

Experience care for all that is you

Easy. Personalized. Connected.
The way it's meant to be.

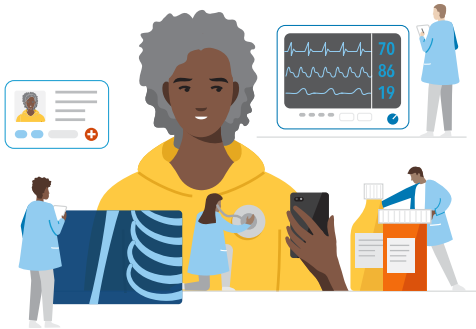


Kaiser Permanente 2023 Enrollment Guide

my.kp.org/stateofcolorado



Why choose Kaiser Permanente? It's smarter, personalized health care.



Most things in life are now smarter, more personalized, and more convenient. But health care? Not so much. Kaiser Permanente is changing that. We combine care and coverage, so your doctors and health plan work together. This means you get:

- **24/7 access to care** that fits into your daily routine
- **Cost estimates** in advance
- **Our app and website** to manage both care and coverage needs
- **One-stop care** at Kaiser Permanente medical offices
- **Reminders** when it's time for screenings
- **Less paperwork** to fill out
- **Doctors who know your medical history**
(so you don't have to repeat it at every appointment)

And so much more!



Kaiser Permanente medical offices

At most Kaiser Permanente medical offices, **you can see a doctor, fill a prescription, and have lab and imaging services done in the same place.** Experience the simplicity of care under one roof. Take a virtual tour of our Lone Tree Medical Offices at colorado.kpvr.org.

Learn more about Kaiser Permanente

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There’s no reason to fly solo

As a State of Colorado employee, you have exclusive access to KP COpilot, a concierge team dedicated to helping you navigate your care and coverage questions. Call **1-888-413-0591**.

Care at Kaiser Permanente is different

Integrated care is simpler. Easier. Better.

As one of America’s leading, nonprofit health plans, we deliver nationally recognized, integrated care – an approach originated by Kaiser Permanente. Integrated care is where doctors, pharmacists, and your entire care team share important information about you through your electronic health record.¹

For example, if you see a specialist, are hospitalized, or have a new test or a procedure, all the providers involved in your care – including your personal doctor – are informed.¹ This helps them coordinate every aspect of your care – so you don’t have to.

We believe you shouldn’t have to manage your care among different doctors, pharmacies, labs, and imaging centers. That’s our job.

Get seamless care with the help of your electronic health record¹



Share your health history and any concerns with your personal doctor.



Your doctor coordinates your care, so you don’t have to worry about where to go or who to call next.



Future care teams have a full picture of your health history – without you having to repeat your story.



With your health records in hand, your care team knows your needs in the moment and reminds you to schedule checkups and tests. Plus, you can view your records 24/7.²

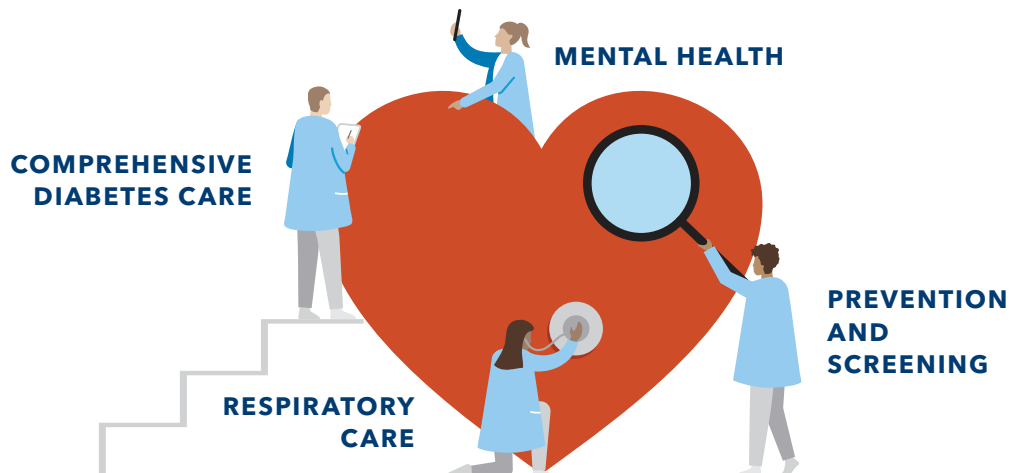
Come to where medical excellence is standard practice

Nationally recognized care

Year after year, many of Kaiser Permanente's highly skilled and trained doctors are honored as Top Doctors by *5280* magazine (84 in 2022), receive 5-star reviews online, and earn some of the highest clinical quality ratings from the National Committee for Quality Assurance (NCQA).

Our doctors are known for catching problems early with preventive care. But, as one of the largest multispecialty groups in Colorado, if your health needs require specialized care, we have expert providers across many specialties who will create a personalized plan for your care.

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



Kaiser Permanente is No. 1 on Insure.com's 2023 Best Health Insurance Companies list.³



Kaiser Permanente was rated the highest-performing commercial plan in 43 effectiveness-of-care measures in 2022 by the NCQA.⁴



Kaiser Permanente's Medicare plan is rated 5 out of 5 stars.⁵

Manage your health with ease

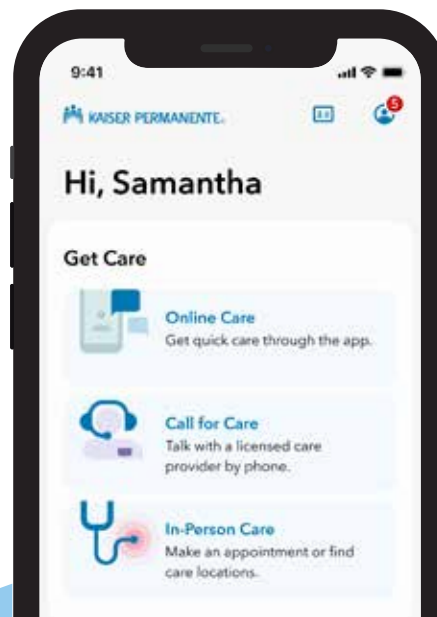
Take care of all your needs with our mobile app or through kp.org

With Kaiser Permanente, you can easily manage your care and coverage. Through our award-winning mobile app or kp.org, you can:

- Get care 24/7
- Choose or change doctors²
- Pay your Kaiser Permanente medical bills
- Schedule or cancel routine and most specialty appointments, as well as many medical imaging services²
- Fill or refill most prescriptions
- View your medical history, including immunizations, most lab results, and more²
- Get reminders about screenings, prescription refills, and more

Virtual care options

Life has never been busier. You need care that works with your schedule – instead of making you rearrange it. That’s why we offer so many ways for you to get care from home, work, or even while on vacation. And in most cases, there’s no extra cost for these services.⁶



FAST COMPANY



Our mobile app won *Fast Company's* 2022 Design Company of the Year award and the 2022 People's Voice Webby Award for Health and Fitness Apps.



"I have been with Kaiser Permanente for a very long time. They do a fantastic job of coordinating care between providers/specialists and primary care. They work with the pharmacy and make things so much easier than going to separate practices at different places. Their app is a great way to stay in touch with providers and stay up to date on your account/health. It is pretty much a seamless way to receive care and stay as healthy as possible."

Norma, Kaiser Permanente member

Mental health and wellness apps

Sometimes we need support maintaining our total health – mind, body, and spirit – between doctor’s appointments. That’s why we offer lots of healthy extras at no additional cost, such as:

Calm

An app for meditation, mental resilience, and sleep.

myStrength
by Teladoc Health

An app for managing depression, stress, anxiety, addiction, and more.

classpass

Access to more than 4,000+ online, on-demand fitness classes, as well as discounts on in-person classes at top gyms and fitness studios.

ginger

24/7 emotional-support coaching via text for stress, grief, low mood, and issues with work, relationships, and sleep, at no additional cost and without a referral.⁷

Prescription drug delivery

Get prescriptions by mail, or have them delivered to your door through same-day or next-day delivery.⁸



Get access to mental health services – without a referral

You can easily chat online or schedule phone, video, or in-person appointments with mental health specialists. Visit [kp.org/getcare](https://www.kp.org/getcare) to explore your care options.

In-person routine and specialty care



Choose from more than **1,100 Kaiser Permanente doctors in 46 specialties** (along with 12,300 affiliated plan providers) and change at any time.⁹ Referrals aren't needed in most cases to see a Kaiser Permanente specialist.

Members can also choose to see an affiliated provider who meets all of Kaiser Permanente's rigorous standards for delivering excellence in health care. And with thousands of providers along the Front Range, you're certain to find the one who's right for you.⁹

Urgent care

We offer urgent care in several of our Kaiser Permanente Medical Offices and through an expansive network of affiliated locations across the Front Range.

Urgent care at home

Members who live in the Denver/Boulder area or Longmont can also get in-home urgent care from DispatchHealth.

Emergency care

When you have a medical or psychiatric emergency, you should dial **911** or go to the nearest emergency room. If time and safety permit, we offer an extensive network of affiliated emergency care locations.

Inpatient hospital care

If you require a scheduled hospitalization, your doctor will refer you to one of many hospitals that are in-plan for Kaiser Permanente.



"Everyone was friendly and thorough, from check-in to picking up medication at the pharmacy. Unlike any other urgent care experience I have had before. The nurse was very friendly, and the doctor was very comprehensive and helpful.

Thank you!"

Deb, Kaiser Permanente member

Care away from home

Convenient access to care while traveling

Within Kaiser Permanente states (Colorado, California, Hawaii, Oregon, Georgia, Maryland, Virginia, Washington, and the District of Columbia), you can get routine, urgent, and emergency care at our facilities, or get 24/7 care by phone or video.

You can also get emergency and urgent care anywhere you need it in the United States or around the world. At many locations outside Kaiser Permanente states (Cigna PPO Network providers, MinuteClinic® locations and pharmacies, The Little Clinic and pharmacies, and Concentra Urgent Care clinics), you'll just pay your usual share of the cost – no need to file a claim.¹⁰

Kids off to college in another state? They're covered!

Covered dependents up to age 26 who live outside a Kaiser Permanente service area are covered for certain routine, continuing, or follow-up care through our Out-of-Area Benefit, including up to 5 office visits, 5 diagnostic X-rays, 5 prescription drug fills, and 5 therapy visits (combined physical, occupational, and speech).¹¹



Care on the road

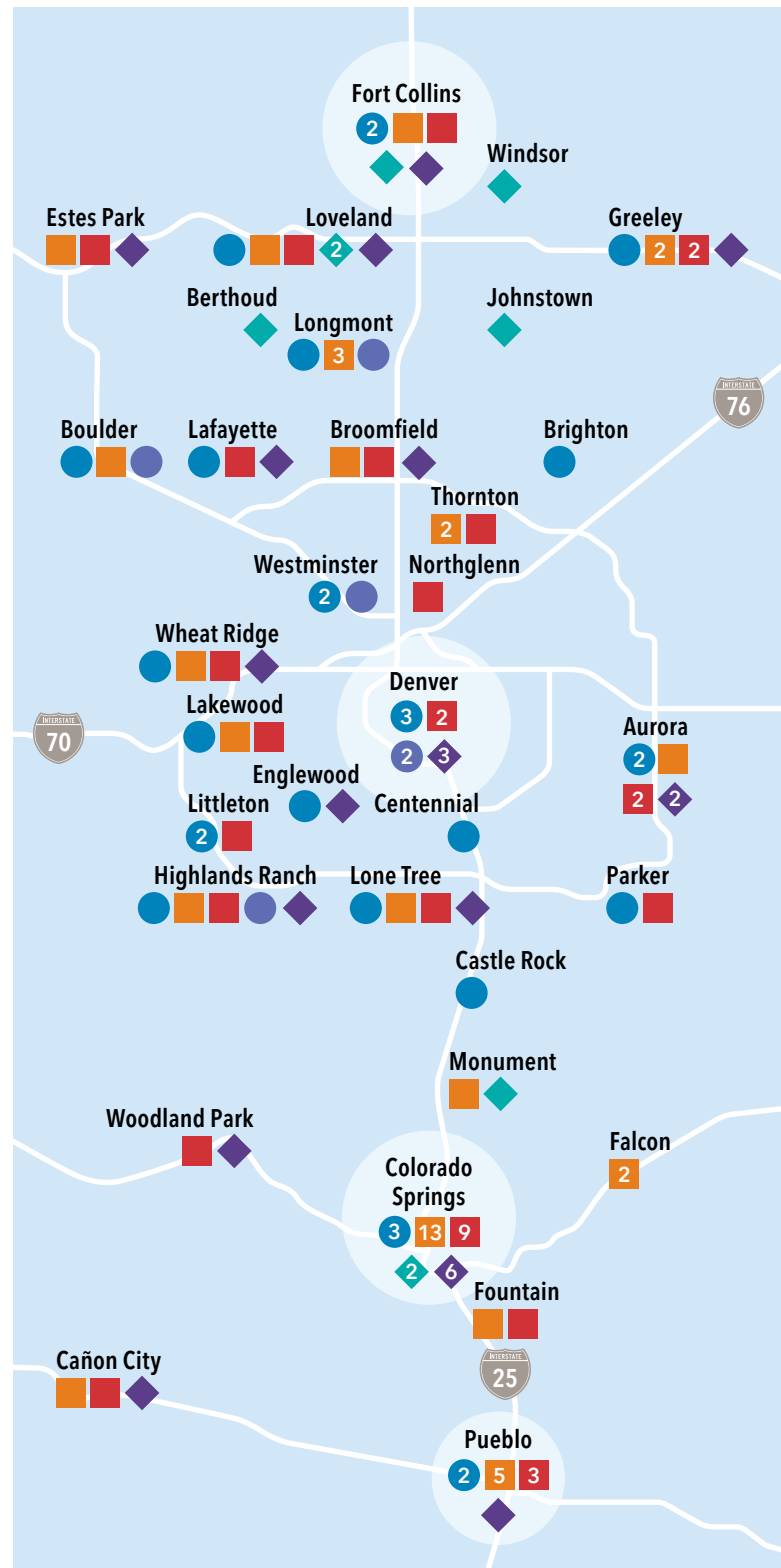
We make it easy to get care even when you're on the road. Just call our 24-hour Away from Home Travel Line at **951-268-3900** for help getting care, or visit [kp.org/travel](https://www.kp.org/travel) to learn more.¹²

In-person care options for you

Colorado medical facilities

30	Kaiser Permanente medical offices	●
40	Urgent care facilities	■
35	Emergency care facilities	■
6	Behavioral health offices	●
9	Affiliated providers with extended hours	◆
24	Affiliated hospital/inpatient care	◆

There are **1,100+** Kaiser Permanente doctors and **12,300** affiliated plan providers at locations across Colorado.⁹ For the most up-to-date list of providers included in your plan, visit kp.org/locations.



Kaiser Permanente medical offices

Central

Aurora

Aurora Centrepoint
14701 E. Exposition Ave.
Aurora, CO 80012

Smoky Hill

16290 E. Quincy Ave.
Aurora, CO 80015

Boulder

Baseline
580 Mohawk Drive
Boulder, CO 80303

Brighton

Brighton
859 S. 4th Ave.
Brighton, CO 80601

Castle Rock

Castle Rock
4318 Trail Boss Drive
Castle Rock, CO 80104

Centennial

Arapahoe
5555 E. Arapahoe Road
Centennial, CO 80122

Denver

East Denver
10400 E. Alameda Ave.
Denver, CO 80247

Franklin

2045 Franklin St.
Denver, CO 80205

Midtown Med. Office Building

1960 N. Ogden St.
Denver, CO 80218

Skyline

1375 E. 20th Ave.
Denver, CO 80205

Englewood

Englewood
2955 S. Broadway
Englewood, CO 80113

Highlands Ranch

Highlands Ranch
9285 Hepburn St.
Highlands Ranch, CO 80129

Lafayette

Rock Creek
280 Exempla Circle
Lafayette, CO 80026

Lakewood

Lakewood
8383 W. Alameda Ave.
Lakewood, CO 80226

Littleton

Ken Caryl
7600 Shaffer Parkway
Littleton, CO 80127

Southwest

5257 S. Wadsworth Blvd.
Littleton, CO 80123

Lone Tree

Lone Tree
10240 Park Meadows Drive
Lone Tree, CO 80124

Longmont

Longmont
2345 Bent Way
Longmont, CO 80503

Parker

Parker
10168 Parkglenn Way
Parker, CO 80138

Westminster

Hidden Lake
7701 Sheridan Blvd.
Westminster, CO 80003

Westminster

11245 Huron St.
Westminster, CO 80234

Wheat Ridge

Wheat Ridge
4803 Ward Road
Wheat Ridge, CO 80033

Northern

Fort Collins

Fort Collins
2950 E. Harmony Road, Suite 190
Fort Collins, CO 80528

Spring Creek

1136 E. Stuart St.
Building 3, Suite 200
Fort Collins, CO 80525

Greeley

Greeley
2429 35th Ave.
Greeley, CO 80634

Loveland

Loveland
4901 Thompson Parkway
Loveland, CO 80534

Southern

Colorado Springs

Briargate
4105 Briargate Parkway, Suite 125
Colorado Springs, CO 80920

Parkside

215 Parkside Drive
Colorado Springs, CO 80910

Premier

3920 North Union Blvd.
Colorado Springs, CO 80907

Pueblo

Acero
2625 W. Pueblo Blvd.
Pueblo, CO 81004

Pueblo North

3670 Parker Blvd., Suite 200
Pueblo, CO 81008

For a full list of providers included in your plan, visit kp.org/locations

Getting started with Kaiser Permanente is easy

It's as simple as a call

With a single call, we'll guide you through each step of joining Kaiser Permanente, so you get the care you need without missing a beat. After enrolling, simply call our New Member Connect Team, Monday through Friday, 8 a.m. to 5 p.m., at **1-844-639-8657** (TTY 711).

Transition your care seamlessly

Easily move prescriptions and schedule a visit with a doctor who's close to your home, work, or school. From day one, you'll have the support you need to help reach your health goals.

Search profiles to find the right doctor for you

Our online doctor profiles at **kp.org/findadoctor** let you browse the many doctors and locations in your area, even before you enroll. So you can join knowing you've found a doctor who fits your needs. Choose your doctor and change at any time.

Connect to care online

After you enroll, create an account at **kp.org** or download the Kaiser Permanente app. Then manage your health on your schedule—whenever, wherever.

Learn the basics of health care

If you don't know an HMO from an HSA, you're not alone. But rest assured, we're here to make health care easier to understand. Get help learning the basics at **kp.org/learnthebasics**.

Call KP COpilot with questions

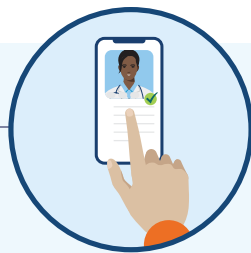
KP COpilot is a dedicated concierge team for State of Colorado employees. Build a relationship with a COpilot representative and call them directly for help with:

- Choosing or changing plans
- Transitioning your care and prescriptions
- Understanding benefits, deductibles, and out-of-pocket costs
- Getting cost estimates for services
- Questions about bills and claims
- Getting care

Call **1-888-413-0591**.



Transition your care seamlessly



Search profiles to find the right doctor



Connect to care online

New Member Connect Team

New Member Connect provides a smooth, personalized transition

Our New Member Connect Team works with new members before the start date of their Kaiser Permanente health plan. They help them understand how to get care and provide a personalized onboarding experience.

In 2021, the team onboarded 63,895 new members in Colorado.

Our New Member Connect Team helps with:

- Choosing a doctor
- Choosing a pediatrician for kids
- Transferring prescriptions and medical records
- Scheduling office visits
- Scheduling vaccinations
- Connecting with dermatologists, neurologists, and other specialists
- Coordinating durable medical equipment needs
- Connecting to care for complex medical conditions such as cancer, renal disease, and pre- and postnatal needs
- And more!



Need more assistance?

Our New Member Connect Department can help answer your questions after you enroll, Monday through Friday, 8 a.m. to 5 p.m., at **1-844-639-8657** (TTY 711).



Learn about everything from transitioning to Kaiser Permanente and getting care to managing your health with our mobile app and filling prescriptions at my.kp.org/stateofcolorado.

Health plan comparisons

2023-2024

HDHP: You pay full charges for most services until you reach your deductible.

Copay Basic & Copay Plus: You pay copays for most routine care and prescriptions without first meeting your deductible.

	HDHP	Copay Basic	Copay Plus
Deductible (Individual/Family)	\$1,750/\$3,500 ¹³	\$1,250/\$2,500	\$750/\$2,000
Out-of-Pocket Maximum (Individual/Family)	\$5,000/\$8,000/\$10,000	\$4,500/\$9,000	\$3,500/\$7,000
Preventive Care	No Charge	No Charge	No Charge
24/7 Medical Advice by Phone	No Charge	No Charge	No Charge
Chat Online with a Clinician	No Charge ^{6,14}	No Charge	No Charge
Email (Primary or Specialty Care) ²	No Charge	No Charge	No Charge
Phone or Video Visit (Primary or Specialty Care)	No Charge ^{6,14}	No Charge	No Charge
Primary Care			
Office Visit	25% Coinsurance ¹⁴	\$20 Copay	\$20 Copay
Specialty Care			
Office Visit	25% Coinsurance ¹⁴	\$40 Copay	\$40 Copay
Other Benefits			
Urgent Care	25% Coinsurance ¹⁴	\$75 Copay	\$75 Copay
Emergency Room	25% Coinsurance ¹⁴	20% Coinsurance ¹⁴	\$1,000 Copay
Inpatient Hospital	25% Coinsurance ¹⁴	20% Coinsurance ¹⁴	20% Coinsurance ¹⁴
Basic Radiology	25% Coinsurance ¹⁴	20% Coinsurance ¹⁴	20% Coinsurance ¹⁴
Mental Health			
Office Visit	No Charge ¹⁴	No Charge	No Charge
Mental Health Wellness Exam	No Charge ¹⁴	No Charge	No Charge
Chat Online	No Charge ^{6,14}	No Charge	No Charge
Phone or Video Visit	No Charge ^{6,14}	No Charge	No Charge
Prescription Drugs			
Preventive Rx	\$0 Copay	\$0 Copay	\$0 Copay
Retail Generic	\$10 Copay ¹⁴	\$7 Copay	\$10 Copay
Retail Brand Formulary	\$40 Copay ¹⁴	\$30 Copay	\$30 Copay
Retail Non-Formulary	\$60 Copay ¹⁴	\$60 Copay	\$60 Copay
Retail Specialty Rx	25% Coinsurance up to \$120 per fill ¹⁴	20% Coinsurance up to \$120 per fill	20% Coinsurance up to \$120 per fill

The information provided is only a summary. Upon enrollment, your Evidence of Coverage will contain a description of your coverage, including benefits, exclusions and limitations. Your Evidence of Coverage will prevail over this or any other plan summary.

Notices and references

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, 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 ocrportal.hhs.gov, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave. SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 1-800-537-7697** (TDD). Complaint forms are available at hhs.gov/ocr/filing-with-ocr.

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 አገልግሎት ድርጅቶቻችን በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚከተለው 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)

Bàsó ò Wù qù (Bassa) Dè dɛ nià kɛ dyédé gbo: ɔ jũ ké m̀Bàsóò-wùqù-po-nyò jũ ní, níí, à wuɖu kà kò qò po-poò bé in m̀gbo kpáa. Ɖá **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 تماس بگیریید **1-800-632-9700** (TTY 711)

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) NRỤBAMA: Ọ bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dịrị gị. Kpọọ **1-800-632-9700** (TTY 711).

日本語 (Japanese) 注意事項: 日本語を話さる場合、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 yánífti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hól'ó, koj'j' hódíílnih **1-800-632-9700 (TTY 711)**.

नेपाली (Nepali) ध्यान दिनुहोस्: तपांले नेपाली बोल्नुहुन्छ भने तपांको ननमतत भाषा सहायता सेवाहन शुल्क पमा उपलब्ध छ। **1-800-632-9700 (TTY 711)** फोन गर्नहोस।

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)**.

References

1. Affiliated providers may or may not have access to your Kaiser Permanente electronic health records.
2. These services are available when you get care from Kaiser Permanente facilities.
3. "Best Health Insurance Companies of 2023," Insure.com, January 23, 2023.
4. National Committee for Quality Assurance, 2022. NCOA is a third-party organization that receives clinical quality information (HEDIS) and member survey feedback (CAHPS) to rate health plans nationwide.

5. Every year, Medicare evaluates plans based on a 5-star rating system. In 2022, Kaiser Permanente Colorado received 5 out of 5 stars. Kaiser Permanente is an HMO plan with a Medicare contract. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

6. Online chat with a clinician or mental health specialist, as well as video and phone services, are offered at no additional cost for most health plans. With some PPO or high-deductible health plans, a copayment, coinsurance, or deductible must be met first before these services are provided at no additional cost.

7. The Ginger coaching services described are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. The coaching services are not available to any members under 18 years old. The coaching services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members, aged 18 and older, who become members of Kaiser Permanente. The coaching services are not available to anyone enrolled in the State of Colorado's Fee-for-Service Medicaid program and receiving primary care medical provider services from Kaiser Permanente.

8. Must have a valid prescription on file with a Kaiser Permanente medical office or through the Mail Order Pharmacy. Some prescriptions are not eligible to be mailed, and we are not able to mail to the following states at this time: Arkansas, Kansas, Louisiana, North Carolina, Nebraska, Oklahoma, South Carolina, and South Dakota.

9. Choice of providers varies by plan, service area, and availability at the time of selection and is subject to change. Provider and location information is current at the time of publication and is subject to change. In an emergency, call 911 or go to the nearest emergency department.

10. The Cigna PPO network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. At non-Kaiser Permanente pharmacies, members may need to pay for prescriptions upfront and file a claim for reimbursement later. Cigna is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna PPO network is available through Cigna's contractual relationship with the Kaiser Permanente health plans. The Cigna PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

11. Available for members with HMO, DHMO, or high-deductible plan with an HSA, and HMO in-plan tier of a point-of-service plans. The PPO and POS plans are NOT eligible for the Out-of-Area benefit coverage. Your specific benefits may vary if your membership is through the Federal Employee Health Benefit Program or Medicare. Medicare and Federal members should consult their Evidence of Coverage (EOC) or FEHB Brochure, respectively.

12. This number can be dialed 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. This 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 11 p.m. and reopens the day after a holiday at 5 a.m.

13. If you have other family members enrolled on the HDHP plan, the overall family deductible must be met before the plan begins to pay.

14. Your cost share after you have met your deductible.

Get care from virtually anywhere

Get medical advice or have a doctor's visit—whether you're at home, at work, or on the go.

Convenient care options



Online chat⁶

Chat online with a Kaiser Permanente clinician, mental health specialist, pharmacist, financial counselor, or member services representative.



24/7 medical advice

Call KP COpilot to get medical guidance anytime, day or night, at 1-888-413-0591.



Email²

Message your primary care or specialty care team anytime with nonurgent questions.



E-visits

Fill out an online questionnaire for select conditions to receive a care plan or medical advice.



Scheduled phone or video visits²

Save a trip to the doctor's office by scheduling a video or phone visit with a clinician.



24/7 on-demand phone and video visits

Visit with a clinician anytime, day or night, by video.



Have questions?

KP COpilot is here to answer questions about your benefits and can guide you through the process of choosing a plan. You can:

- Call KP COpilot at **1-888-413-0591**
- If you're a member, email them through your kp.org account and select Member Services