices in the Denver/Boulder area. As Southern Colorado member, you can choose to receive care from Kaiser Permanente doctors or any other affiliated community physician in Southern Colorado.³ If you'd like to see a specialist, you can schedule a consultation with virtually any Kaiser Permanente or affiliated community specialist, with some exceptions.

Routine office visits are always covered with a set copay, which is not subject to your deductible limit. You'll pay a slightly higher copay for after-hours care.

More extensive services, including hospitalization and outpatient surgery, are subject to a deductible and coinsurance.² This means you'll pay for them out-of-pocket until you've reached your preset deductible limit. After that, we share the cost with you at a predetermined coinsurance percentage until you reach your out-of-pocket maximum.⁵

Once you reach your out-of-pocket maximum, Kaiser Permanente will pay 100 percent of most covered services for the rest of the year. Your deductible limit and coinsurance rates will depend on which options you choose.^{5,6}

¹This is a summary only, effective January 1, 2011. Your *Evidence of Coverage* contains a complete explanation of benefits, exclusions, and limitations. The information provided here is **not** intended for use as a *Summary Plan Description*, nor is it designed to serve as the *Evidence of Coverage*.

²Deductible payments **do not** apply toward your out-of-pocket maximum.

³Any Southern Colorado member can choose a Kaiser Permanente physician at the Pueblo North Medical Offices. Kaiser Permanente physicians at the Briargate Senior Health Center are available to Senior Advantage members only. Pharmacy, laboratory, X-ray, optical, and audiology services at **any** Southern Colorado Kaiser Permanente medical offices are available to **all** Southern Colorado members.

⁴Deductible payments **do not** apply toward your out-of-pocket maximum.

⁵Not all services apply toward your out-of-pocket maximum. After reaching your out-of-pocket maximum, you'll continue to pay the applicable coinsurance for covered services that **do not** apply to the out-of-pocket maximum and applicable copays for all covered services.

⁶Coverage may be based on the calendar or contract year, depending on your specific plan provisions.

If you're a Denver/Boulder member, you have a choice of three inpatient plan hospitals: **Exempla Good Samaritan Medical Center, Exempla St. Joseph Hospital, and The Children's Hospital.**

If you're a Southern Colorado member, you can go to **Memorial Hospital Central, Memorial Hospital North, Parkview Medical Center, Penrose Hospital, St. Francis Medical Center, St. Mary-Corwin Hospital, and St. Thomas More Hospital** for scheduled inpatient care.

As a Denver/Boulder member, you must fill all formulary prescriptions at Kaiser Permanente pharmacies. As a Southern Colorado member you can fill formulary prescriptions at any Kaiser Permanente pharmacy or at any contracted pharmacy provider in the Southern Colorado service area. To learn more about our drug formulary, Denver/Boulder members can contact our **Clinical Pharmacy Call Center at 303-338-4503 / TTY: 303-338-4428**, and Southern Colorado members can call **Member Services at 1-888-681-7878 / TTY: 1-800-521-4874**, or view the online formulary at kp.org/formulary.

And regardless of where you live, emergency care is covered anywhere in the world.

At Kaiser Permanente, health care isn't just a plan. It's our total commitment to you and your health.

For more information, you can call Member Services at 303-338-3800/TTY: 303-338-3820 in the Denver/Boulder area or toll free at 1-888-681-7878/TTY: 1-800-521-4874 in the Southern Colorado area (8 a.m. to 5 p.m., weekdays). Or go to kp.org to learn more about how we can help keep you living well and feeling your best.

The choice is always yours. We hope you'll join us today.