



KAISER PERMANENTE®

Kaiser Foundation Health Plan of Colorado

A Colorado Nonprofit Corporation

2016
LARGE GROUP
GROUP AGREEMENT

City and County of Denver
Denver Fire Department
Denver Police Department

GROUP AGREEMENT

THIS AGREEMENT to purchase the attached insurance policies is made between the CITY AND COUNTY OF DENVER, a municipal corporation of the State of Colorado (the "City" or "Group") and Kaiser Foundation Health Plan of Colorado (the "Health Plan" or "Insurance Company").

The parties agree as follows:

INTRODUCTION

For each Group, this Group Agreement ("*Agreement*"), including the Rate Sheet(s), the Evidence of Coverage ("*EOC*") brochure(s), Underwriting Assumptions and Requirements document, and the Performance Guarantees document (collectively attached hereto and incorporated herein as **Exhibit A**), and any amendments thereto, constitute the entire contract between the group named on the Rate Sheet ("Group") and Kaiser Foundation Health Plan of Colorado ("Health Plan"). In this *Agreement*, some capitalized terms have special meaning; please see the "Definitions" section in the *Evidence of Coverage* document for terms you should know. Pursuant to this *Agreement*, Health Plan will provide covered Services to Members in accord with the *Evidence of Coverage*. If Group does not renew this *Agreement*, Group must give Health Plan written notice as described in the "Termination of *Agreement*" Section.

WELLNESS PROGRAMS AND GROUP WELLNESS INVESTMENT FUNDS OR CREDITS

The Health Plan shall make available certain wellness programs ("**Wellness Programs**") for the Group to select from during the contract year. The Group's selection will be at the discretion of the Executive Director or the Executive Director's designee.

To facilitate efficient management and operation of the programs, the Health Plan will designate wellness investment "funds" or "credits" to be used in administering the selected Wellness Programs. Any reference to cash, payments or funds to be spent, charged or credited in each of the Wellness Program detail (attached as Exhibits B, B-1 and B-2), shall be a reference to the credits or funds described in this paragraph. The City shall not be liable for any other payment of funds to the Group for the Wellness Programs selected.

At the discretion of the Executive Director, or the Executive Director's designee, the Group can charge against the wellness investment funds or credits as allowed in each program description attached. The Health Plan Wellness Programs are:

1. Kaiser HealthWorks Services ("**Exhibit B**"),
2. Kaiser A-1-C ("**Exhibit B-1**"),
3. Mobile Mammography Vehicle ("**Exhibit B-2**"),

COORDINATION OF POLICY PURCHASE AND SIGNATURE AUTHORIZATION

The Insurance Company shall fully coordinate the purchase of agreed policies with the Executive Director of the Office of Human Resources or the Executive Director's designee ("**Executive Director**"). The Executive Director shall be authorized to sign the attached policies listed in Exhibit A, hereto, and any other wellness and policy-related documents necessary for implementation or administration.

TERM OF AGREEMENT and RENEWAL

Term of Agreement

This *Agreement* is effective for the term beginning January 1, 2016, and ending at 11:59 p.m. on December 31, 2016, unless terminated as set forth in the "Termination of *Agreement*" section.

Renewal

This *Agreement* does not automatically renew. If Group complies with all of the terms of this *Agreement*, Health Plan will offer to renew this *Agreement* either by sending Group a new *Agreement* to become effective immediately after termination of this *Agreement*, or by offering to extend the term of this *Agreement* pursuant to "Amendments Effective on an Anniversary Date" in the "Amendment of *Agreement*" section. The new or extended Agreement will include a new term of Agreement and other changes that are mutually agreed upon in writing by Health Plan and Group.

AMENDMENT OF AGREEMENT

Amendments Effective on an Anniversary Date

Upon 60 days' prior written notice to Group with respect to proposed benefit or contract changes, or upon 30 days' prior written notice to Group with respect to proposed rate changes, or as otherwise agreed to by Health Plan and Group, Health Plan may offer to extend the term of this *Agreement* and propose amendments to this *Agreement* to be effective on any year's Anniversary Date (the Anniversary Date is shown on the Rate Sheet). Except as otherwise expressly stated in this *Agreement*, all amendments, including but not limited to benefit, contract and rate changes, must be mutually agreed upon in advance and in writing by Health Plan and Group.

Amendments Related to Government Approval or Mandated by Law

If Health Plan notified Group that Health Plan had not received all necessary government approvals related to this *Agreement*, Health Plan may propose to amend this *Agreement* by giving written notice to Group after receiving all necessary government approvals. Any such government-approved provisions go into effect on the Anniversary Date that next follows the Health Plan's original notice to Group of the provisions for which it had sought government approval (unless the government requires a later effective date), if the *Agreement* is renewed.

Amendment Due to Medicare Changes

Health Plan contracts on a calendar-year basis with the Centers for Medicare & Medicaid Services (CMS) to offer Kaiser Permanente Senior Advantage. Health Plan may amend this Agreement to change any Senior Advantage EOCs and Premiums effective January 1, 2009 (unless the federal government requires a different effective date). The amendment may include an increase or

decrease in Premiums and Benefits including Member Cost Sharing and the Medicare Part D initial and catastrophic coverage levels; however, premium increases and Member Cost Sharing increases may not be made retroactive to a prior month. Health Plan will give Group at least 30 days advance written notice of any such amendment, so long as Health Plan is given 30-days notice of such changes by CMS or other governmental entity.

Service Area

Health Plan may amend this *Agreement* at any time by giving written notice to Group, via certified mail, in order to expand the Health Plan Service Area.

TERMINATION OF AGREEMENT

This *Agreement* will terminate under any of the conditions listed below. All rights to benefits under this *Agreement* end at 11:59 p.m. on the termination date, except as expressly provided in the *Evidence of Coverage*, and except as otherwise required by applicable law.

Health Plan will give Group written notice to the Director of Denver's Office of Human Resources and City Attorney's office at the addresses shown in the Notices section, via certified mail, if this *Agreement* terminates. Within five business days of receipt, Group will mail to each Subscriber a legible copy of the notice and will give Health Plan proof of that mailing and of the date thereof.

Termination on Notice

If Group has Kaiser Permanente Senior Advantage Members

If Group has Kaiser Permanente Senior Advantage Members enrolled under this *Agreement* at the time Health Plan receives written notice from Group that it is terminating this *Agreement*, Group may terminate this *Agreement* effective the anniversary date, if the anniversary date is the first of the month or the first of the month following the anniversary date if the anniversary date is not the first of the month, by giving at least 30 days' prior written notice to Health Plan and remitting all amounts payable relating to this *Agreement*, including Dues, for the period prior to the termination date.

If Group does not have Kaiser Permanente Senior Advantage Members

If Group does not have Kaiser Permanente Senior Advantage Members enrolled under this *Agreement* at the time Health Plan receives written notice from Group that it is terminating this *Agreement*, Group may terminate this *Agreement* effective the anniversary date, if the anniversary date is the first of the month or the first of the month following the anniversary date if the anniversary date is not the first of the month, by giving at least 60 days' prior written notice to Health Plan and remitting all amounts payable relating to this *Agreement*, including Dues, for the period prior to the termination date.

Termination for Nonpayment

Health Plan may terminate this *Agreement* by giving advance written notice to Group, via certified mail, if Group fails to make any past-due Dues payment during Health Plan's grace period. The advance written notice will indicate the termination date. A grace period of 31 days is observed by Health Plan, during which time the amounts specified in the Rate Sheet may be paid by the Group

without loss of benefits. The grace period shall apply to all payments except the first payment and coverage shall remain in effect if payment is made during the grace period. Group is liable for all unpaid Dues through the termination date. In the event that any Dues payment is not timely received by Health Plan, Health Plan will send the Group a notice of Dues owed. Such notice shall specify the delinquent Dues payment and the date upon which the 31 day grace period ends. Health Plan will give written notice to Group of final termination of this *Agreement* via certified mail.

If Group has Kaiser Permanente Senior Advantage Members enrolled under this *Agreement* at the time Health Plan gives written notice to Group, Health Plan may terminate this *Agreement* effective on one date with respect to Members other than Senior Advantage Members and effective on a later date with respect to Senior Advantage Members in order to comply with CMS termination notice requirements.

Termination for Fraud or for Intentionally Furnishing Materially Misleading or Fraudulent Information

If Group commits fraud or intentionally furnishes materially misleading or fraudulent information to Health Plan, Health Plan may terminate this *Agreement* by giving advance notice to the Group, and Group is liable for all unpaid Dues up to the termination date.

If Group has Kaiser Permanente Senior Advantage Members enrolled under this *Agreement* at the time Health Plan gives written notice to Group, Health Plan may terminate this *Agreement* effective on one date with respect to Members other than Senior Advantage Members and effective on a later date with respect to Senior Advantage Members, in order to comply with CMS termination notice requirements

Termination for Violation of Contribution or Participation Requirements

If Group fails to comply with Health Plan's contribution or participation requirements as set forth in the "Contribution and Participation Requirements" section of this *Agreement*, Health Plan may terminate this *Agreement* by giving sixty (60) days advance written notice to Group, and Group is liable for all unpaid Dues up to the termination date.

If Group has Kaiser Permanente Senior Advantage Members enrolled under this *Agreement* at the time Health Plan gives written notice to Group, Health Plan may terminate this *Agreement* effective on one date with respect to Members other than Senior Advantage Members and effective on a later date with respect to Senior Advantage Members, in order to comply with CMS termination notice requirements.

Termination for Movement Outside the Service Area

Health Plan may terminate this *Agreement* upon 30 days' prior written notice, via certified mail, to Group if no eligible person lives, resides, or works in Health Plan's Service Area as described in the *Evidence of Coverage*.

Termination for Discontinuance of a Product or all Products within a Market

Health Plan may terminate a particular product or all products offered in the group market as permitted by law. If Health Plan discontinues offering a particular product in the group market, Health Plan may terminate this *Agreement* with respect to that product upon 90 days' prior written

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notice, via certified mail, to Group. Health Plan will offer Group another product that it makes available in the group market. If Health Plan discontinues offering all products in the group market, Health Plan may terminate this *Agreement* upon 180 days' written notice, via certified mail, to Group and Health Plan will not offer any other product to Group. A "product" is a combination of benefits and services that is defined by a distinct evidence of coverage.

DUES

Only Members for whom Health Plan has received the appropriate Dues payment listed on the Rate Sheet are entitled to coverage under this *Agreement*, and then only for the period for which Health Plan has received appropriate payment.

If Group does not prepay the Full Dues by the first of the coverage month or by the date otherwise agreed to by Health Plan and Group, the Dues may include an additional administrative charge upon renewal. "Full Dues" means 100 percent of monthly Dues for each enrolled Member, as set forth in this "Dues" section.

Dues Rebates

If state or federal law requires Health Plan to rebate dues from this or any earlier contract year and Health Plan rebates dues to Group, Group represents that Group will use that rebate in a manner consistent with the requirements of the Public Health Service Act, the Affordable Care Act, and the obligations of a fiduciary under the Employee Retirement Income Security Act (ERISA).

New Members

Dues are payable for the entire month for new Members unless otherwise agreed to by Health Plan.

Terminating Members

Pursuant to C.R.S. 10-16-103.5, dues are payable for each Member:

- Through the date that Health Plan receives written notice from Group that a Member is no longer eligible or covered; or
- Through the date that Health Plan receives written notice from Group that it no longer intends to maintain coverage for its Members through Health Plan.

Involuntary Kaiser Permanente Senior Advantage Membership Terminations

Group must give Health Plan 30 days' prior written notice of Senior Advantage involuntary membership terminations. An involuntary membership termination is a termination that is not in response to a disenrollment notice issued by CMS to Health Plan or received by Health Plan directly from a Member (these events are usually in response to a Member's request for disenrollment to CMS because the Member has enrolled in another Medicare health plan or want Original Medicare coverage or has lost Medicare eligibility). The membership termination date is the first of the month following 30 days after the date when Health Plan receives a Senior Advantage membership termination notice unless Group specifies a later termination date. For example, if health Plan receives a termination notice on March 5, for a Senior Advantage Member, the earliest termination date is May 1 and Group is required to pay applicable Dues for the months of March and April.

Voluntary Kaiser Permanente Senior Advantage Membership Termination

If Health Plan receives a disenrollment notice from CMS or a membership termination request from the Member, the membership termination date will be in accord with CMS requirements.

SUBSCRIBER CONTRIBUTIONS FOR MEDICARE PART C AND PART D COVERAGE

Medicare Part C Coverage

This "Subscriber Contributions for Medicare Part C Coverage" section applies to Group's Kaiser Permanente Senior Advantage coverage. Group's Senior Advantage Premiums include the Medicare Part C premium for coverage of items and services covered under Parts A and B of Medicare, and supplemental benefits. Group may determine how much it will require Subscribers to contribute toward the Medicare Part C premium for each Senior Advantage Member in the Subscriber's Family, subject to the following restrictions:

- If Group requires different contribution amounts for different classes of Senior Advantage Members for the Medicare Part C premium, then Group agrees to the following:
 - any such differences in classes of Members are reasonable and based on objective business criteria, such as years of service, business location, and job category
 - Group will not require different Subscriber contributions toward the Medicare Part C premium for Members within the same class
- Group will not require Subscribers to pay a contribution for Medicare Part C coverage for a Senior Advantage Member that exceeds the Medicare Part C Premium for items and services covered under Parts A and B of Medicare, and supplemental benefits. Health Plan will pass through monthly payments received from CMS (the monthly payments described in 42 C.F.R. 422.304(a)) to reduce the amount the Member contributes toward the Medicare Part C premium.

Medicare Part D Coverage

This "Subscriber Contributions for Medicare Part D Coverage" section, applies only to Group's Kaiser Permanente Senior Advantage coverage that includes Medicare Part D coverage. Group's Senior Advantage Dues include the Medicare Part D premium. Group may determine how much it will require Subscribers to contribute toward the Medicare Part D premium for each Senior Advantage Member in the Subscriber's Family Unit, subject to the following restrictions:

- If Group requires different contribution amounts for different classes of Senior Advantage Members for the Medicare Part D premium, then Group agrees to the following:
 - any such differences in classes of Members are reasonable and based on objective business criteria, such as years of service, business location, and job Group will not require different Subscriber contributions toward the Medicare Part D category, and are not based on eligibility for the Part D Low Income Subsidy (a subsidy described in 42 C.F.R. 423 Subpart P, which is offered by the Medicare Program to certain low-income Medicare beneficiaries enrolled in Medicare Part D, and which reduces the Medicare beneficiaries' Medicare Part D premiums or Medicare Part D cost-sharing amounts)

- Group will not require different Subscriber contributions toward the Medicare Part D premium for Members within the same class.
- Group will not require Subscribers to pay a contribution for prescription drug coverage for a Senior Advantage Member who exceeds the Dues for prescription drug coverage (including the Medicare Part D premium). The Group will pass through direct subsidy payments received from CMS to reduce the amount the Member contributes toward the Medicare Part D premiums.
- Health Plan will credit Group with any Low Income Subsidy amounts that Health Plan receives from CMS for Group's Members and Health Plan will identify those Members for Group as required by CMS. For those Members, Group will first credit the Low Income Subsidy amount toward the Subscriber's contribution for that Member's Senior Advantage premium for the same month, and will then apply any remaining portion of the Member's Low Income Subsidy toward the portion of the Senior Advantage premium that Group pays on behalf of that Member for that month. If Group is unable to reduce the Subscriber's contribution before the Subscriber makes the contribution, Group shall, consistent with CMS guidance, refund the Low Income Subsidy amount to the Subscriber (up to the amount of the Subscriber Premium contribution for the Member for that month) within 45 days after the date Health Plan receives the Low Income Subsidy amount from CMS. Health Plan reserves the right to periodically require Group to certify that Group is either reducing Subscribers' monthly Premium contributions or refunding the Low Income Subsidy amounts to Subscribers in accord with CMS guidance.
- For any Members who are eligible for the Low Income Subsidy, if the amount of that Low Income Subsidy is less than the Member's contribution for the Medicare Part D premium, then Group should inform the Member of the financial consequences of the Member's enrolling in the Member's current coverage, as compared to enrolling in another Medicare Part D plan with a monthly premium equal to or less than the Low Income Subsidy amount.

Late Enrollment Penalty

If any Members are subject to the Medicare Part D late enrollment penalty, Premiums for those Members will increase to include the amount of that penalty.

CONTRIBUTION AND PARTICIPATION REQUIREMENTS

No change in Group's contribution or participation requirements is effective for purposes of this *Agreement* unless Health Plan is timely notified in writing. If Group fails to satisfy the Contribution and Participation Requirements of this section, the Health Plan may terminate this *Agreement* as set forth in the **Termination for Violation of Contribution or Participation Requirements** in this *Agreement*.

The Group must:

- Contribute to all health care plans available through Group on a basis that does not financially discriminate against Health Plan or against people who choose to enroll in Health Plan.
- Ensure that:

- All eligible employees enrolled in Health Plan meet the eligibility requirements of the Group.
- All eligible employees enrolled in Health Plan are covered by Workers' Compensation, unless not required by law to be covered.
- All Health Plan Subscribers live or work inside Health Plan's Service Area when they enroll.
- The number of active, eligible employee Subscribers enrolled under this *Agreement* does not fall below 10.
- There is a bona fide employer/employee relationship to those offered our plan, except eligible Taft-Hartley trusts and partnerships, and except as otherwise set forth in the agreed upon eligibility requirements.
- Hold an annual open enrollment period during which all eligible people may enroll in Health Plan or in any other health care plan available through Group.
- Meet all applicable legal and contractual requirements, such as:
 - Group must adhere to all requirements set forth in the applicable *Evidence of Coverage*, as amended.
 - Group must obtain Health Plan's prior written approval of any Group eligibility or participation or contribution requirements that are not stated in the applicable *Evidence of Coverage*, as amended.
 - Group must use Member enrollment application forms that are provided or approved by Health Plan.
 - Comply with Centers for Medicare & Medicaid Services (CMS requirements governing enrollment in, and disenrollment from Kaiser Permanente Senior Advantage (KPSA).
- Meet all Health Plan requirements set forth in the "Underwriting Assumptions and Requirements" document, included in Exhibit A.
- Offer enrollment in Health Plan to all eligible people on conditions no less favorable than those for any other health care plan available through Group.
- Permit Health Plan to examine Group's records with respect to contribution and participation requirements, eligibility, and payments under this *Agreement*, except as restricted by the laws of the City and County of Denver ("City"), State of Colorado law, or federal law.

LIABILITY INSURANCE

Health Plan shall, at its own cost and expense, maintain in full force and effect, during the term of this *Agreement*, professional (malpractice) and general liability insurance with minimum limits of at least \$10,000,000 per occurrence. All such policies shall provide for the Group to receive at least thirty (30) days written notice from the insurance carrier or carriers prior to any cancellation or material change in any such policy. Health Plan shall provide to the Group, upon execution of this *Agreement*, and upon renewal of such insurance programs certificates of insurance for all such

insurance carried. All insurance coverage must be written by companies authorized to do business in the State of Colorado. All such insurance shall cover claims occurring during the term of this *Agreement*, including claims which may be asserted after the termination of this *Agreement*.

Notwithstanding the foregoing, Health Plan may utilize a combination of insurance and alternative risk management programs, including self-insurance to provide for its contractual obligations under this *Agreement*. Evidence of such financial responsibility will be provided upon execution of this *Agreement*.

Contractor shall maintain Business Automobile Liability with limits of \$1,000,000 combined single limit applicable to all owned, hired and non-owned vehicles used in performing services under this Agreement

Each of the Health Plan's agreements with providers in its provider network does, and during the initial term and any renewal term of this *Agreement*, will require maintenance of levels of professional liability insurance consistent with industry standards and applicable law.

Health Plan covenants and agrees that at all times it will maintain and carry statutory workers' compensation insurance with an authorized insurance company or through an authorized self-insurance plan approved by the State of Colorado. Such insurance shall insure payment for such workers' compensation claims to all of Health Plan's employees, including specifically but not by way of limitation, all of its employees who in any manner perform work or provide services to fulfill Health Plan's obligations under this *Agreement*. Health Plan agrees to provide the Administrator with certificates, in number as required, satisfactorily evidencing the existence of the workers' compensation insurance.

There shall be a waiver of subrogation in favor of the City for workers' compensation and professional errors and omission coverage.

Insurance coverage specified herein constitutes the minimum requirements, and said requirements shall in no way lessen or limit the liability of Health Plan under the terms of the *Agreement*. Health Plan shall procure and maintain, at its own expense and cost, any additional kinds and amounts of insurance that, in its judgment, may be necessary for its proper protection in the prosecution of the services hereunder.

INDEMNIFICATION

Health Plan agrees to defend, release, indemnify and save and hold harmless the City, and its agents, officers and employees acting in their capacity as agents of the City against any and all claims, demands, costs (including reasonable attorney's fees) suits, actions, liabilities, causes of action or legal or equitable proceedings of any kind or nature, including workers' compensation claims, of or by anyone whomsoever, to the extent that they arise out of Health Plan's acts or omissions under this *Agreement*, including acts or omissions of Health Plan or to the extent that they are acting in their capacity as agents of Health Plan, its officers, employees, representatives, suppliers, invitees, licensees, subconsultants, subcontractors, and agents; provided, however, that Health Plan need not indemnify and save harmless the City, its officers, agents, and employees from damages arising out of the sole negligence of the City or the City's officers, agents, and employees acting in their capacity as agents of the City. This indemnity clause shall also cover the City's defense costs, in the event that the City, in its sole discretion, except as provided below, elects to provide its own defense. To the extent there is not a conflict, the City shall

tender to Health Plan the opportunity, at Health Plan's expense, to arrange and direct the defense of any action or lawsuit related to the claim. If Health Plan accepts the tender, then Health Plan shall have no obligation to the City with respect to attorney's fees incurred by the City relating to the claim. Upon request, the City shall provide Health Plan all information and assistance reasonably necessary for the defense of the claim. In the event of a conflict and insurance counsel is needed, Health Plan will pay for separate counsel for the City. The City will select insurance counsel that normally or routinely works on insurance matters, and Health Plan may propose a list containing at least three (3) counsel alternatives from which the City may select.

PERFORMANCE GUARANTEES

The Performance Guarantees as set forth in the attached Performance Guarantees document included in Exhibit A, are expressly incorporated into this Agreement.

MISCELLANEOUS PROVISIONS

Acceptance of Agreement

Group acknowledges acceptance of this *Agreement* by signing one original Rate Sheet, with all signatures required by the Group, and returning it to Health Plan.

Note: Group and Health Plan may not change this *Agreement* unilaterally by adding or deleting words, and any such addition or deletion is void. If Group wishes to change anything in this *Agreement*, Group must contact its Health Plan account manager, and Health Plan must contact the Group as set forth in the Amendments section of this *Agreement*. Health Plan will issue a new agreement or amendment if Health Plan and Group agree on any changes.

Assignment

Health Plan may not assign, transfer, pledge, or hypothecate in any way this *Agreement*. Group may not assign this *Agreement* or any of the rights, interests, claims for money due, benefits, or obligations hereunder without Health Plan's prior written consent. Notwithstanding the foregoing, if Health Plan assigns, sells or otherwise transfers substantially all of its assets and business to another corporation, firm, or person, with or without recourse, this *Agreement* will continue in full force and effect as if such corporation, firm or person were a party to this *Agreement*, provided that such corporation, firm or person continues to provide prepaid health services. No duties imposed by this *Agreement* be delegated without the approval of the other party, except that Health Plan may delegate certain functions, including but not limited to medical management, utilization review, credentialing and/or claims payment, to provider groups or other certified organizations which contract with Health Plan and that Health Plan may contract with its corporate affiliates to perform certain management and administrative services for Health Plan.

Certificates of Creditable Coverage

This "HIPAA Certificates of Creditable Coverage" section does not apply if Group has a written agreement with Health Plan that Group will mail certificates of creditable coverage.

If Group has a waiting period of affiliation period, when Group reports an enrollment of a new hire and any eligible Dependents who enroll at the same time (other than a Kaiser Permanente Senior

Advantage enrollment) with a membership effective date that occurs during the term of this *Agreement*, Group must provide the following information in a format Health Plan approves:

- Enrollment reason. (If Group does not provide an enrollment reason, Health Plan will assume that Subscriber is not a new hire, and certificate for the Subscriber and any Dependents who enrolled at the same time will indicate that there was no waiting period or affiliation period)
- Hire date of the Subscriber. (If the enrollment reason is “new hire” and Group does not provide a hire date, Health Plan will assume that the hire date is the effective date of coverage for the Subscriber and any Dependents who enrolled at the same time, and certificate for those Members will indicate there was no waiting period or affiliation period)
- Effective date of coverage.

Group has a waiting period or affiliation period if the membership effective date for a new hire and any eligible Dependents who enroll at the same time is not the hire date (for example, if the membership effective date is the first of the month following the hire date).

Upon Health Plan request (whether or not Group has a waiting period or affiliation period), Group must provide any other information that Health Plan needs in order to complete certificates of creditable coverage.

When Health Plan mails a certificate of creditable coverage, the number of months of creditable coverage that Health Plan reports will be based on the information Health Plan has at the time the certificate is mailed.

Delegation of Claims Review Authority

Group delegates to Health Plan the discretion to determine whether a Member is entitled to benefits under this *Agreement*. In making these determinations, Health Plan has authority to review claims in accord with the procedures contained in this *Agreement* and to construe this *Agreement* to determine whether the Member is entitled to benefits, subject to the claims review process available to the Member or other actions permitted by law and this *Agreement*. For health benefit plans that are subject to the Employee Retirement Income Security Act (ERISA), Health Plan is a “named claims fiduciary” with respect to review of claims under this *Agreement*.

Governing Law

Except as preempted by federal law, this *Agreement* will be governed in accord with the laws of the State of Colorado and with the Charter and Revised Municipal Code of the City and County of Denver, and the ordinances, regulations, and Executive Orders enacted and/or promulgated pursuant thereto. The Charter and Revised Municipal Code of the City and County of Denver, as the same may be amended from time to time, are hereby expressly incorporated into this *Agreement* as if fully set out herein by this reference. Venue for any action brought as a result of this *Agreement* shall be in the District Court in and for the City and County of Denver. Any provision required to be in this *Agreement* by State of Colorado law or federal law shall bind Group and Health Plan whether or not set forth herein, and Health Plan will promptly notify Group if Health Plan discovers or has notice of any such provision.

Member Information

Group will inform Subscribers of eligibility requirements for Members and when coverage becomes effective and terminates.

When Health Plan notifies Group about proposed changes to this *Agreement*, or changes mandated by Governing Law above, or provides Group other information that affects Members, Group will disseminate the information to Subscribers by the next regular communication to them, but in no event later than 30 days after Group receives the information.

Group will provide electronic or paper summaries of benefits and coverage (SBCs) to participants and beneficiaries to the extent required by law, except that Health Plan will provide SBCs to Members who make a request to Health Plan.

Relationship of Parties.

Group is not the agent or representative of Health Plan, and shall not be liable for any acts or omissions of Health Plan, its agents or its employees, or Plan Providers. Member is not the agent or representative of Health Plan, and shall not be liable for any acts or omissions of Health Plan, its agents or its employees. Plan Providers are independent contractors and are not the agents, employees or servants of Health Plan. It is understood and agreed by and between the parties that the status of Health Plan shall be that of an independent contractor and of a corporation retained on a contractual basis to perform professional or technical services for limited periods of time as described in Section 9.1.2. (C) of the Charter of the City and it is not intended, nor shall it be construed, that Health Plan's personnel are employees or officers of the City under Chapter 18 of the Denver Revised Municipal Code or for any purpose whatsoever. Health Plan shall pay when due all required employment taxes and income tax withholding, shall provide and keep in force Workers' Compensation and unemployment compensation insurance in the amounts required by law.

Access to Books and Records.

Health Plan and the Group shall have the right to access and examine the others' books and records for audit of compliance with the terms and conditions of this *Agreement*. Any such access shall not include the right to access any of Health Plan's books and records that would include protected health information about any of the Members in the Health Plan. However, Health Plan can provide the Group with those books and records to the extent personally identifiable information has been eliminated.

Health Plan agrees that it will keep and preserve for at least six (6) years after the final payment under this *Agreement* all directly pertinent books, documents, papers and records of Health Plan involving transactions related to this *Agreement*.

Confidentiality.

Health Plan agrees to maintain and preserve the confidentiality of any and all medical records of Member in accordance with all applicable Colorado State and federal laws, including HIPAA. However, Health Plan has access to any and all of Member's medical records for purposes of utilization review, quality review, processing of any claim, financial audit, coordination of benefits,

or for any other purpose reasonably related to the provision of benefits under this *Agreement* to Health Plan, its agents and employees, Plan Providers, and appropriate governmental agencies, to the extent permitted by HIPAA. Health Plan will not release any information to Group which would directly or indirectly indicate to the Group that a Member is receiving or has received Covered Services, unless authorized to do so by the Member. Except as necessary to effectuate this *Agreement*, but only to the extent permitted by HIPAA and applicable Colorado law, Health Plan shall not at any time or in any manner, either directly or indirectly, divulge, disclose or communicate to any person, firm or corporation in any manner whatsoever any information which is not subject to public disclosure, including without limitation the trade secrets of business or entities doing business with the Group, the data contained in any of the data bases of the Group, and other privileged or confidential information. This obligation shall survive the termination of this *Agreement*. Health Plan shall advise its employees, agents and subcontractors, if any, that they are subject to these confidentiality requirements. Further Health Plan shall provide its employees, agents and subcontractors, if any, with a copy or written explanation of these confidentiality requirements before access to confidential data is permitted.

No Waiver

Health Plan's failure and Group's failure to enforce any provision of this *Agreement* will not constitute a waiver of that or any other provision, or impair Health Plan's or Group's right thereafter to require strict performance of any provision.

Notices

Notices must be delivered in writing to the address listed below, except that

- Health Plan and Group may each change its notice address by giving written notice, via certified mail, to the other.

Notices are to be sent via certified mail and are deemed given when delivered in person or deposited in a U.S. Postal Service receptacle for the collection of U.S. mail.

Notices from Health Plan to Group:

**Executive Director
Office of Human Resources
201 W. Colfax Ave., Dept. 412
Denver, CO 80202**

Notices from Group to Health Plan:

**Kaiser Foundation Health Plan of Colorado
2500 South Havana Street
Aurora, Colorado 80014-1622**

Representation Regarding Waiting Periods

By entering into this Agreement, Group hereby represents that Group does not impose a waiting period exceeding 90 days on employees who meet Group's eligibility requirements. For purposes of this requirement, a "waiting period" is the period that must pass before coverage for an individual who is otherwise eligible to enroll under the terms of a group health plan can become effective, in 2016 Kaiser-.004

accord with the waiting period requirements in the Patient Protection and Affordable Care Act and regulations.

In addition, Group represents that eligibility data provided by the Group to Health Plan will include coverage effective dates for Group's employees that correctly account for eligibility in compliance with the waiting period requirements in the Patient Protection and Affordable Care Act and regulations.

Social Security and Tax Identification Numbers

Within 30 – 60 days after Health Plan sends a Group a written request, Group will send Health Plan a list of all Members covered under this Group Agreement, along with the following:

- The Member's Social Security number
- The tax identification number of the employer of the Subscriber in the Member's [Family Unit]
- Any other information that Health Plan is required by law to collect

Time Limit on Reporting Membership Changes

Group must report membership changes (including sending appropriate membership forms) within the time limit for retroactive changes and in accord with any applicable "recession" provisions of the Patient Protection and Affordable Care Act and regulations. The time limit for retroactive membership additions is the calendar month when Health Plan receives Group's notification of the change plus the previous two months, unless Health Plan agrees otherwise in writing.

Involuntary Kaiser Permanente Senior Advantage Membership Termination

Group must give Health Plan 30 days prior written notice of Senior Advantage Medicare Plus involuntary membership terminations. An involuntary membership termination that is not in response to a disenrollment notice issued by CMS to Health Plan or received by Health Plan directly from a Member (these events are usually in response to a Member's request for disenrollment to CMS because the Member has enrolled in another Medicare health plan or wants Original Medicare coverage or has lost Medicare eligibility). The membership termination date is the first of the month following 30 days after the date when Health Plan receives a Senior Advantage Medicare Plus membership termination notice unless Group specifies a later termination date. For example, if Health Plan receives a termination notice on March 5 for a Senior Advantage Medicare Plus Member, the earliest termination date is May 1 and Group is required to pay applicable Premiums for the months of March and April.

Voluntary Kaiser Permanente Senior Advantage Membership Termination

If Health Plan receives a disenrollment notice from CMS or membership termination request from the Member, the membership termination date will be in accord with CMS requirements.

The administration of COBRA and State Continuation of Coverage participants will be in accord with applicable Federal and State laws.

Colorado Governmental Immunity Act.

The parties hereto understand and agree that the Group is relying upon, and has not waived, the monetary limitations and all other rights, immunities and protection provided by the Colorado Governmental Immunity Act, C.R.S. §24-10-101 et seq.

Conflict of Interest.

The parties agree that no employee of the Group shall have any personal or beneficial interest whatsoever in the services or property described herein and Health Plan further agrees not to hire or contract for the services of any employee or officer of the Group which would be in violation of the Denver Revised Municipal Code Chapter 2, Article IV, Code of Ethics, or Denver City Charter Sections 1.2.9 and 1.2.12.

Severability.

It is understood and agreed by the parties hereto that if any part, term, or provision of this *Agreement*, except for the provisions of this *Agreement* requiring prior appropriation of funds and limiting the total amount payable by the Group, is held to be unenforceable for any reason, or in conflict with any law of the State of Colorado, the validity of the remaining portions or provisions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if this *Agreement* did not contain the particular part, term, or provision held to be invalid.

Survival of Certain Agreement Provisions.

The parties understand and agree that all terms and conditions of this *Agreement*, together with the exhibits and attachments hereto, if any, any or all of which, by reasonable implication, contemplate continued performance or compliance beyond the expiration or termination of this *Agreement* (by expiration of the term or otherwise), shall survive such expiration or termination and shall continue to be enforceable as provided herein.

Appropriation Required and Contract Maximum.

Notwithstanding any other term, condition, or covenant hereof, it is understood and agreed that any payment obligation of the Group hereunder, whether direct or contingent, shall extend only to funds appropriated by the Denver City Council for the purpose of this *Agreement*, encumbered for the purpose of this *Agreement* and paid into the Treasury of the City and County of Denver. Health Plan acknowledges that (i) the Group does not by this *Agreement* irrevocably pledge present cash reserves for payments in future fiscal years, and (ii) this *Agreement* is not intended to create a multiple-fiscal year direct or indirect debt or financial obligation of the Group. The maximum contract amount for the Group's obligations under this *Agreement* and for payment of Dues, collectively, shall not exceed **_SEVENTY MILLION ONE HUNDRED FIFTEEN THOUSAND FOUR HUNDRED AND NO/100 Dollars (\$70,115,400.00)** unless additional appropriation is made by Group and this *Agreement* is amended by the parties pursuant to the **AMENDMENT OF AGREEMENT** section of this *Agreement*. If Group fails to pay Dues within the grace period, Health Plan may exercise its rights under the **Termination for Nonpayment** section of this *Agreement* or other applicable rights of Health Plan under this *Agreement*. Only Enrollees for whom Dues are received by Health Plan are entitled to health care benefits as described

in this *Agreement*, and then only for the period for which such payment is received, except as otherwise required by law.

No Employment of Illegal Aliens to Perform Work Under the Agreement.

This Agreement is subject to Division 5 of Article IV of Chapter 20 of the Denver Revised Municipal Code, as may be amended from time to time (the "Certification Ordinance"). The Health Plan certifies that: at the time of its execution of this Agreement, it does not knowingly employ or contract with an illegal alien who will perform work under this Agreement, and that Health Plan will participate in the E-Verify Program, as defined in § 8-17.5-101(3.7), C.R.S., to confirm the employment eligibility of all employees who are newly hired for employment to perform work under this Agreement.

Health Plan also agrees and represents that Health Plan:

(1) shall not knowingly employ or contract with an illegal alien to perform work under the Agreement;

(2) shall not enter into a contract with a subconsultant or subcontractor that fails to certify to the Consultant that it shall not knowingly employ or contract with an illegal alien to perform work under the Agreement;

(3) has confirmed the employment eligibility of all employees who are newly hired for employment to perform work under this Agreement, through participation in the E-Verify Program;

(4) is prohibited from using either the E-Verify Program procedures to undertake pre-employment screening of job applicants while performing its obligations under the Agreement, and it is required to comply with any and all federal requirements related to use of the E-Verify Program including, by way of example, all program requirements related to employee notification and preservation of employee rights;

(5) will, if it obtains actual knowledge that a subconsultant or subcontractor performing work under the Agreement knowingly employs or contracts with an illegal alien, notify such subconsultant or subcontractor and the City within three (3) days. The Health Plan shall also terminate such subconsultant or subcontractor if within three (3) days after such notice the subconsultant or subcontractor does not stop employing or contracting with the illegal alien, unless during such three-day period the subconsultant or subcontractor provides information to establish that the subconsultant or subcontractor has not knowingly employed or contracted with an illegal alien, and;

(6) will comply with any reasonable request made in the course of an investigation by the Colorado Department of Labor and Employment under authority of § 8-17.5-102(5), C.R.S., or the City Auditor, under authority of D.R.M.C. 20-90.3.

Health Plan is liable for any violations as provided in the Certification Ordinance. If Health Plan violates any provision of this section or the Certification Ordinance, the City may terminate this Agreement for a breach of the Agreement. If the Agreement is so terminated, the Health plan shall be liable for actual and consequential damages to the City. Any such termination of a contract due to a violation of this section or the Certification Ordinance may also, at the discretion of the City,

constitute grounds for disqualifying Consultant from submitting bids or proposals for future contracts with the City.

Grant of Limited License to Use Logo.

The City hereby grants to Health Plan, subject to the terms and conditions set forth herein, a non-exclusive, nontransferable limited license, to use the “Denver D” logo (“**Denver Logo**”) during the Term of this Agreement. Health Plan shall fully coordinate all logo use under this Agreement with the Denver Marketing Office ((720) 913-1633, denvermarketing@denvergov.org), or otherwise as directed by the City. The use of the Denver Logo is limited to display on the website to be created by Health Plan pursuant to this Agreement and for the purpose of identification only. Health Plan shall display the Denver Logo in a read-only format and shall not be used or displayed on the website in any format from which it can be downloaded, copied or reproduced in any manner. The license granted by the City is non-transferable and non-assignable to anyone other than those acting under the supervision and authority of Health Plan. Health Plan shall be solely responsible for the entire cost and expense of Consultant’s Use of the Denver Logo. The Denver Logo may not be used as a feature or design element of any other logo or graphic. Health Plan shall use the Denver Logo in accordance with any and all logo usage guidelines in effect from time-to-time as provided by the City. Health Plan shall use only accurate reproductions of the Denver Logo. The size, proportions, colors, elements, and other distinctive characteristics of the Denver Logo shall not be altered in any manner except as may be permitted herein or as permitted in writing by the City. Health Plan may use the colors set forth in the “Denver Logo Colors” document, (attached hereto as “**Exhibit C**”) or it may use black or shades of gray. Health Plan shall affix a trademark (“™”) or registration (“®”) indication next to the Denver Logo as directed by the Denver Marketing Office. Health Plan shall immediately cease all use of the Denver Logo upon expiration of the Term of this Agreement, as may have been extended from time to time by the parties, in a formal written extension of this agreement.

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[THE CITY’S CONTRACT SYSTEM WILL PRODUCE SIGNATURE BLOCKS TO BE INSERTED]

Contract Control Number:

IN WITNESS WHEREOF, the parties have set their hands and affixed their seals at Denver, Colorado as of

SEAL

CITY AND COUNTY OF DENVER

ATTEST:

By _____

APPROVED AS TO FORM:

REGISTERED AND COUNTERSIGNED:

By _____

By _____

By _____



Contract Control Number: CSAHR-201627114-00

Contractor Name: Kaiser Foundation Health Plan of Colorado

By: R. Roland Lyon

Name: R. Roland Lyon
(please print)

Title: President
(please print)

ATTEST: [if required]

By: _____

Name: _____
(please print)

Title: _____
(please print)



EXHIBIT A
TO AGREEMENT WITH
KAISER FOUNDATION HEALTH PLAN OF COLORADO

Included Attachments

2016 Evidence of Coverage– High Deductible Health Plan

2016 Evidence of Coverage – Deductible HMO

EXHIBIT A
TO AGREEMENT WITH
KAISER FOUNDATION HEALTH PLAN OF COLORADO

2016 Evidence of Coverage– High Deductible Health Plan

TITLE PAGE (Cover Page)

Important Benefit Information Enclosed Evidence of Coverage

About this Evidence of Coverage (EOC)

This Evidence of Coverage (EOC) describes the health care coverage provided under the Agreement between Kaiser Foundation Health Plan of Colorado (Health Plan) and your Group. This EOC is for your Group's 2016 contract year.

In this EOC, Kaiser Foundation Health Plan of Colorado is sometimes referred to as "Health Plan," "we," or "us." Members are sometimes referred to as "you." Out-of-Health Plan is sometimes referred to as "Out-of-Plan." Some capitalized terms have special meaning in this EOC; please see the "Definitions" section for terms you should know.

The health care coverage described in this EOC has been designed to be a High Deductible Health Plan (HDHP) compatible for use with a Health Savings Account (HSA). An HSA is a tax-exempt account established under Section 223(d) of the Internal Revenue Code exclusively for the purpose of paying qualified medical expenses of the account beneficiary. Contributions to such an account are tax deductible but in order to qualify for and make contributions to an HSA, you must be enrolled in a qualified High Deductible Health Plan.

Please note that the tax references contained in this document relate to federal income tax only. The tax treatment of HSA contributions and distributions under your state's income tax laws may differ from the federal tax treatment, and differs from state to state. Kaiser Permanente does not provide tax advice. Consult with your financial or tax advisor for tax advice or more information about your eligibility for an HSA.

CITY AND COUNTY OF DENVER
EVIDENCE OF COVERAGE AMENDMENT - 2016

I. The following eligibility and enrollment requirements are *in addition* to those detailed in this Evidence of Coverage (EOC), Eligibility and Enrollment section.

ELIGIBILITY AND ENROLLMENT

Eligible Dependents

The following persons qualify as **Dependents**:

- Any spouse, including those defined as common-law in the state and Same Gender Domestic Partners (a.k.a. Spousal Equivalent).
- Any child meeting the Dependent Age Limits. This includes:
 - A step-child;
 - A child for whom the Insured Employee or his/her spouse is required by a qualified medical child support order to provide health care coverage;
 - A child for whom you or your spouse has court-ordered custody;
 - An adopted child;
 - A child placed for adoption; or
 - An unmarried incapacitated and physically disabled child who is a legal dependents of the Insured Employee or his/her spouse, who meets the eligibility requirements set forth in the Summary Plan Description and Disclosure Form and for whom applicable Dues are received.

The following persons qualify as **Same Gender Domestic Partners (a.k.a. Spousal Equivalent)**:

- An adult of the same gender who shares an emotional, physical, and financial relationship with the employee, similar to that of a spouse, who:
 - Is 18 years of age or older;
 - Is mentally competent to consent to contract;
 - Has an exclusive, committed relationship with the subscriber with the intent for the relationship to last indefinitely;
 - Shares basic living expenses with the Subscriber;
 - Is unmarried; and
 - Is not related by blood to the Subscriber such as a parent, brother, sister, half brother, half sister, niece, nephew, aunt, uncle, grandparent or grandchild.
- A subscriber of the group may enroll a sole Same Gender Domestic Partner (a.k.a. Spousal Equivalent) of the same sex and children of the sole Same Gender Domestic Partner (a.k.a. Spousal Equivalent) as Eligible Dependents.

Dependent Child Age Limits:

- A dependent shall be covered to the end of the month that he/she turns age 26.
- Unmarried legal dependents who are mentally or physically disabled shall be covered regardless of age.

II. The following requirements regarding Domestic Partnership coverage supersede those detailed in the Domestic Partner rider found at the end of this Evidence of Coverage (EOC) booklet:

The Subscriber and the sole Same Gender Domestic Partner (a.k.a. Spousal Equivalent) must complete an **Affidavit of Domestic Partnership** confirming the following information:

- The partners have an exclusive, committed relationship and hold ourselves out as committed partners.
- Both partners share basic living expenses with the intent for the relationship to last indefinitely.
- Are both 18 years of age or older;

- Neither partner is married;
- Neither partner is related by blood to the other as described above; and
- Neither partner has had a different domestic partner within six (6) months of filing with the employer a statement of termination of domestic partnership.

The Affidavit of Domestic Partnership is available through the Group’s Benefit Manager and will be maintained by the employer. The Employee must immediately notify the employer in writing if the circumstances attested to in the Affidavit change.

III. The following information is added and becomes part of this Evidence of Coverage (EOC):

Eligible Employee Definition. An Eligible Employee is;

- A Subscribing City and County of Denver employee who works a fixed number of hours established by the City and County of Denver, and meets any other eligibility requirements as set forth in Code Section 18-171 of the Denver Revised Municipal Code (“Denver Code”);
- An eligible employee of the Denver Employees’ Retirement Plan (DERP);
- An eligible retired member of DERP who is not eligible for Medicare, and who satisfies any applicable waiting period of the City and County of Denver; or
- A member who is not retired, but is defined as an employee under State and Federal Law.
- A person listed under “with the exception of:” as set forth in Denver Code Section 18-171 (1)(a) through (d) is *not* an Eligible Employee.

Additional Requirements for Subscribing Employees of the City and County of Denver: The following conditions of enrollment and eligibility shall be applicable to Subscribing Employees of the City and County of Denver, in addition to the conditions specified above and in the attached Evidence of Coverage brochure. If any of the following conditions contradict those stated in the attached Evidence of Coverage brochure, the conditions stated here shall prevail.

- **Eligibility Rules:** Required regular work each week is 20 hours per week or greater, except no work week requirement for eligible retirees.
- **New hire waiting period:** Employees and dependents are eligible on the first day of the month which follows the employee’s initial date of employment.
- **New Employee Coverage Effective Date:** The first day of the month which follows the employee's initial date of employment.
- **Standard Leave of Absence.**
 - A Member who elects to take an authorized Standard Leave of Absence may be eligible for coverage as permitted by Career Service Rules, established by the Career Service Board in accordance with its rule-making power granted under Denver Charter Section 9.1.1 and Denver Code Section 18-2.
 - The Family Medical Leave Act of 1993 (FMLA) allows a worker up to 12 weeks of leave under certain circumstances.

Important Information

The below section is changed as follows (changes are underlined)

II. HOW TO ACCESS YOUR SERVICES AND OBTAIN APPROVAL OF BENEFITS

H. Cross Market Access

Members may access certain Services at Kaiser Permanente Plan Medical Offices outside of their home Service Area.

1. **Denver/Boulder Members:**

Denver/Boulder Members have access for certain Services at designated Kaiser Permanente Plan Medical Offices in the ***Southern, Northern and Mountain Colorado*** Service Areas. **Denver/Boulder Members do not have access to Affiliated Providers in *Southern, Northern or Mountain Colorado* unless authorized by Health Plan.**

2. **Southern, Northern and Mountain Colorado Members:**

Southern, Northern and Mountain Colorado Members have access for certain Services at any Kaiser Permanente Plan Medical Office in the ***Denver/Boulder*** Service Area.

Services available to Members at Kaiser Permanente Plan Medical Offices outside of their home Service Area include: primary care; specialty care; after-hours care; pharmacy; laboratory; X-ray; vision; and hearing Services. These Services may not be available at all Plan Medical Offices and are subject to change. For more information on what Services you may access outside your designated home Service Area and at which designated Kaiser Permanente Plan Medical Offices, if applicable, you may receive Services at, please call **Member Services**.

CMDBMTAP (02-16)

SCHEDULE OF BENEFITS (WHO PAYS WHAT)

Benefits for CITY AND COUNTY OF DENVER

75 - 013

This Schedule of Benefits discusses:

- I. DEDUCTIBLES (if applicable)
- II. ANNUAL OUT-OF-POCKET MAXIMUMS
- III. COPAYMENTS AND COINSURANCE
- IV. DEPENDENT LIMITING AGE
- V. DEPENDENT STUDENT LIMITING AGE

IMPORTANT INFORMATION PLEASE READ

This Schedule of Benefits does not fully describe the Services covered under this EOC. **For a complete understanding of the benefits, limitations and exclusions that apply to your coverage under this plan, it is important to read this EOC in conjunction with this Schedule of Benefits.** Please refer to the identical heading in the "Benefits/Coverage (What Is Covered)" section and to the "Limitations/Exclusions (What Is Not Covered)" section of this EOC. Here is some **important information** to keep in mind as you read this Schedule of Benefits:

1. For a Service to be a covered Service:
 - a. A Plan Physician **must** determine that the Service is **Medically Necessary** to prevent, diagnose or treat your medical condition. A Service is Medically Necessary **only** if a Plan Physician determines that it is medically appropriate for you and its omission would have an adverse effect on your health; **and**
 - b. The Service **must be** provided, prescribed, authorized or directed by a Plan Physician; **and**
 - c. The Service **must be a covered** Service described in this EOC.
2. The Charges for your Services are **not** always known at the time you receive the Service. You **will get a bill** for any Deductibles, Copayments, or Coinsurance that are not known at the time you receive the Service.
3. The Deductibles, Copayments or Coinsurance listed here apply to covered Services provided to Members enrolled in this plan.
4. Copayments for Services are due at the time you receive the Service. Deductibles or Coinsurance for Services may also be due at the time you receive the Service.
5. In addition to any Copayment or Coinsurance, you may be responsible for any amounts over usual, reasonable and customary charges.
6. You may be charged separate Deductibles, Copayments or Coinsurance for additional Services you receive during your visit or if you receive Services from more than one provider during your visit.
7. We reserve the right to reschedule non-emergency, non-routine care if you do not pay all amounts due at the time you receive the Service.
8. For items ordered in advance, you pay the Deductibles, Copayments or Coinsurance in effect on the order date.
9. You, as the Subscriber, are responsible for any Deductibles, Copayments and/or Coinsurance, incurred by your Dependents enrolled in the Plan.
10. Dollar, day and visit limits, Deductibles and Out-of-Pocket Maximums are based on a calendar year Accumulation Period.

I. DEDUCTIBLES

The following medical Deductibles apply under your plan:

This plan has an:

AGGREGATE Medical Deductible

\$1,350/Individual per Accumulation Period

\$2,700/Family per Accumulation Period

(Applies to Out-of-Pocket Maximum)

(see “C. Definitions of Aggregate and Embedded Individual and Family Medical Deductibles”)

The medical Deductible represents the full amount you must pay for certain covered Services during the Accumulation Period before any Copayment or Coinsurance applies.

For covered Services that are subject to the medical Deductible, any amounts over usual, reasonable and customary charges will not apply toward the medical Deductible.

A. For covered Services that ARE subject to the medical Deductible:

1. You must pay full charges for covered Services until your medical Deductible is satisfied. Please see “III. Copayments and Coinsurance” to find out which covered Services are subject to the medical Deductible.
2. Once you have met your medical Deductible for the Accumulation Period, you will then pay, for the rest of the Accumulation Period, your applicable Copayment or Coinsurance for those covered Services subject to the medical Deductible (see “III. Copayments and Coinsurance”).
3. Your applicable Copayment and Coinsurance may apply to your annual Out-of-Pocket Maximum (OPM) (see “II. Annual Out-of-Pocket Maximums”).

B. For covered Services that ARE NOT subject to the medical Deductible: Your Copayment or Coinsurance will always apply, as listed in “III. Copayments and Coinsurance.”

C. Definitions of Aggregate and Embedded Individual and Family Medical Deductibles:

1. Aggregate Medical Deductible:

- a. For plans with self only coverage (e.g., no dependents covered on the plan):
 - i. The individual medical Deductible amount applies.
 - ii. After the individual medical Deductible is met, the Member will begin paying Copayments or Coinsurance for most covered Services for the rest of the Accumulation Period.
- b. For plans with two or more Members:
 - i. There is no individual medical Deductible.
 - ii. The family medical Deductible amount applies to the entire family as a whole (e.g. it is a cumulative family medical Deductible, which the entire family must collectively meet).
 - iii. After the family medical Deductible is met, all covered family Members will begin paying Copayments or Coinsurance for most covered Services for the rest of the Accumulation Period.

2. Embedded Medical Deductible:

- a. Each individual family Member has his or her own medical Deductible.
- b. If a family Member reaches his or her individual medical Deductible before the family medical Deductible is met, he or she will begin paying Copayments or Coinsurance for most covered Services for the rest of the Accumulation Period.
- c. The entire family as a whole has a cumulative family medical Deductible. After the family medical Deductible is met, all covered family Members will begin paying Copayments or Coinsurance for most covered Services for the rest of the Accumulation Period. This is true even for family Members who have not met their individual medical Deductible.

II. ANNUAL OUT-OF-POCKET MAXIMUMS

The following Out-of-Pocket Maximum (OPM) amounts apply under your plan:

This plan has an:

AGGREGATE OPM

\$2,700/Individual per Accumulation Period

\$5,400/Family per Accumulation Period

(see “D. Definitions of Aggregate and Embedded Individual and Family OPM”)

The OPM limits the total amount you must pay during the Accumulation Period for certain covered Services. Covered Services may or may not apply to the OPM (see “III. Copayments and Coinsurance”). It depends on the plan your Group has purchased.

For covered Services that apply to the OPM, any amounts over usual, reasonable and customary charges will not apply toward the OPM.

- A. Your medical Deductible applies to the OPM (see “I. Deductibles”).
- B. For covered Services that **APPLY** to the OPM.
 1. The only Copayments or Coinsurance **that apply** toward the OPM are those made for covered Services listed as **applying** to the OPM (see “III. Copayments and Coinsurance”).
 2. Once your OPM is met, you will no longer pay for covered Services **that apply** to the OPM for the rest of the Accumulation Period.
- C. For covered Services that do **NOT APPLY** to the OPM.
 1. The only Copayments or Coinsurance that **do not apply** toward the OPM are those made for covered Services listed as **not** applying to the OPM (see “III. Copayments and Coinsurance”).
 2. Once your OPM is met, you will continue to pay for covered Services that **do not apply** to the OPM for the rest of the Accumulation Period.
- D. **Definitions of Aggregate and Embedded Individual and Family OPM**
 1. **Aggregate OPM:**
 - a. For plans with self only coverage (e.g., no dependents covered on the plan):
 - i. The individual OPM amount applies.
 - ii. After the individual OPM is met, the Member will no longer pay Copayments or Coinsurance for those covered Services that apply to the OPM for the rest of the Accumulation Period.
 - b. For plans with two or more Members:
 - i. There is no individual OPM.
 - ii. The family OPM amount applies to the entire family as a whole (e.g. it is a cumulative family OPM, which the entire family must collectively meet).
 - iii. After the family OPM is met, all covered family Members will no longer pay Copayments or Coinsurance for covered Services that apply to the OPM for the rest of the Accumulation Period.
 2. **Embedded OPM:**
 - a. Each individual family Member has his or her own OPM.
 - b. If a family Member reaches his or her individual OPM before the family OPM is met, he or she will no longer pay Copayments or Coinsurance for those covered Services that apply to the OPM for the rest of the Accumulation Period.
 - c. The entire family as a whole has a cumulative family OPM. After the family OPM is met, all covered family Members will no longer pay Copayments or Coinsurance for those covered Services that apply to the OPM for the rest of the Accumulation Period. This is true even for family Members who have not met their individual OPM.

Tracking Deductible and Out-of-Pocket Amounts

Once you have received Services and we have processed the claim for Services rendered, we will send you an

Explanation of Benefits (EOB). The EOB will list the Services you received, the cost of those Services and the payments made for the Services. It will also include information regarding what portion of the payments were applied to your medical Deductible and/or OPM amounts.

For more information about your medical Deductible or OPM amounts, please call **Member Services**.

III. COPAYMENTS AND COINSURANCE

Medical Deductible	
<i>(Applies to Out-of-Pocket Maximum)</i>	This plan has an: AGGREGATE Medical Deductible \$1,350/Individual per Accumulation Period \$2,700/Family per Accumulation Period
Out-of-Pocket Maximum	
	This plan has an: AGGREGATE OPM \$2,700/Individual per Accumulation Period \$5,400/Family per Accumulation Period
Outpatient Care	You Pay
Primary care visits <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Specialty care visits <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Consultations with clinical pharmacists <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Allergy injections <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Allergy evaluation and testing <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Gynecology care visits <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Routine prenatal and postpartum visits <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Outpatient surgery at designated outpatient facilities <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Covered Services not otherwise listed in this Schedule of Benefits received during an office visit, a scheduled procedure visit, or provided by a Plan Facility <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Hospital Inpatient Care	You Pay
<i>(See III. "Benefits/Coverage (What Is Covered)", B. "Hospital Inpatient Care", in this EOC for the list of covered Services)</i> <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Inpatient professional Services <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance

Ambulance Services	You Pay
<i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Bariatric Surgery	You Pay
<i>(Not subject to Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered Includes inpatient and outpatient covered Services
Chemical Dependency Services	You Pay
Inpatient medical detoxification <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Inpatient professional Services for medical detoxification <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Outpatient individual therapy <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance including partial hospitalization
Outpatient group therapy <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Residential rehabilitation <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance per inpatient admission
Complementary and Alternative Medicine	You Pay
Spinal manipulation Services <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance each visit Up to 20 visits per Accumulation Period See Additional Provisions
Acupuncture Services <i>(Not subject to Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered
Dialysis Care	You Pay
<i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance

Drugs, Supplies and Supplements	You Pay
Office-administered drugs <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
• Travel immunizations	Not Covered
Outpatient prescription drugs Copayment/Coinsurance (except as listed below): <i>(Prescriptions are subject to the medical Deductible and apply to the Out-of-Pocket Maximum except as otherwise listed in this “Drugs, Supplies and Supplements” section.)</i>	20% Coinsurance Tobacco cessation and contraceptive drugs at No Charge; Not subject to Deductible
• Pharmacy Deductible	Not Applicable
• Infertility drugs	Not Covered
• Over the counter items (OTC): <i>(Includes federally mandated over the counter items (OTC). OTCs require a prescription and must be filled at a Kaiser Permanente pharmacy.) (Not Subject to medical Deductible)</i>	No Charge
• Prescribed supplies	20% Coinsurance
• Sexual dysfunction drugs	Not Covered
• Specialty drugs	20% Coinsurance with no maximum (drugs for hormonal treatment of prostate cancer only)
	<u>Supply Limit</u>
Day supply limit	30 days
Mail-order supply limit	90 days @ 20% Coinsurance See Additional Provisions
Durable Medical Equipment (DME) and Prosthetics and Orthotics	You Pay
	<u>Annual Maximum Benefit</u>
Annual maximum benefit paid by Health Plan	Not Applicable
	<u>You Pay</u>
Durable medical equipment <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
• Breast pumps <i>(If covered, must be obtained within 6 months (180 days) following delivery) (Not Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	No Charge
Prosthetic devices	
• Internally implanted prosthetic devices <i>(See “Hospital Inpatient Care” and “Outpatient Care” for medical Deductible and Out-of-Pocket Maximum information)</i>	See “Hospital Inpatient Care” and “Outpatient Care” for applicable Copayment(s) and/or Coinsurance
• Prosthetic arm or leg <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
• All other prosthetic devices <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Orthotic devices <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Oxygen <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance

Emergency Services and Non-Emergency, Non-Routine Care	You Pay
Plan and non-plan emergency room visits and related covered Services unless otherwise noted (covered 24 hours a day) <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Non-emergency, non-routine visits at Plan Facilities after regular office hours <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Covered Services received during after-hour visits to Plan Facilities <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Family Planning Services	You Pay
Family planning counseling <i>(See "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)</i>	See "Outpatient Care" for applicable Copayment or Coinsurance
Associated outpatient surgery procedures <i>(See "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)</i>	See "Outpatient Care" for applicable Copayment or Coinsurance
Health Education Services	You Pay
Training in self-care and preventive care <i>(See "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)</i>	See "Outpatient Care" for applicable Copayment or Coinsurance
Hearing Services	You Pay
Hearing exams and tests to determine the need for hearing correction <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Hearing aids for persons under the age of 18 <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Hearing aids for persons age 18 and over <i>(If covered: Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Not Covered
Home Health Care	You Pay
Health Services provided in your home and prescribed by a Plan Physician <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Special Services program For hospice-eligible Members who have not yet elected hospice care <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Hospice Care	You Pay
Hospice care for terminally ill patients <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Infertility Services	You Pay
All covered Services related to the diagnosis and treatment of infertility <i>(Not subject to Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered
Artificial insemination, including associated X-ray and laboratory Services <i>(Not subject to Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered

Mental Health Services

You Pay

Inpatient psychiatric hospitalization

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

20% Coinsurance

- Inpatient day limit

No inpatient day limit

Inpatient professional Services for psychiatric hospitalization

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

No inpatient day limit

Outpatient individual therapy

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

20% Coinsurance including partial hospitalization

Outpatient group therapy

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

20% Coinsurance

Out-Of-Area Student

You Pay

- Outpatient office visits

(Combined office visit limit between primary care, specialty care, outpatient mental health and chemical dependency, gynecology care, prevention visit and a visit with the administration of allergy injections. Does not include: allergy evaluation, routine prenatal and postpartum visits, spinal manipulations, acupuncture services, hearing exams, home health visits, hospice services, physical, occupational, and speech therapy, and applied behavioral analysis (ABA).)

Visit: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

Other Services: (Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)

Visit: 20% Coinsurance

Other Services received during an office visit: Not Covered

Limited to 5 visits per Accumulation Period

-
- Diagnostic X-ray Services

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

20% Coinsurance

Limited to 5 diagnostic X-rays per Accumulation Period

-
- Outpatient prescription drugs

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

See "Drugs, Supplies and Supplements" for applicable Copayment or Coinsurance

Limited to 5 prescription drug fills per Accumulation Period

Physical, Occupational, and Speech Therapy and Multidisciplinary Rehabilitation Services

You Pay

Inpatient treatment in a multidisciplinary rehabilitation program provided in a designated rehabilitation facility <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance Up to 60 days per condition per Accumulation Period
Inpatient professional physical, occupational and speech therapy Services <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Short-term outpatient physical, occupational and speech therapy visits <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance Up to 20 visits per therapy per Accumulation Period
Pulmonary rehabilitation <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Therapies for the treatment of Autism Spectrum Disorders	
Outpatient physical, occupational and speech therapy visits <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Applied Behavioral Analysis (ABA) <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
<ul style="list-style-type: none">• Annual benefit maximum for children ages 0 through 8• Annual benefit maximum for children ages 9 up to 19	Minimum of 550 visits/year * Minimum of 185 visits/year *

*Per Colorado law, we will provide the equivalent of what was required prior to May 13, 2013: total visits equivalent to a benefit of \$34,000 annually in ABA therapy benefits for children from birth through age 8, and \$12,000 annually in ABA therapy benefits for children age 9 to 19.

Preventive Care Services	You Pay
<ul style="list-style-type: none"> Preventive care visits <i>(Not Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <ul style="list-style-type: none"> Adult preventive care exams Well-woman care exams Immunizations 	No Charge
<ul style="list-style-type: none"> Colorectal cancer screenings <i>(Not Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <ul style="list-style-type: none"> Colonoscopies Flexible sigmoidoscopies 	No Charge No Charge Additional charges may apply for pathology Services. For example lab Services performed on a removed polyp (see Diagnostic Laboratory Services under "X-ray, Laboratory and Special Procedures" section for applicable Copayment or Coinsurance)
<ul style="list-style-type: none"> Adult preventive care screenings <i>(Not Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> 	No Charge
<ul style="list-style-type: none"> Well-woman care screenings <i>(Not Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> 	No Charge
<ul style="list-style-type: none"> Well-child care <i>(Not Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> 	No Charge for children through age 17
Reconstructive Surgery	You Pay
<i>(See "Hospital Inpatient Care" and "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)</i>	See "Hospital Inpatient Care" and "Outpatient Care" for applicable Copayment or Coinsurance
Skilled Nursing Facility Care	You Pay
<i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance Up to 100 days per Accumulation Period
Transplant Services	You Pay
<i>(See "Hospital Inpatient Care" and "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)</i>	See "Hospital Inpatient Care" and "Outpatient Care" for applicable Copayment or Coinsurance
Vision Services and Optical	You Pay
Eye refraction test when performed by an Optometrist <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Eye refraction test when performed by an Ophthalmologist <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Optical hardware <i>(Not subject to Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered

X-ray, Laboratory and Special Procedures	You Pay
Diagnostic laboratory Services <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Diagnostic X-ray Services <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Therapeutic X-ray Services <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
X-ray special procedures including but not limited to CT, PET, MRI, nuclear medicine <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance

IV. DEPENDENT LIMITING AGE

The Dependent limiting age as described under Dependents in the "Eligibility" section of the EOC is the end of the month in which age 26 is reached. A Dependent child will continue to be eligible until the Dependent child reaches this age, if he or she continues to meet all other eligibility requirements. For additional information regarding eligible Dependents, including certain Dependents over the limiting age, please refer to the "Eligibility" section in the EOC.

V. DEPENDENT STUDENT LIMITING AGE

The Dependent student limiting age as described under Dependents in the "Eligibility" section is the end of the month in which age 26 is reached.

Additional Provisions

Please see "Additional Provisions" for any supplemental information that applies to your coverage.

CONTACT US

Advice Nurses

CALL *Denver/Boulder* Members: **303-338-4545** or toll-free **1-800-218-1059**
Southern Colorado Members: **1-800-218-1059**
Northern Colorado Members: **970-207-7171** or call toll-free **1-800-218-1059**
Mountain Colorado Members: **970-207-7171** or call toll-free **1-800-218-1059**

TTY **711**
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

After-Hours Medical Needs

CALL *Denver/Boulder* Members: **303-338-4545** or toll-free **1-800-218-1059**
Southern Colorado Members: **1-800-218-1059**
Northern Colorado Members: **970-207-7171** or call toll-free **1-800-218-1059**
Mountain Colorado Members: **970-207-7171** or call toll-free **1-800-218-1059**

TTY **711**
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Appeals Program

CALL **303-344-7933** or toll free **1-888-370-9858**

TTY **711**
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

FAX **1-866-466-4042**

WRITE Appeals Program
 Kaiser Foundation Health Plan of Colorado
 P.O. Box 378066
 Denver, CO 80237-8066

Binding Arbitration

CALL **Quality, Risk, and Patient Safety 303-344-7298**

Claims Department

CALL *Denver/Boulder* Members: **303-338-3600** or toll-free **1-800-382-4661**
Southern Colorado Members: **1-888-681-7878**
Northern Colorado Members: **1-800-382-4661**
Mountain Colorado Members: **1-844-837-6884**

TTY **711**
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE *Denver/Boulder* Members:
Claims Department
Kaiser Foundation Health Plan of Colorado
P.O. Box 373150
Denver, CO 80237-3150

Southern Colorado Members:
Claims Department
Kaiser Foundation Health Plan of Colorado
P.O. Box 372910
Denver, CO 80237-6910

Northern Colorado Members:
Claims Department
Kaiser Foundation Health Plan of Colorado
P.O. Box 373150
Denver, CO 80237-3150

Mountain Colorado Members:
Claims Department
Kaiser Foundation Health Plan of Colorado
P.O. Box 373150
Denver, CO 80237-3150

Member Services

CALL *Denver/Boulder* Members: **303-338-3800** or toll-free **1-800-632-9700**
Southern Colorado Members: **1-888-681-7878**
Northern Colorado Members: **1-800-632-9700**
Mountain Colorado Members: **1-844-837-6884**

TTY **711**
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

FAX **303-338-3444**

WRITE **Member Services**
Kaiser Foundation Health Plan of Colorado
2500 South Havana Street
Aurora, CO 80014-1622

WEBSITE www.kp.org

Membership Administration

WRITE **Membership Administration**
Kaiser Foundation Health Plan of Colorado
P.O. Box 203004
Denver, CO 80220-9004

Patient Financial Services

CALL *Denver/Boulder* Members: **303-743-5900**
Southern Colorado Members: **1-888-681-7878**
Northern Colorado Members: **1-800-632-9700**
Mountain Colorado Members: **1-844-837-6884**

TTY **711**
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE **Patient Financial Services**
Kaiser Foundation Health Plan of Colorado
2500 South Havana Street, Suite 500
Aurora, CO 80014-1622

Personal Physician Selection Services

CALL *Denver/Boulder* Members: **303-338-4477**
Southern Colorado Members: **1-855-208-7221**
Northern Colorado Members: **1-855-208-7221**
Mountain Colorado Members: **1-855-208-7221**

TTY **711**
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WEBSITE www.kp.org/chooseyourdoctor

Transplant Administrative Offices

CALL **303-636-3226**

TTY **711**
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

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I. ELIGIBILITY

A. Who Is Eligible

1. General

To be eligible to enroll and to remain enrolled in this health benefit plan, you must meet the following requirements:

- a. You must meet your Group's eligibility requirements that we have approved. Your Group is required to inform Subscribers of the Group's eligibility requirements; and
- b. You must also meet the Subscriber or Dependent eligibility requirements as described below; and
- c. On the first day of membership, the Subscriber must live in our Service Area. Our Service Area is described in the "Definitions" section. You cannot live in another Kaiser Foundation Health Plan or allied plan service area. For the purposes of this eligibility rule these other service areas may change on January 1 of each year. Currently they are: the District of Columbia and parts of California, Colorado, Georgia, Hawaii, Idaho, Maryland, Oregon, Virginia and Washington. For more information, please call **Member Services**.

2. Subscribers

You may be eligible to enroll as a Subscriber if you are entitled to Subscriber coverage under your Group's eligibility requirements. An example would be an employee of your Group who works at least the number of hours stated in those requirements.

3. Dependents

If you are a Subscriber, the following persons may be eligible to enroll as your Dependents under this plan:

- a. Your Spouse. (Spouse includes a partner in a valid civil union under State law.)
- b. Your or your Spouse's children (including adopted children and children placed with you for adoption) who are under the dependent limiting age shown in the "Schedule of Benefits (Who Pays What)."
- c. Other dependent persons (but not including foster children) who meet all of the following requirements:
 - i. They are under the dependent limiting age shown in the "Schedule of Benefits (Who Pays What)"; and
 - ii. You or your Spouse is the court appointed permanent legal guardian (or was before the person reached age 18).
- d. Your or your Spouse's unmarried children over the dependent limiting age shown in the "Schedule of Benefits (Who Pays What)" who are medically certified as disabled and dependent upon you or your Spouse are eligible to enroll or continue coverage as your Dependents if the following requirements are met:
 - i. They are dependent on you or your Spouse; and
 - ii. You give us proof of the Dependent's disability and dependency annually if we request it.
- e. Subscriber's designated beneficiary prescribed by Colorado law, if your employer elects to cover designated beneficiaries as dependents.

Students on Medical Leave of Absence. Dependent children over the dependent limiting age but under the dependent student limiting age as specified in the "Schedule of Benefits (Who Pays What)" who lose dependent student status at a postsecondary educational institution due to a Medically Necessary leave of absence may remain eligible for coverage until the earlier of (i) one year after the first day of the Medically Necessary leave of absence; or (ii) the date dependent coverage would otherwise terminate under this EOC. We must receive written certification by a treating physician of the dependent child which states that the child is suffering from a serious illness or injury, and that the leave of absence or other change of enrollment is Medically Necessary.

If your plan has different eligibility requirements, please see "Additional Provisions."

4. Medicare Eligibility

This health plan is not intended for Members entitled to benefits under Medicare. If you are or become eligible for Medicare during the term of your Group's Agreement, and you enroll in Medicare Part A, Part B or Part D with Health Plan, or another Medicare Advantage health plan, you no longer qualify as an eligible individual for an HSA-qualifying High Deductible Health Plan.

5. Health Savings Account Eligibility

Enrollment in a High Deductible Health Plan that is HSA-compatible is only one of the eligibility requirements for establishing and contributing to an HSA. Other requirements include that you must not be: (a) covered by another health coverage plan (for example, through your spouse's employer) that is not also an HSA-compatible health plan, with certain exceptions; (b) enrolled in Medicare; or (c) able to be claimed as a Dependent on another person's tax return. Consult your tax advisor for more information about your eligibility for an HSA.

B. Enrollment and Effective Date of Coverage

Eligible people may enroll as follows, and membership begins at 12:00 a.m. on the membership effective date.

1. New Employees and their Dependents

If you are a new employee, you may enroll yourself and any eligible Dependents by submitting a Health Plan-approved enrollment application to your Group within 31 days after you become eligible. You should check with your Group to see when new employees become eligible. Your membership will become effective on the date specified by your Group.

2. Members Who are Inpatient on Effective Date of Coverage

If you are an inpatient in a hospital or institution when your coverage with us becomes effective and you had other coverage when you were admitted, state law will determine whether we or your prior carrier will be responsible for payment for your care until your date of discharge.

3. Special Enrollment Due to Newly Acquired Dependents

You may enroll as a Subscriber (along with any eligible Dependents), and existing Subscribers may add eligible Dependents, by submitting a Health Plan-approved enrollment application to your Group within 31 days after a Dependent becomes newly eligible.

The membership effective date for the Dependents (and, if applicable, the new Subscriber) will be:

a. For newborn children, the moment of birth. A newborn child is covered for the first 31 days.

For existing Subscribers:

- i. If the addition of the newborn child to the Subscriber's coverage will change the amount the Subscriber is required to pay for that coverage, then the Subscriber, in order for the newborn to keep coverage beyond the first 31-day period of coverage, is required to: (A) pay the new amount due for coverage after the first 31-day period of coverage; and (B) notify Health Plan within 31 days of the newborn's birth.
- ii. If the addition of the newborn child to the Subscriber's coverage will not change the amount the Subscriber pays for coverage, the Subscriber must still notify Health Plan after the birth of the newborn to get the newborn enrolled onto the Subscriber's Health Plan coverage.

b. For newly adopted children (including children newly placed for adoption), the date of the adoption or placement for adoption. An eligible adopted child must be enrolled within 31 days from the date the child is placed in your custody or the date of the final decree of adoption.

For existing Subscribers:

- i. If the addition of the newly adopted child to the Subscriber's coverage will change the amount the Subscriber is required to pay for that coverage, then the Subscriber, in order for the newly adopted child to continue coverage beyond the initial 31-day period of coverage, is required to (A) pay the new amount due for coverage after the initial 31-day period of coverage; and (B) notify Health Plan within 31 days of the child's adoption or placement for adoption.
- ii. If the addition of the newly adopted child to the Subscriber's coverage will not change the amount the Subscriber pays for coverage, the Subscriber must still notify Health Plan after the adoption or placement for adoption of the child to get the child enrolled onto the Subscriber's Health Plan coverage.

c. For all other Dependents, if enrolled within 31 days of becoming eligible, no later than the first day of the month following the date your Group receives the enrollment application. Your Group will let you know the membership effective date. Employees and Dependents who are not enrolled when newly eligible must wait until the next open enrollment period to become Members of Health Plan, unless: (i) they enroll under special circumstances, as agreed to by your Group and Health Plan; or (ii) they enroll under the provisions described in "Special Enrollment" below.

4. Special Enrollment

If you have certain life events ("qualifying events), you can enroll in or change your health insurance plan outside of the open enrollment period. You may apply for enrollment as a Subscriber, and existing Subscribers may apply to enroll eligible Dependents, by submitting an enrollment form to Health Plan within 30 days after one of the following events happens to one of the people applying:

- a. You involuntarily lose existing minimum essential or creditable coverage due to the death of a covered employee; termination of employment or reduction in number of hours of the employment; covered employee becoming eligible for Medicare; divorce or legal separation from the covered employee's spouse or partner in a civil union; your Dependent child has a birthday and no longer qualifies as a Dependent on his/her parent's plan; your retiree coverage is terminated or substantially eliminated when your employer declares bankruptcy; termination of eligibility for coverage; involuntary termination of coverage; reduction or elimination of the employer's contributions toward coverage.
- b. You gain a Dependent or become a Dependent through marriage; civil union; birth, adoption or placement for adoption; by entering into a designated beneficiary agreement pursuant to the Colorado Designated Beneficiary Agreement Act, if your carrier offers coverage for designated beneficiaries; or pursuant to a court or administrative order mandating coverage.

- c. A parent or legal guardian dis-enrolls a Dependent from, or a Dependent becomes ineligible for the Children's Basic Health Plan, and the parent or legal guardian requests enrollment of the Dependent in a health plan within 60 days of the disenrollment or determination of ineligibility.
- d. You lose coverage under the Colorado Medical Assistance Act and then request coverage under an employer's group health plan within 60 days of the loss of coverage.
- e. You or a Dependent become eligible for premium assistance under the Colorado Medical Assistance Act or the Children's Basic Health Plan for which you will have a 60 day special enrollment period.

Additionally, if you are aware of a future qualifying event, you may apply for new coverage up to 30 days in advance of that event.

If Health Plan accepts your enrollment form, your membership effective date will be one of the following:

- a. For birth, adoption, or placement for adoption, the date of the birth, adoption, or placement for adoption.
 - b. For other qualifying events, the first day of the following month after Health Plan receives a completed enrollment form.
5. Open Enrollment
You may enroll as a Subscriber (along with any eligible Dependents), and existing Subscribers may add eligible Dependents, by submitting a Health Plan-approved enrollment application to your Group during the open enrollment period. Your Group will let you know when the open enrollment period begins and ends and the membership effective date.
6. Persons Barred From Enrolling
You cannot enroll if you have had your entitlement to receive Services through Health Plan terminated for cause.

II. HOW TO ACCESS YOUR SERVICES AND OBTAIN APPROVAL OF BENEFITS

As a Member, you are selecting our medical care program to provide your health care. You must receive all covered Services from Plan Providers inside your home Service Area, except as described under the following headings:

- "Emergency Services Provided by non-Plan Providers (out-of-Plan Emergency Services)," in "Emergency Services and Non-Emergency, Non-Routine Care" in the "Benefits/Coverage (What is Covered)" section.
- "Out-of-Plan Non-Emergency, Non-Routine Care" in "Emergency Services and Non-Emergency, Non-Routine Care" in the "Benefits/Coverage (What is Covered)" section.
- "Getting a Referral," in this section.
- "Cross Market Access" in this section.

Your home Service Area is printed on your Health Plan Identification (ID) card. For more information about your ID card, please refer to the "Using Your Health Plan Identification Card" section, below.

A. Your Primary Care Plan Physician

Your primary care Plan Physician (PCP) plays an important role in coordinating your health care needs. This includes hospital stays and referrals to specialists. Every member of your family should have his or her own PCP.

1. Choosing Your Primary Care Plan Physician

You may select a PCP from family medicine, pediatrics, or internal medicine within your home service area. You may also receive a second medical opinion from a Plan Physician upon request. Please refer to the "Second Opinions" section, below.

a. Denver/Boulder Service Area

You may choose your PCP from our provider directory. To review a list of Plan Physicians and their biographies, visit our website. Go to www.kp.org, click on "Locate our services" then "Find doctors & locations." You can also get a copy of the directory by calling **Member Services**. To choose a PCP, call **Personal Physician Selection Services**. This team will help you choose a Plan Physician, accepting new patients, based on your health care needs.

b. Southern, Northern and Mountain Colorado Service Areas

You must choose a PCP when you enroll. If you do not select a PCP upon enrollment, we will assign you one near your home.

Medical Group contracts with a panel of Affiliated Physicians, specialists, and other health care professionals to provide medical Services in the *Southern, Northern and Mountain Colorado* Service Areas. You may choose your PCP from our panel of *Southern, Northern and Mountain Colorado* Plan Physicians.

You can find these physicians, along with a list of affiliated specialists and ancillary providers, in the Kaiser Permanente Provider Directory for your specific home Service Area. You can review a list of ***Southern, Northern and Mountain Colorado*** Plan Physicians by visiting our website. Go to www.kp.org, click on “Locate our services” then “Find doctors & locations.” You can also get a copy of the directory by calling **Member Services**. To choose a PCP, call **Personal Physician Selection Services**. This team will help you choose a Plan Physician, accepting new patients, based on your health care needs.

If you are seeking routine or specialty care in any ***Denver/Boulder*** Plan Hospital, you must have a referral from your local PCP. If you do not get a referral, you will be billed for the full amount of the office visit Charges. If you are visiting in the ***Denver/Boulder*** Service Area and need after-hours or emergency care, you can visit a ***Denver/Boulder*** Plan Facility without a referral. For care in ***Denver/Boulder*** Plan Medical Offices, see “Cross Market Access,” below.

2. Changing Your Primary Care Plan Physician

a. ***Denver/Boulder*** Service Area

Please call **Personal Physician Selection Services** to change your PCP. You may also change your physician when visiting a Plan Facility. You may change your PCP at any time.

b. ***Southern, Northern and Mountain Colorado*** Service Areas

Please call **Personal Physician Selection Services** to change your PCP. Notify us of your new PCP choice by the 15th day of the month. Your selection will be effective on the first day of the following month.

B. Getting a Referral

1. Referrals

a. ***Denver/Boulder*** Service Area

Medical Group physicians offer primary medical and pediatric care. They also offer specialty care in areas such as general surgery, orthopedic surgery, and dermatology. If your Medical Group physician decides that you need covered Services not available from us, he or she will refer you to a non-Medical Group physician inside or outside our Service Area. You must have a written referral to the non-Medical Group physician in order for us to cover the Services.

A referral is a written authorization from Kaiser Permanente for you to receive a covered Service from a non-Medical Group physician. A written or verbal recommendation by a Medical Group physician or an Affiliated Physician that you get non-covered Services (whether Medically Necessary or not) is **not** considered a referral and is **not** covered.

For Services in Kaiser Permanente Plan Medical Offices in the ***Southern, Northern and Mountain Colorado*** Service Areas, please see “Cross Market Access,” below. In order to receive Services from a Plan Facility, you must have a written referral. Copayments or Coinsurance for referral Services are the same as those required for Services provided by a Medical Group physician.

A referral is limited to a specific Service, treatment, series of treatments and period of time. All referral Services must be requested and approved in advance according to Medical Group procedures. We will not pay for any care rendered or recommended by a non-Medical Group physician beyond the limits of the original referral unless the care is: (i) specifically authorized by your Medical Group physician; and (ii) approved in advance in accord with Medical Group procedures.

b. ***Southern, Northern and Mountain Colorado*** Service Areas

Plan Physicians offer primary medical and pediatric care. They also offer specialty care in areas such as general surgery, orthopedic surgery and dermatology. If your Plan Physician decides that you need covered Services not available from us, he or she will refer you to a non-Plan Provider inside or outside our Service Area. You must have a written referral to the non-Plan Provider in order for us to cover the Services.

A referral is a written authorization from Kaiser Permanente for you to receive a covered Service from a designated non-Plan Provider. A written or verbal recommendation by a Plan Physician that you get non-covered Services (whether Medically Necessary or not) is **not** considered a referral and is **not** covered. Copayments or Coinsurance for referral Services are the same as those required for Services provided by a Plan Provider.

Health Plan authorization is required for Services provided by: (i) non-Plan Providers or non-Plan Facilities; (ii) Services provided by any provider outside the ***Southern, Northern and Mountain Colorado*** Service Areas; and (iii) Services performed in any facility other than the physician’s office. For Services in ***Denver/Boulder*** Plan Medical Offices, see “Cross Market Access,” below. A referral for these Services will be submitted to Health Plan by the Plan Physician. Health Plan will make a determination regarding authorization for coverage.

The provider to whom you are referred will receive a notice of Health Plan’s authorization by fax. You will receive a written notice of Health Plan’s authorization in the mail. This notice will tell you the physician’s name, address and phone number. It will also tell you the time period for which the referral is valid and the Services authorized.

2. Specialty Self-Referrals

a. Denver/Boulder Service Area

You may self-refer for consultation (routine office) visits to specialty-care departments within Kaiser Permanente with the exception of the anesthesia clinical pain department. Female members do not need a referral or prior authorization in order to obtain access to obstetrical or gynecological care from a Plan Provider who specializes in obstetrics or gynecology. You will still be required to get a written referral for laboratory or radiology Services and for specialty procedures such as a CT scan, MRI, or surgery. A written referral is also required for specialty-care visits to non-Medical Group physicians.

b. Southern, Northern and Mountain Colorado Service Areas

You may self-refer for consultation (routine office) visits to Plan Physician specialty-care providers identified as eligible to receive direct referrals. Female members do not need a referral or prior authorization in order to obtain access to obstetrical or gynecological care from a Plan Provider who specializes in obstetrics or gynecology. You will find the specialty-care providers eligible to receive direct referrals in the Kaiser Permanente Provider Directory for your specific home Service Area. It is available on our website, www.kp.org, by clicking on “Locate our services” then “Find doctors & locations.” You can get help choosing a specialty-care provider by calling **Personal Physician Selection Services**.

A self-referral provides coverage for routine visits only. Authorization from Kaiser Permanente is required for: (i) Services in addition to those provided as part of the visit, such as surgery; and (ii) visits to Plan Physician specialty-care providers not eligible to receive direct referrals; and (iii) non-Plan Physicians. **Southern, Northern and Mountain Colorado** Members may be able to self-refer to Kaiser Permanente Plan Medical Offices in the **Denver/Boulder** Service Area (see “Cross Market Access,” below). Services other than routine office visits with a Plan Physician specialty-care provider eligible to receive self-referrals will not be covered unless authorized by Kaiser Permanente before Services are rendered.

The request for these Services can be generated by either your PCP or by a specialty-care provider. The physician or facility to whom you are referred will receive a notice of the authorization. You will receive a written notice of authorization in the mail. This notice will tell you the physician’s name, address and phone number. It will also tell you the time period that the authorization is valid and the Services authorized.

3. Second Opinions

Upon request and subject to payment of any applicable Deductible, Copayments and/or Coinsurance, you may get a second opinion from a Plan Physician about any proposed covered Services.

C. **Plan Facilities**

Plan Facilities are Plan Medical Offices or Plan Hospitals in our Service Area that we contract with to provide covered Services to our Members.

1. Denver/Boulder Service Area

We offer health care at Plan Medical Offices conveniently located throughout the **Denver/Boulder** Service Area. At most of our Plan Facilities, you can usually receive all the covered Services you need. This includes specialized care. You are not restricted to a certain Plan Facility. We encourage you to use the Plan Facility in your home service area that will be most convenient for you.

Plan Facilities are listed in our provider directory, which we update regularly. You can get a current copy of the directory by calling **Member Services**. You can also get a list of Plan Facilities on our website. Go to www.kp.org, click on “Locate our services” then “Find doctors & locations.”

2. Southern, Northern and Mountain Colorado Service Areas

When you select your PCP, you will receive your Services at that physician’s office. You can find **Southern, Northern and Mountain Colorado** Plan Physicians and their facilities, along with a list of affiliated specialists and ancillary providers, in the Kaiser Permanente Provider Directory for your specific home Service Area. You can get a copy of the directory by calling **Member Services**. You can also get a list from our website. Go to www.kp.org, click on “Locate our services” then “Find doctors & locations.”

D. **Getting the Care You Need**

Emergency care is covered 24 hours a day, 7 days a week anywhere in the world. **If you think you have a life or limb threatening emergency, call 911 or go to the nearest emergency room.** For coverage information about emergency care, including out-of-Plan Emergency Services, and emergency benefits away from home, please refer to “Emergency Services and Non-Emergency, Non-Routine Care” in the “Benefits/Coverage (What is Covered)” section.

Non-emergency, non-routine care needed for medical problems such as an earache or sore throat with fever that do not meet the definition of an emergency because they are not sudden or unforeseen, are covered at Plan Facilities during regular office hours. Your office visit Charge, as defined in the “Schedule of Benefits (Who Pays What),” will apply. If you need non-emergency, non-routine care after hours, you may use one of the designated after-hours Plan Facilities. The Charge for non-

emergency, non-routine care received in Plan Facilities after regular office hours listed in the “Schedule of Benefits (Who Pays What)” will apply. For additional information about non-emergency, non-routine care, please refer to “Emergency Services and Non-Emergency, Non-Routine Care” in the “Benefits/Coverage (What is Covered)” section.

Non-emergency, non-routine care received at a non-Plan Facility inside our Service Areas is **not covered**. If you receive care for minor medical problems at non-Plan Facilities inside our Service Areas, you will be responsible for payment for any treatment received.

There may be instances when you need to receive unauthorized non-emergency, non-routine care outside our Service Areas. Please see “Emergency Services and Non-Emergency, Non-Routine Care” in the “Benefits/Coverage (What is Covered)” section for coverage information about out-of-Plan non-emergency, non-routine care Services.

E. Out-of-Area Student Benefit

A limited benefit is available to students attending school outside any Kaiser Foundation Health Plan service area.

The Out-of-Area Student Benefit coverage is limited to certain office visits, diagnostic X-rays, and prescription drug fills as covered under this EOC:

1. Office visit exam charge limited to:
 - a. Primary care visit.
 - b. Specialty care visit.
 - c. Preventive care visit.
 - d. Gynecology care visit.
 - e. Mental health visit.
 - f. Chemical dependency visit.
 - g. Visits with the administration of allergy injections.
2. Diagnostic X-rays.
3. Prescription drug fills

To qualify for the out-of-area student benefit, the student must provide verification of their student status. Students are covered up to the age of 26. For more information, please call **Member Services**.

See the “Schedule of Benefits (Who Pays What)” for more details.

Exclusions and Limitations:

This does not include, and is not limited to, the following Services:

1. Other Services provided during a covered office visit such as, but **not limited** to: lab, procedures, and office administered drugs and devices except for allergy injections.
2. Services received outside the United States.
3. Transplant Services.
4. Services covered outside the Service Area under another section of this EOC (e.g., Emergency Services, Non-emergency, Non-Routine Care).
5. Allergy evaluation, routine prenatal and postpartum visits, spinal manipulations, acupuncture services, hearing exams, home health visits, hospice services, physical, occupational and speech therapy and applied behavioral analysis (ABA).

To qualify for the out-of-area student benefit, the student must provide verification of student status. For more information, please call **Member Services**.

Visiting member care will continue to apply to students attending school in other Kaiser Foundation Health Plan or allied plan service areas.

F. Moving Outside of Any Kaiser Foundation Health Plan or Allied Plan Service Area

If you move to an area not within any Kaiser Foundation Health Plan or allied plan service area, you can keep your membership with Health Plan, if you continue to meet all other eligibility requirements. However, you must go to a Plan Facility in a Kaiser Foundation Health Plan or allied plan service area in order to receive covered Services (except out-of-Plan Emergency Services and out-of-Plan non-emergency, non-routine care).

G. Using Your Health Plan Identification Card

Each Member is issued a Health Plan Identification (ID) card with a Health Record Number on it. This is useful when you call for advice, make an appointment, or go to a Plan Provider for care. The Health Record Number is used to identify your medical records and membership information. You should always have the same Health Record Number. Please call **Member Services** if: (1) we ever inadvertently issue you more than one Health Record Number; or (2) you need to replace your Health Plan ID card.

Your Health Plan ID card is for identification only. To receive covered Services, you must be a current Health Plan Member. Anyone who is not a Member will be billed as a non-Member for any Services we provide. In addition, claims for Emergency

or non-emergency care Services from non-Plan Providers will be denied. If you let someone else use your Health Plan ID card, we may keep your card and terminate your membership upon 30 days written notice that will include the reason for termination.

When you receive Services, you will need to show photo identification along with your Health Plan ID card. This allows us to ensure proper identification and to better protect your coverage and medical information from fraud. If you suspect you or your membership is a victim of fraud, please call **Member Services** to report your concern.

H. Cross Market Access

Members may access certain Services at Kaiser Permanente Plan Medical Offices outside of their home Service Area.

1. Denver/Boulder Members:

Denver/Boulder Members have access for certain Services at designated Kaiser Permanente Plan Medical Offices in the **Southern, Northern and Mountain Colorado** Service Areas. **Denver/Boulder** Members do not have access to Affiliated Providers in **Southern** or **Northern Colorado** unless authorized by Health Plan.

2. Southern, Northern and Mountain Colorado Members:

Southern, Northern and Mountain Colorado Members have access for certain Services at any Kaiser Permanente Plan Medical Office in the **Denver/Boulder** Service Area.

Services available to Members at Kaiser Permanente Plan Medical Offices outside of their home Service Area include: primary care; specialty care; after-hours care; pharmacy; laboratory; X-ray; vision; and hearing Services. These Services may not be available at all Plan Medical Offices and are subject to change. For more information on what Services you may access outside your designated home Service Area and at which designated Kaiser Permanente Plan Medical Offices, if applicable, you may receive Services at, please call **Member Services**.

III. BENEFITS/COVERAGE (WHAT IS COVERED)

The Services described in this “Benefits/Coverage (What is Covered)” section are covered only if all the following conditions are satisfied:

- A Plan Physician determines that the Services are Medically Necessary to prevent, diagnose or treat your medical condition. A Service is Medically Necessary only if a Plan Physician determines that it is medically appropriate for you and its omission would have an adverse effect on your health.
- The Services are provided, prescribed, authorized or directed by a Plan Physician. This does not apply where specifically noted to the contrary in the following sections of this EOC: (a) “Emergency Services Provided by non-Plan Providers (out-of-Plan Emergency Services)” and (b) “Out-of-Plan Non-Emergency, Non-Routine Care” in “Emergency Services and Non-Emergency, Non-Routine Care”.
- You receive the Services from Plan Providers inside our Service Area. This does not apply where noted to the contrary in the following sections of this EOC: (a) “Getting a Referral” and “Specialty Self-Referrals”; and (b) “Emergency Services Provided by non-Plan Providers (out-of-Plan Emergency Services)” and “Out-of-Plan Non-Emergency, Non-Routine Care” in “Emergency Services and Non-Emergency, Non-Routine Care”.
- You have met any Deductible requirements described in the “Schedule of Benefits (Who Pays What).”

Exclusions and limitations that apply only to a certain benefit are described in this “Benefits/Coverage (What is Covered)” section. Exclusions, limitations, and reductions that apply to all benefits are described in the “Limitations/Exclusions (What is Not Covered)” section.

Note: Deductibles, Copayments or Coinsurance may apply to the benefits and are described below. For a complete list of Deductible, Copayment and Coinsurance requirements, see the “Schedule of Benefits (Who Pays What).”

A. Outpatient Care

Outpatient Care for Preventive Care, Diagnosis and Treatment

We cover, under this “Benefits/Coverage (What is Covered)” section and subject to any specific limitations, exclusions or exceptions as noted throughout this EOC, the following outpatient care for preventive care, diagnosis and treatment, including professional medical Services of physicians and other health care professionals in the physician’s office, during medical office consultations, in a Skilled Nursing Facility or at home:

1. Primary care visits: Services from family medicine, internal medicine and pediatrics.
2. Specialty care visits: Services from providers that are not primary care, as defined above.
3. Routine prenatal and postpartum visits: The routine prenatal benefit covers office exams, routine chemical urinalysis and fetal stress tests performed during the office visit. See the applicable section of your “Schedule of Benefits (Who Pays What)” for the Copayment and/or Coinsurance for all other Services received during a prenatal visit.
4. Consultations with clinical pharmacists (**Denver/Boulder** Members only).

5. Outpatient surgery.
6. Blood, blood products and their administration.
7. Second opinion.
8. House calls when care can best be provided in your home as determined by a Plan Physician.
9. Medical social Services.
10. Preventive care Services (see “Preventive Care Services” in this “Benefits/Coverage (What is Covered)” section for more details).
11. Telemedicine visits (not including telephone conversations and electronic mail messages) are considered office visits and the applicable office visit copayment, coinsurance and/or deductible applies.

B. Hospital Inpatient Care

1. Inpatient Services in a Plan Hospital

We cover, only as described under this “Benefits/Coverage (What is Covered)” section and subject to any specific limitations, exclusions or exceptions as noted throughout this EOC, the following inpatient Services in a Plan Hospital, when the Services are generally and customarily provided by acute care general hospitals in our Service Areas:

- a. Room and board, such as semiprivate accommodations or, when a Plan Physician determines it is Medically Necessary, private accommodations or private duty nursing care.
- b. Intensive care and related hospital Services.
- c. Professional Services of physicians and other health care professionals during a hospital stay.
- d. General nursing care.
- e. Obstetrical care and delivery. This includes Cesarean section. If the covered stay for child birth ends after 8 p.m., coverage will be continued until 8 a.m. the following morning. **Note:** If you are discharged within 48 hours after delivery (or 96 hours if delivery is by Cesarean section), your Plan Physician may order a follow-up visit for you and your newborn to take place within 48 hours after discharge. If your newborn remains in the hospital following your discharge, Charges incurred by the newborn after your discharge are subject to all Health Plan provisions. This includes his/her own Copayments and/or Deductibles requirements.
- f. Meals and special diets.
- g. Other hospital Services and supplies, such as:
 - i. Operating, recovery, maternity and other treatment rooms.
 - ii. Prescribed drugs and medicines.
 - iii. Diagnostic laboratory tests and X-rays.
 - iv. Blood, blood products and their administration.
 - v. Dressings, splints, casts and sterile tray Services.
 - vi. Anesthetics, including nurse anesthetist Services.
 - vii. Medical supplies, appliances, medical equipment, including oxygen, and any covered items billed by a hospital for use at home.

2. Hospital Inpatient Care Exclusions:

- a. Dental Services are excluded, except that we cover hospitalization and general anesthesia for dental Services provided to Members as required by State law.
- b. Bariatric surgery and cosmetic surgery related to bariatric surgery.

C. Ambulance Services

1. Coverage

We cover ambulance Services only if your condition requires the use of medical Services that only a licensed ambulance can provide.

2. Ambulance Services Exclusion:

Transportation by other than a licensed ambulance. This includes transportation by car, taxi, bus, gurney van, minivan and any other type of transportation, even if it is the only way to travel to a Plan Provider.

D. Chemical Dependency Services

1. Inpatient Medical and Hospital Services

We cover Services for the medical management of withdrawal symptoms. Medical Services for alcohol and drug detoxification are covered in the same way as for other medical conditions. Detoxification is the process of removing toxic substances from the body.

2. Residential Rehabilitation

The determination of the need for services of a residential rehabilitation program and referral to such a facility or program, is made by or under the supervision of a Plan Physician.

We cover inpatient services and partial hospitalization in a residential rehabilitation program approved by Kaiser Permanente for the treatment of alcoholism, drug abuse or drug addiction.

3. Outpatient Services

Outpatient rehabilitative Services for the treatment of alcohol and drug dependency are covered when referred by a Plan Physician.

We cover chemical dependency services whether they are voluntary, or are court-ordered as a result of contact with the criminal justice or juvenile justice system, when they are Medically Necessary as determined by a Plan Physician and otherwise covered under the plan, and when rendered by a Plan Provider. We do not cover court-ordered treatment that exceeds the scope of coverage of this health benefit plan.

Mental health Services required in connection with the treatment of chemical dependency are covered as provided in the “Mental Health Services” section below.

4. Chemical Dependency Services Exclusion:

Counseling for a patient who is not responsive to therapeutic management, as determined by a Plan Physician.

E. Clinical Trials (applies to non-grandfathered health plans only)

We cover Services you receive in connection with a clinical trial if all of the following conditions are met:

1. We would have covered the Services if they were not related to a clinical trial.
2. You are eligible to participate in the clinical trial according to the trial protocol with respect to treatment of cancer or other life-threatening condition (a condition from which the likelihood of death is probable unless the course of the condition is interrupted), as determined in one of the following ways:
 - a. A Plan Provider makes this determination.
 - b. You provide us with medical and scientific information establishing this determination.
3. If any Plan Providers participate in the clinical trial and will accept you as a participant in the clinical trial, you must participate in the clinical trial through a Plan Provider unless the clinical trial is outside the state where you live.
4. The clinical trial is a phase I, phase II, phase III, or phase IV clinical trial related to the prevention, detection, or treatment of cancer or other life-threatening condition and it meets one of the following requirements:
 - a. The study or investigation is conducted under an investigational new drug application reviewed by the U.S. Food and Drug Administration.
 - b. The study or investigation is a drug trial that is exempt from having an investigational new drug application.
 - c. The study or investigation is approved or funded by at least one of the following:
 - i. The National Institutes of Health.
 - ii. The Centers for Disease Control and Prevention.
 - iii. The Agency for Health Care Research and Quality.
 - iv. The Centers for Medicare & Medicaid Services.
 - v. A cooperative group or center of any of the above entities or of the Department of Defense or the Department of Veterans Affairs.
 - vi. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.
 - vii. The Department of Veterans Affairs or the Department of Defense or the Department of Energy, but only if the study or investigation has been reviewed and approved through a system of peer review that the U.S. Secretary of Health and Human Services determines meets all of the following requirements:
 1. It is comparable to the National Institutes of Health system of peer review of studies and investigations.
 2. It assures unbiased review of the highest scientific standards by qualified people who have no interest in the outcome of the review.

For covered Services related to a clinical trial, you will pay the applicable cost share shown on the “Schedule of Benefits (Who Pays What)” that you would pay if the Services were not related to a clinical trial. For example, see “Hospital Inpatient Care” in the “Schedule of Benefits (Who Pays What)” for the cost share that applies to hospital inpatient care.

Clinical trials exclusions:

1. The investigational Service.
2. Services provided solely for data collection and analysis and that are not used in your direct clinical management.

F. Dialysis Care

We cover dialysis Services related to acute renal failure and end-stage renal disease if the following criteria are met:

1. The Services are provided inside our Service Area; and
2. You meet all medical criteria developed by Medical Group and by the facility providing the dialysis; and
3. The facility is certified by Medicare and contracts with Medical Group; and
4. A Plan Physician provides a written referral for care at the facility.

After the referral to a dialysis facility, we cover: equipment; training; and medical supplies required for home dialysis. See the “Schedule of Benefits (Who Pays What).”

G. Drugs, Supplies and Supplements

We use drug formularies. A drug formulary includes the list of prescription drugs that have been approved by our formulary committees for our Members. Our committees are comprised of Plan Physicians, pharmacists and a nurse practitioner. The committees select prescription drugs for our drug formularies based on a number of factors, including safety and effectiveness as determined from a review of medical literature and research. The committees meet regularly to consider adding and removing prescription drugs on the drug formularies. If you would like information about whether a particular drug is included in our drug formularies, please call **Member Services**.

In any Accumulation Period, you must pay full Charges for all drugs until you meet your Deductible. After you meet your Deductible, you pay the applicable Copayment or Coinsurance for these drugs for the rest of the Accumulation Period, subject to the annual Out-of-Pocket Maximum limits.

1. Coverage

a. Limited Drug Coverage Under Your Basic Drug Benefit

If your Group has not purchased supplemental prescription drug coverage, then prescribed drug coverage under your basic drug benefit is limited. It includes base drugs such as: contraceptives; orally administered anti-cancer medication; and post-surgical immunosuppressive drugs required after a transplant. These drugs are available only when prescribed by a Plan Physician and obtained at Plan Pharmacies, or in the ***Southern, Northern and Mountain Colorado*** Service Areas, at pharmacies designated by Health Plan. You may obtain these drugs at the Copayment or Coinsurance shown on the “Schedule of Benefits (Who Pays What).” The amount covered cannot exceed the day supply for each maintenance drug or up to the day supply for each non-maintenance drug. Any amount you receive that exceeds the day supply will not be covered. If you receive more than the day supply, you will be charged as a non-Member for any amount that exceeds that limit. Each prescription refill is provided on the same basis as the original prescription.

If your coverage includes supplemental prescription drug coverage, the applicable generic or brand-name Copayment or Coinsurance applies for these types of drugs. For more information, please refer to the prescription drug benefit description following your “Schedule of Benefits (Who Pays What).”

Note: Kaiser Permanente may, in its sole discretion, establish quantity limits for specific prescription drugs, regardless of whether your group has limited or supplemental prescription drug coverage.

b. Outpatient Prescription Drugs

Unless your Group has purchased additional outpatient prescription drug coverage, we do not cover outpatient drugs except as provided in other provisions of this “Drugs, Supplies, and Supplements” section. If your Group has purchased additional coverage for outpatient prescription drugs, see “Additional Provisions.” If your prescription drug Copayment shown on the “Schedule of Benefits (Who Pays What)” exceeds the Charges for your prescribed medication, then you pay Charges for the medication instead of the Copayment. The drug formulary, discussed above, also applies.

i. Prescriptions by Mail

If requested, refills of maintenance drugs will be mailed through Kaiser Permanente’s mail-order prescription service by First-Class U.S. Mail with no charge for postage and handling. Refills of maintenance drugs prescribed by Plan Physicians or Affiliated Physicians may be obtained for up to the day supply by mail order at the applicable Copayment or Coinsurance. Maintenance drugs are determined by Health Plan. Certain drugs have a significant potential for waste and diversion. Those drugs are not available by mail-order service. For information regarding our mail-order prescription service and specialty drugs not available by mail order, please call **Member Services**.

ii. Specialty Drugs

Prescribed specialty drugs, including self-administered injectable drugs, are provided at the specialty drug Copayment or Coinsurance up to the maximum amount per drug dispensed shown on the “Schedule of Benefits (Who Pays What).”

c. Administered Drugs

If the following are administered (1) during a covered stay in a Plan Hospital or Skilled Nursing Facility, or (2) in a Plan Medical Office or during home visits if administration or observation by medical personnel is required, they are covered at the applicable Copayment or Coinsurance shown on the “Schedule of Benefits (Who Pays What):”

Drugs and injectables; radioactive materials used for therapeutic purposes; vaccines and immunizations approved for use by the U. S. Food and Drug Administration (FDA); and allergy test and treatment materials.

d. Food Supplements

Prescribed amino acid modified products used in the treatment of congenital errors of amino acid metabolism, elemental enteral nutrition and parenteral nutrition are provided under your hospital inpatient care benefit. Such

products are covered for self-administered use upon payment of a \$3.00 Copayment per product, per day. Food products for enteral feedings are not covered.

e. Prescribed Supplies and Accessories

Prescribed supplies and accessories, when obtained at Plan Pharmacies or from sources designated by Health Plan, will be provided. Such items include, but may not be limited to:

- i. home glucose monitoring supplies.
- ii. disposable syringes for the administration of insulin.
- iii. glucose test strips.
- iv. acetone test tablets and nitrate screening test strips for pediatric patient home use.

For more information, see the “Schedule of Benefits (Who Pays What),” and, if your Group has purchased supplemental prescription drug coverage, see “Additional Provisions.”

2. Limitations:

- a. Adult and pediatric immunizations are limited to those that are not experimental, are medically indicated and are consistent with accepted medical practice.
- b. Denver/Boulder, Northern and Mountain Colorado Service Areas: Compound medications are covered as long as they are on the compounding formulary.
- c. Southern Colorado Service Area: Plan Physicians may request compound medications through the medical exception process. Medical Necessity requirements must be met.

3. Drugs, Supplies and Supplements Exclusions:

- a. Drugs for which a prescription is not required by law.
- b. Disposable supplies for home use such as bandages, gauze, tape, antiseptics, dressing and ace-type bandages.
- c. Drugs or injections for treatment of sexual dysfunction, unless your Group has purchased additional coverage, which is described in the “Schedule of Benefits (Who Pays What).”
- d. Any packaging except the dispensing pharmacy’s standard packaging.
- e. Replacement of prescription drugs for any reason. This includes spilled, lost, damaged or stolen prescriptions.
- f. Drugs or injections for the treatment of infertility, unless your Group has purchased additional coverage, which is described in the “Schedule of Benefits (Who Pays What).”
- g. Drugs to shorten the length of the common cold.
- h. Drugs to enhance athletic performance.
- i. Drugs for the treatment of weight control.
- j. Drugs available over the counter and by prescription for the same strength.
- k. Individual drugs and/or Drug classes determined excluded by our Pharmacy and Therapeutics Committee.
- l. Unless approved by Health Plan, drugs:
 - i. Not approved by the FDA; and
 - ii. Not in general use as of March 1 of the year prior to your effective date or last renewal.
- m. Non-preferred drugs, except those prescribed and authorized through the non-preferred drug process. (*Denver/Boulder* Members only).
- n. Prescription drugs necessary for Services excluded under this Evidence of Coverage.

H. Durable Medical Equipment (DME) and Prosthetics and Orthotics

We cover DME and prosthetics and orthotics, when prescribed by a Plan Physician as described below; when prescribed by a Plan Physician during a covered stay in a Skilled Nursing Facility, but only if Skilled Nursing Facilities ordinarily furnish the DME or prosthetics and orthotics.

Health Plan uses Local Coverage Determinations (LCD) and National Coverage Determinations (NCD) (hereinafter referred to as Medicare Guidelines) for our DME, prosthetic and orthotic formulary guidelines. These are guidelines only. Health Plan reserves the right to exclude items listed in the Medicare Guidelines. Please note that this EOC may contain some, but not all, of these exclusions.

Limitations: Coverage is limited to the standard item of DME, prosthetic device or orthotic device that adequately meets your medical needs.

1. Durable Medical Equipment (DME)

a. Coverage

DME, with the exception of the following is **not** covered unless your Group has purchased additional coverage for DME, including prosthetic and orthotic devices. See “Additional Provisions.”

- i. Oxygen dispensing equipment and oxygen used in your home are covered. Oxygen refills are covered while you are temporarily outside the Service Area. To qualify for coverage, you must have a pre-existing oxygen order and must obtain your oxygen from the vendor designated by Health Plan.
- ii. Insulin pumps and insulin pump supplies are provided when clinical guidelines are met and when obtained from sources designated by Health Plan.

iii. Infant apnea monitors are provided.

b. Durable Medical Equipment Exclusions:

- i. All other DME not described above, unless your Group has purchased additional coverage for DME. See “Additional Provisions.”
- ii. Replacement of lost equipment.
- iii. Repair, adjustments or replacements necessitated by misuse.
- iv. More than one piece of DME serving essentially the same function, except for replacements; spare equipment or alternate use equipment is not covered.

2. Prosthetic Devices

a. Coverage

We cover the following prosthetic devices, including repairs, adjustments and replacements other than those necessitated by misuse or loss, when prescribed by a Plan Physician and obtained from sources designated by Health Plan:

- i. Internally implanted devices for functional purposes, such as pacemakers and hip joints.
- ii. Prosthetic devices for Members who have had a mastectomy. Medical Group or Health Plan will designate the source from which external prostheses can be obtained. Replacement will be made when a prosthesis is no longer functional. Custom-made prostheses will be provided when necessary.
- iii. Prosthetic devices, such as obturators and speech and feeding appliances, required for treatment of cleft lip and cleft palate when prescribed by a Plan Physician and obtained from sources designated by Health Plan.
- iv. Prosthetic devices intended to replace, in whole or in part, an arm or leg when prescribed by a Plan Physician, as Medically Necessary and provided in accord with this EOC. Including repairs and replacements, of such prosthetic devices.

Your Group may have purchased additional coverage for prosthetic devices. See “Additional Provisions.”

b. Prosthetic Devices Exclusions:

- i. All other prosthetic devices not described above, unless your Group has purchased additional coverage for prosthetic devices. See “Additional Provisions.” Your Plan Physician can provide the Services necessary to determine your need for prosthetic devices and help you make arrangements to obtain such devices at a reasonable rate.
- ii. Internally implanted devices, equipment and prosthetics related to treatment of sexual dysfunction, unless your Group has purchased additional coverage for this benefit.

3. Orthotic Devices

Orthotic devices are **not** covered unless your Group has purchased additional coverage for DME, including prosthetic and orthotic devices. See “Additional Provisions.”

I. Early Childhood Intervention Services

1. Coverage

Covered children, from birth up to age three (3), who have significant delays in development or have a diagnosed physical or mental condition that has a high probability of resulting in significant delays in development as defined by State law, are covered for the number of Early Intervention Services (EIS) visits as required by State law. EIS are subject to the Deductible and apply toward the Out-of-Pocket Maximum. EIS are not subject to any Copayments or Coinsurance.

Note: You may be billed for any EIS received after the number of visits required by State law is satisfied.

2. Limitations

The number of visits as required by State law does not apply to:

- a. Rehabilitation or therapeutic Services that are necessary as a result of an acute medical condition; or
- b. Services provided to a child that is not participating in the Early Intervention program for infants and toddlers under Part C of the federal “Individuals with Disabilities Act”; or
- c. Services that are not provided pursuant to an Individualized Family Service Plan developed pursuant to 20 U.S.C. Sec. 1436 and 34 C.F.R. 303.340, as amended.

3. Early Childhood Intervention Services Exclusions:

- a. Respite care;
- b. Non-emergency medical transportation;
- c. Service coordination, as defined by State or federal law; and
- d. Assistive technology, not to include durable medical equipment that is otherwise covered under this Evidence of Coverage.

J. Emergency Services and Non-Emergency, Non-Routine Care

1. Emergency Services

Emergency Services are available at all times - 24 HOURS A DAY, 7 DAYS A WEEK. If you have an Emergency Medical Condition, call 911 or go to the nearest hospital emergency department. You do not need prior authorization for

Emergency Services. When you have an Emergency Medical Condition, we cover Emergency Services you receive from Plan Providers and non-Plan Providers anywhere in the world, as long as the Services would have been covered under your plan if you had received them from Plan Providers.

You are also covered for medical emergencies anywhere in the world. For information about emergency benefits away from home, please call **Member Services**.

Please note that in addition to any Copayment or Coinsurance that applies under this section, you may incur additional Copayment or Coinsurance amounts for Services and procedures covered under other sections of this EOC.

a. **Emergency Services Provided by non-Plan Providers (out-of-Plan Emergency Services)**

“Out-of-Plan Emergency Services” are Emergency Services that are not provided by a Plan Physician. There may be times when you or a family member may receive Emergency Services from non-Plan Providers. The patient’s medical condition may be so critical that you cannot call or come to one of our Plan Medical Offices or the emergency room of a Plan Hospital, or, the patient may need Emergency Services while traveling outside our Service Area.

Please refer to “ii. Emergency Services Limitation for non-Plan Providers,” below, if you are hospitalized for Emergency Services.

i. We cover out-of-Plan Emergency Services as follows:

- A. Outside our Service Area. If you are injured or become unexpectedly ill while you are outside our Service Area, we will cover out-of-Plan Emergency Services that could not reasonably be delayed until you could get to a Plan Hospital, a hospital where we have contracted for Emergency Services, or a Plan Facility. Covered benefits include Medically Necessary out-of-Plan Emergency Services for conditions that arise unexpectedly, including but not limited to myocardial infarction, appendicitis or premature delivery.
- B. Inside our Service Area. If you are inside our Service Area, we will cover out-of-Plan Emergency Services only if you reasonably believed that your life or limb was threatened in such a manner that the delay in going to a Plan Hospital, a hospital where we have contracted for Emergency Services, or a Plan Facility for your treatment would result in death or serious impairment of health.

ii. Emergency Services Limitation for non-Plan Providers

If you are admitted to a non-Plan Hospital, non-Plan Facility or a hospital where we have contracted for Emergency Services, you or someone on your behalf must notify us within 24 hours, or as soon as reasonably possible. Please call the **Telephonic Medicine Center** and/or **Quality Resource Coordinator**.

We will decide whether to make arrangements for necessary continued care where you are, or to transfer you to a Plan Facility we designate once you are Stabilized. By notifying us of your hospitalization as soon as possible, you will protect yourself from potential liability for payment for Services you receive after transfer to one of our Plan Facilities would have been possible.

b. Emergency Services Exclusions:

Continuing or follow-up treatment. We cover only the out-of-Plan Emergency Services that are required before you could, without medically harmful results, have been moved to a Plan Facility we designate either inside or outside our Service Area. When approved by Health Plan or by a Plan Physician in this Service Area or in another Kaiser Foundation Health Plan or allied plan service area, we will cover ambulance Services or other transportation Medically Necessary to move you to a designated Plan Facility for continuing or follow-up treatment.

2. Non-Emergency, Non-Routine Care

a. Non-Emergency, Non-Routine Care Provided by Plan Providers

i. Denver/Boulder Service Area

Non-emergency, non-routine care needed for medical problems such as an earache or sore throat with fever that do not meet the definition of an emergency because they are not sudden or unforeseen are covered at Plan Facilities **during** regular office hours. If you need non-emergency, non-routine care during office hours and you are a Member in the **Denver/Boulder** Service Area, you can visit one of our Plan Facilities.

Non-emergency, non-routine care needed **after hours** that cannot wait for a routine visit, can be received at one of our designated after-hours Plan Facilities. For information regarding the designated after-hours Plan Facilities, please call **Member Services**.

During regular office hours, please call **Advice Nurse** and one of our advice nurses can speak with you. Our advice nurses are registered nurses (RNs) specially trained to help assess medical symptoms and provide advice over the phone, when medically appropriate. They can often answer questions about a minor concern or advise you about what to do next, including making an appointment for you if appropriate.

After office hours, please call **After-Hours Medical Needs** for a recorded message about your options and/or to speak with the answering service who will redirect your call, 24 hours a day, 7 days a week.

ii. **Southern, Northern and Mountain Colorado Service Areas**

Non-emergency, non-routine care needed for medical problems such as an earache or sore throat with fever that do not meet the definition of an emergency because they are not sudden or unforeseen are covered at Plan Facilities during regular office hours. If you are a **Southern** or **Northern Colorado** Member and need non-emergency, non-routine care during regular office hours, please call your Plan Physician's office.

Non-emergency, non-routine care needed **after hours** that cannot wait for a routine visit, can be received at one of our designated after-hours Plan Facilities. For information regarding the designated after-hours Plan Facilities, please call **Member Services** during normal business hours. You can also go to our website, www.kp.org, for information on designated after-hours facilities.

After office hours, please call your Plan Physician or go to the provider directory or to our website, www.kp.org, for information on our designated after-hours facilities. You may also call the nurse advice line at the telephone number listed in your provider directory or our website, www.kp.org.

b. **Out-of-Plan Non-Emergency, Non-Routine Care**

There may be situations when it is necessary for you to receive unauthorized non-emergency, non-routine care outside our Service Area. Non-emergency, non-routine care received from non-Plan Providers is covered only when obtained outside our Service Area, if all of the following requirements are met:

- i. The care is required to prevent serious deterioration of your health; and
- ii. The need for care results from an unforeseen illness or injury when you are temporarily away from our Service Area; and
- iii. The care cannot be delayed until you return to our Service Area.

3. **Payment**

a. Health Plan's payment for covered out-of-Plan non-emergency, non-routine care Services is based upon fees that we determine to be usual, reasonable and customary. This means a fee that:

- i. does not exceed most Charges which providers in the same area charge for that Service; and
- ii. does not exceed the usual Charge made by the provider for that Service; and
- iii. is in accord with standard coding guidelines and consistent with accepted health care reimbursement payment practices.

Note: In addition to any Copayment or Coinsurance, the Member is responsible for any amounts over usual, reasonable and customary charges.

b. Our payment is reduced by:

- i. the Copayment and/or Coinsurance for Emergency Services and X-ray Special Procedures performed in the emergency room. The emergency room and X-ray Special Procedures Copayment, if applicable, are waived if you are admitted directly to the hospital as an inpatient; and
- ii. the Copayment or Coinsurance for ambulance Services, if any; and
- iii. Coordination of benefits; and
- iv. any other payments you would have had to make if you received the same Services from our Plan Providers; and
- v. all amounts paid or payable, or which in the absence of this EOC would be payable, for the Services in question, under any insurance policy or contract, or any other contract, or any government program except Medicaid; and
- vi. amounts you or your legal representative recover from motor vehicle insurance or because of third-party liability.

Note: The procedure for receiving reimbursement for out-of-Plan Emergency Services and out-of-Plan non-emergency, non-routine care Services is described in the "Appeals and Complaints" section regarding "Post-Service Claims and Appeals."

K. Family Planning Services

We cover the following:

1. Family planning counseling. This includes pre-abortion and post-abortion counseling and information on birth control.
2. Tubal ligations.
3. Vasectomies.
4. Voluntary termination of pregnancy.

This plan may exclude voluntary, elective abortions and any related Services. See "Additional Provisions" for additional coverage or exclusions, if applicable to your Group.

Note: The following are covered, but not under this section: diagnostic procedures, see “X-ray, Laboratory and X-ray Special Procedures”; contraceptive drugs and devices, see the “Drugs, Supplies and Supplements” section.

L. Health Education Services

We provide health education appointments to support understanding of chronic diseases such as diabetes and hypertension. We also teach self-care on topics such as stress management and nutrition.

M. Hearing Services

1. Persons Under the Age of 18 Years

We cover hearing exams and tests to determine the need for hearing correction. For minor children with a verified hearing loss, coverage shall also include:

- a. Initial hearing aids and replacement hearing aids not more frequently than every 5 years;
- b. A new hearing aid when alterations to the existing hearing aid cannot adequately meet the needs of the child; and
- c. Services and supplies including, but not limited to, the initial assessment, fitting, adjustments, and auditory training that is provided according to accepted professional standards.

2. Persons Age 18 Years and Older

a. Coverage

We cover hearing exams and tests to determine the need for hearing correction. Your Group may have purchased additional coverage for hearing aids. See “Additional Provisions.”

b. Hearing Services Exclusions:

- i. Tests to determine an appropriate hearing aid model, unless your Group has purchased that coverage.
- ii. Hearing aids and tests to determine their usefulness, unless your Group has purchased that coverage.

N. Home Health Care

1. Coverage

We cover skilled nursing care, home health aide Services and medical social Services:

- a. only on a Part-Time or Intermittent Care basis; and
- b. only within our Service Area; and
- c. only to an eligible Member when ordered by a Plan Physician and administered by a Plan Provider. Care must be provided under a home health care plan established by the Plan Physician and the approved Plan Provider; and
- d. only if a Plan Physician determines that it is feasible to maintain effective supervision and control of your care in your home.

Part-Time Care or Intermittent Care means part-time or intermittent skilled nursing and home health aide Services. Services must be clinically indicated; may not exceed 28 hours per week combined over any number of days per week; and must be for less than eight (8) hours per day. Additional time up to 35 hours per week but less than eight (8) hours per day may be approved by Health Plan on a case-by-case basis.

Note: X-ray, laboratory and X-ray special procedures are not covered under this section. See “X-ray, Laboratory and X-ray Special Procedures”.

2. Home Health Care Exclusions:

- a. Custodial care.
- b. Homemaker Services.
- c. Care that Medical Group determines may be appropriately provided in a Plan Facility or Skilled Nursing Facility, if we offer to provide that care in one of these facilities.

3. Special Services Program

If you have been diagnosed with a terminal illness with a life expectancy of one year or less, but are not yet ready to elect hospice care, you are eligible for the Special Services Program (“Program”). Coverage of hospice care is described below.

This Program gives you and your family time to become more familiar with hospice-type Services and to decide what is best for you. It helps you bridge the gap between your diagnosis and preparing for the end of life.

The difference between this Program and regular visiting nurse visits is that: you may or may not be homebound or have skilled nursing care needs; or you may only require spiritual or emotional care. Services available through this Program are provided by professionals with specific training in end-of-life issues.

O. Hospice Care

We cover hospice care for terminally ill Members inside our Service Area. If a Plan Physician diagnoses you with a terminal illness and determines that your life expectancy is six (6) months or less, you can choose hospice care instead of traditional Services otherwise provided for your illness.

If you elect to receive hospice care, you will not receive **additional** Benefits for the terminal illness. However, you can continue to receive Health Plan Benefits for conditions other than the terminal illness.

We cover the following Services and other Benefits when: (1) prescribed by a Plan Physician and the hospice care team; and (2) received from a licensed hospice approved, in writing, by Kaiser Permanente:

- a. Physician care.
- b. Nursing care.
- c. Physical, occupational, speech and respiratory therapy.
- d. Medical social Services.
- e. Home health aide and homemaker Services.
- f. Medical supplies, drugs, biologicals and appliances.
- g. Palliative drugs in accord with our drug formulary guidelines.
- h. Short-term inpatient care including respite care, care for pain control, and acute and chronic pain management.
- i. Counseling and bereavement Services.
- j. Services of volunteers.

P. Infertility Services

Infertility Services are **not** covered unless your Group has purchased additional supplemental coverage.

NOTE: To determine if your Group has the infertility benefit, see the “Schedule of Benefits (Who Pays What).”

Q. Mental Health Services

1. Coverage

We cover mental health Services as shown below. Coverage includes evaluation and Services for conditions which, in the judgment of a Plan Physician, would respond to therapeutic management. Mental health includes but is not limited to biologically based illnesses or disorders.

a. **Outpatient Therapy**

We cover: diagnostic evaluation; individual therapy; psychiatric treatment; and psychiatrically oriented child and teenage guidance counseling.

Visits for the purpose of monitoring drug therapy are covered.

Psychological testing as part of diagnostic evaluation is covered.

b. **Inpatient Services**

We cover psychiatric hospitalization in a facility designated by Medical Group or Health Plan. Hospital Services for psychiatric conditions include all Services of Plan Physicians and mental health professionals and the following Services and supplies as prescribed by a Plan Physician while you are a registered bed patient: room and board; psychiatric nursing care; group therapy; electroconvulsive therapy; occupational therapy; drug therapy; and medical supplies.

Separate Coinsurance applies to Services of Plan Physicians and mental health professionals.

c. **Partial Hospitalization**

We cover partial hospitalization in a Plan Hospital-based program.

We cover mental health services whether they are voluntary, or are court-ordered as a result of contact with the criminal justice or juvenile justice system, when they are Medically Necessary as determined by a Plan Physician and otherwise covered under the plan, and when rendered by a Plan Provider. We do not cover court-ordered treatment that exceeds the scope of coverage of this health benefit plan.

2. Mental Health Services Exclusions:

- a. Evaluations for any purpose other than mental health treatment. This includes evaluations for: child custody; disability; or fitness for duty/return to work, unless a Plan Physician determines such evaluation to be Medically Necessary.
- b. Special education, counseling, therapy or care for learning deficiencies or behavioral problems, whether or not associated with a manifest mental disorder, retardation or other disturbance, including but not limited to attention deficit disorder.
- c. Mental health Services ordered by the court, to be used in a court proceeding, or as a condition of parole or probation, unless a Plan Physician determines such Services to be Medically Necessary.
- d. Court-ordered testing and testing for ability, aptitude, intelligence or interest.
- e. Services which are custodial or residential in nature.

R. Physical, Occupational and Speech Therapy and Multidisciplinary Rehabilitation Services

1. Coverage

- a. Hospital Inpatient Care, Care in a Skilled Nursing Facility and Home Health Care

We cover physical, occupational and speech therapy as part of your Hospital Inpatient Care, Skilled Nursing Facility and Home Health Care benefit.

b. Outpatient Care

We cover three (3) types of outpatient therapy (i.e., physical, occupational and speech therapy) in a Plan Facility to improve or develop skills or functioning due to medical deficits, illness or injury. See the “Schedule of Benefits (Who Pays What).”

c. Multidisciplinary Rehabilitation Services

We will cover treatment in an organized, multidisciplinary rehabilitation Services program in a designated facility or a Skilled Nursing Facility. After your Deductible has been met, we also cover multidisciplinary rehabilitation Services while you are an inpatient in a designated facility. See the “Schedule of Benefits (Who Pays What).”

d. Pulmonary Rehabilitation

We cover treatment in a pulmonary rehabilitation program if prescribed or recommended by a Plan Physician and provided by therapists at designated facilities. After your Deductible has been met, you pay the applicable physical, occupational and speech therapy Coinsurance. Clinical criteria are used to determine appropriate candidacy for the program, which consists of: an initial evaluation; up to six (6) education sessions; up to twelve exercise sessions; and a final evaluation to be completed within a two to three-month period. See the “Schedule of Benefits (Who Pays What).”

e. Therapies for Congenital Defects and Birth Abnormalities

After the first 31 days of life, the limitations and exclusions applicable to this EOC apply, except that Medically Necessary physical, occupational, and speech therapy for the care and treatment of congenital defects and birth abnormalities for covered children from age three (3) to age six (6) shall be provided. The benefit level shall be the greater of the number of such visits provided under this health benefit plan or 20 therapy visits per Accumulation Period for each physical, occupational and speech therapy. Such visits shall be distributed as Medically Necessary throughout the Accumulation Period without regard to whether the condition is acute or chronic and without regard to whether the purpose of the therapy is to maintain or improve functional capacity. See the “Schedule of Benefits (Who Pays What).”

Note 1: This benefit is also available for eligible children under the age of three (3) who are not participating in Early Intervention Services.

Note 2: The visit limit for therapy to treat congenital defects and birth abnormalities is not applicable if such therapy is Medically Necessary to treat autism spectrum disorders.

f. Therapies for the Treatment of Autism Spectrum Disorders

For children under the age of 19, we cover the following therapies for the treatment of Autism Spectrum Disorders:

- i. Outpatient physical, occupational and speech therapy in a Plan Medical Office when prescribed by a Plan Physician as Medically Necessary. See the “Schedule of Benefits (Who Pays What).”
- ii. Applied behavior analysis, including consultations, direct care, supervision, or treatment, or any combination thereof by autism services providers, up to the maximum benefit permitted by State law. See the “Schedule of Benefits (Who Pays What).”

2. Limitations:

- a. Speech therapy is limited to treatment for speech impairments due to injury or illness. Many pediatric conditions do not qualify for coverage because they lack a specific organic cause and may be long term and chronic in nature.
- b. Occupational therapy is limited to treatment to achieve improved self-care and other customary activities of daily living.

3. Physical, Occupational and Speech Therapy and Multidisciplinary Rehabilitation Services Exclusions:

- a. Long-term rehabilitation, not including treatment for autism spectrum disorders.
- b. Speech therapy that is not Medically Necessary, such as: (i) therapy for educational placement or other educational purposes; or (ii) training or therapy to improve articulation in the absence of injury, illness or medical condition affecting articulation; or (iii) therapy for tongue thrust in the absence of swallowing problems.

S. Preventive Care Services

If your plan has a different preventive care Services benefit, please see “Additional Provisions.”

We cover certain preventive care Services that do one or more of the following:

- 1. Protect against disease;
- 2. Promote health; and/or
- 3. Detect disease in its earliest stages before noticeable symptoms develop.

If you receive any other covered Services during a preventive care visit, you may pay the applicable Copayment and Coinsurance for those Services.

T. Reconstructive Surgery

1. Coverage

We cover reconstructive surgery when a Plan Physician determines it: (a) will correct significant disfigurement resulting from an injury or Medically Necessary surgery; or (b) will correct a congenital defect, disease or anomaly to produce major improvement in physical function; or (c) will treat congenital hemangioma and port wine stains. Following Medically Necessary removal of all or part of a breast, we also cover reconstruction of the breast, surgery and reconstruction of the other breast to produce a symmetrical appearance, and treatment of physical complications, including lymphedemas.

2. Reconstructive Surgery Exclusions: Plastic surgery or other cosmetic Services and supplies primarily to change your appearance. This includes cosmetic surgery related to bariatric surgery.

U. Skilled Nursing Facility Care

1. Coverage

We cover skilled inpatient Services in a licensed Skilled Nursing Facility. The skilled inpatient Services must be those usually provided by Skilled Nursing Facilities. A prior three-day stay in an acute care hospital is not required. We cover the following Services:

- a. Room and board.
- b. Nursing care.
- c. Medical social Services.
- d. Medical and biological supplies.
- e. Blood, blood products and their administration.

A Skilled Nursing Facility is an institution that: provides skilled nursing or skilled rehabilitation Services, or both; provides Services on a daily basis 24 hours a day; is licensed under applicable state law; and is approved in writing by Medical Group.

Note: The following are covered, but not under this section: drugs, see “Drugs, Supplies and Supplements”; DME and prosthetics and orthotics, see “Durable Medical Equipment and Prosthetics and Orthotics”; X-ray, laboratory and X-ray special procedures, see “X-ray, Laboratory and X-ray Special Procedures”.

2. Skilled Nursing Facility Care Exclusion: Custodial Care, as defined in “Exclusions” under the “Limitations/Exclusions (What is Not Covered)” section.

V. Transplant Services

1. Coverage

Transplants are covered on a **LIMITED** basis as follows:

- a. Covered transplants are limited to: kidney transplants; heart transplants; heart-lung transplants; liver transplants; liver transplants for children with biliary atresia and other rare congenital abnormalities; small bowel transplants; small bowel and liver transplants; lung transplants; cornea transplants; simultaneous kidney-pancreas transplants; and pancreas alone transplants.
- b. Bone marrow transplants (autologous stem cell or allogenic stem cell) associated with high dose chemotherapy for germ cell tumors and neuroblastoma in children; and bone marrow transplants for aplastic anemia, leukemia, severe combined immunodeficiency disease and Wiskott-Aldrich syndrome.
- c. If all medical criteria developed by Medical Group are met, we cover: stem cell rescue; and transplants of organs, tissue or bone marrow.

2. Related Prescription Drugs

Prescribed post-surgical immunosuppressive outpatient drugs required after a transplant are provided at the applicable outpatient prescription drug Copayment or Coinsurance shown in the “Schedule of Benefits (Who Pays What).”

3. Terms and Conditions

- a. Health Plan, Medical Group and Plan Physicians do not undertake: to provide a donor or donor organ or bone marrow or cornea; or to assure the availability of a donor or donor organ or bone marrow or cornea; or to assure the availability or capacity of referral transplant facilities approved by Medical Group. In accord with our guidelines for living transplant donors, we provide certain donation-related Services for a donor, or a person as a potential donor, even if the donor is not a Member. These Services must be directly related to a covered transplant for you. For information specific to your situation, please call your assigned Transplant Coordinator; or the **Transplant Administrative Offices**.
- b. Plan Physicians must determine that the Member satisfies Medical Group medical criteria before the Member receives Services.

- c. A Plan Physician must provide a written referral for care at a transplant facility. The transplant facility must be from a list of approved facilities selected by Medical Group. The referral may be to a transplant facility outside our Service Area. Transplants are covered only at the facility Medical Group selects for the particular transplant, even if another facility within the Service Area could also perform the transplant.
 - d. After referral, if a Plan Physician or the medical staff of the referral facility determines the Member does not satisfy its respective criteria for the Service, Health Plan’s obligation is only to pay for covered Services provided prior to such determination.
4. Transplant Services Exclusions and Limitations:
- a. Bone marrow transplants, associated with high dose chemotherapy for solid tissue tumors, (except bone marrow transplants covered under this EOC) are excluded.
 - b. Non-human and artificial organs and their implantation are excluded.
 - c. Pancreas alone transplants are limited to patients without renal problems who meet set criteria.
 - d. Travel and lodging expenses are excluded, except that in some situations, when Medical Group or a Plan Physician refers you to a non-Plan Provider outside our Service Area for transplant Services, as described in “Getting a Referral” in the “How to Access Your Services and Obtain Approval of Benefits” section, we may pay certain expenses we preauthorize under our internal travel and lodging guidelines. Travel and lodging expenses related to non-transplant Services are not covered. For information specific to your situation, please call your assigned Transplant Coordinator; or the **Transplant Administrative Offices**.

W. Vision Services

1. Coverage
 We cover routine and non-routine eye exams. Refraction tests to determine the need for vision correction and to provide a prescription for eyeglasses are covered unless specifically excluded in the Schedule of Benefits (Who Pays What). We also cover professional exams and the fitting of Medically Necessary contact lenses when a Plan Physician or Plan Optometrist prescribes them for a specific medical condition.
- Professional Services for exams and fitting of contact lenses that are not Medically Necessary are provided at an additional Charge when obtained at Health Plan Medical Offices.
2. Vision Services Exclusions:
- a. Eyeglass lenses and frames.
 - b. Contact lenses.
 - c. Professional exams for fittings and dispensing of contact lenses except when Medically Necessary as described above.
 - d. All Services related to eye surgery for the purpose of correcting refractive defects such as myopia, hyperopia or astigmatism (for example, radial keratotomy, photo-refractive keratectomy and similar procedures).
 - e. Orthoptic (eye training) therapy.

Your Group may have purchased additional optical coverage. See “Additional Provisions.”

X. X-ray, Laboratory and X-ray Special Procedures

1. Coverage
- a. Outpatient
 We cover the following Services:
 - i. Diagnostic X-ray and laboratory tests, Services and materials, which includes but is not limited to isotopes, electrocardiograms, electroencephalograms, mammograms and ultrasounds.
 - ii. Therapeutic X-ray Services and materials.
 - iii. X-ray Special Procedures such as MRI, CT, PET and nuclear medicine. Note: Members will be billed for each individual procedure performed. A procedure is defined in accordance with the Current Procedural Terminology (CPT) medical billing codes published annually by the American Medical Association. The Member is responsible for any applicable Copayment or Coinsurance for X-ray Special Procedures performed as a part of or in conjunction with other outpatient Services, including but not limited to Emergency Services, non-emergency, non-routine care, and outpatient surgery.
 - b. Inpatient
 During hospitalization, prescribed diagnostic X-ray and laboratory tests, Services and materials, including diagnostic and therapeutic X-rays and isotopes, electrocardiograms, electroencephalograms, MRI, CT, PET and nuclear medicine are covered under your hospital inpatient care benefit.
2. X-ray, Laboratory and X-ray Special Procedures Exclusions:
- a. Testing of a Member for a non-Member’s use and/or benefit.
 - b. Testing of a non-Member for a Member’s use and/or benefit.

IV. LIMITATIONS/EXCLUSIONS (WHAT IS NOT COVERED)

A. Exclusions

The Services listed below are not covered. These exclusions apply to all covered Services under this EOC. Additional exclusions that apply only to a particular Service are listed in the description of that Service in the “Benefits/Coverage (What is Covered)” section.

1. **Alternative Medical Services.** The following are not covered unless your Group has purchased additional coverage for these Services. See the “Schedule of Benefits (Who Pays What) to determine if you group has purchased additional coverage.
 - a. Acupuncture Services;
 - b. Naturopathy Services;
 - c. Massage therapy;
 - d. Spinal Manipulation Services and supplies that are not provided by a Plan Provider under this Agreement.
2. **Bariatric Surgery and Cosmetic Surgery Related to Bariatric Surgery.**
3. **Certain Exams and Services.** Physical exams and other Services, and related reports and paperwork, in connection with third-party requests or requirements, such as those for:
 - a. Employment;
 - b. Participation in employee programs;
 - c. Insurance;
 - d. Disability;
 - e. Licensing; or
 - f. On court order or for parole or probation.
4. **Cosmetic Services.** Services that are intended: primarily to change or maintain your appearance; and that will not result in significant improvement in physical function. This includes cosmetic surgery related to bariatric surgery. Exception: Services covered under “Reconstructive Surgery” in the “Benefits/Coverage (What is Covered)” section.
5. **Custodial Care.** Assistance with activities of daily living or care that can be performed safely and effectively by people who, in order to provide the care, do not require medical licenses or certificates or the presence of a supervising licensed nurse. Assistance with activities of daily living include: walking; getting in and out of bed; bathing; dressing; feeding; toileting and taking medicine.
6. **Dental Services.** Dental Services and dental X-rays, including: dental Services following injury to teeth; dental appliances; implants; orthodontia; TMJ; and dental Services as a result of and following medical treatment such as radiation treatment. This exclusion does not apply to: (a) Medically Necessary Services for the treatment of cleft lip or cleft palate when prescribed by a Plan Physician, unless the Member is covered for these Services under a dental insurance policy or contract, or (b) hospitalization and general anesthesia for dental Services, prescribed or directed by a Plan Physician for Dependent children who: (i) have a physical, mental, or medically compromising condition; or (ii) have dental needs for which local anesthesia is ineffective because of acute infection, anatomic variations, or allergy; or (iii) are extremely uncooperative, unmanageable, anxious, or uncommunicative with dental needs deemed sufficiently important that dental care cannot be deferred; or (iv) have sustained extensive orofacial and dental trauma and, unless otherwise specified herein, (a) and (b) are received at a Plan Hospital, Plan Facility or Skilled Nursing Facility.

The following Services for TMJ may be covered if a Plan Physician determines they are Medically Necessary: diagnostic X-rays; lab testing; physical therapy; and surgery.
7. **Directed Blood Donations.**
8. **Disposable Supplies.** Disposable supplies for home use such as:
 - a. Bandages;
 - b. Gauze;
 - c. Tape;
 - d. Antiseptics;
 - e. Dressings;
 - f. Ace-type bandages; and
 - g. Any other supplies, dressings, appliances or devices, not specifically listed as covered in the “Benefits/Coverage (What is Covered)” section.
9. **Employer or Government Responsibility.** Financial responsibility for Services that an employer or a government agency is required by law to provide.
10. **Experimental or Investigational Services:**

- a. A Service is experimental or investigational for a Member’s condition if any of the following statements apply at the time the Service is or will be provided to the Member. The Service:
 - i. Has not been approved or granted by the U.S. Food and Drug Administration (FDA); or
 - ii. Is the subject of a current new drug or new device application on file with the FDA; or
 - iii. Is provided as part of a Phase I or Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial or in any other manner that is intended to determine the safety, toxicity or efficacy of the Service; or
 - iv. Is provided pursuant to a written protocol or other document that lists an evaluation of the Service’s safety, toxicity or efficacy as among its objectives; or
 - v. Is subject to the approval or review of an Institutional Review Board (IRB) or other body that approves or reviews research on the safety, toxicity or efficacy of Services; or
 - vi. The Service has not been recommended for coverage by the Regional New Technology and Benefit Interpretation Committee, the Interregional New Technology Committee or the Medical Technology Assessment Unit based on analysis of clinical studies and literature for safety and appropriateness, unless otherwise covered by Health Plan; or,
 - vii. Is provided pursuant to informed consent documents that describe the Service as experimental or investigational or in other terms that indicate that the Service is being looked at for its safety, toxicity or efficacy; or
 - viii. Is part of a prevailing opinion among experts as expressed in the published authoritative medical or scientific literature that (A) use of the Service should be substantially confined to research settings or (B) further research is needed to determine the safety, toxicity or efficacy of the Service.
- b. In determining whether a Service is experimental or investigational, the following sources of information will be solely relied upon:
 - i. The Member’s medical records; and
 - ii. The written protocol(s) or other document(s) under which the Service has been or will be provided; and
 - iii. Any consent document(s) the Member or the Member’s representative has executed or will be asked to execute to receive the Service; and
 - iv. The files and records of the IRB or similar body that approves or reviews research at the institution where the Service has been or will be provided, and other information concerning the authority or actions of the IRB or similar body; and
 - v. The published authoritative medical or scientific literature on the Service as applied to the Member’s illness or injury; and
 - vi. Regulations, records, applications and other documents or actions issued by, filed with, or taken by the FDA, or other agencies within the U.S. Department of Health and Human Services, or any state agency performing similar functions.
- c. If two (2) or more Services are part of the same plan of treatment or diagnosis, all of the Services are excluded if one of the Services is experimental or investigational.
- d. Health Plan consults Medical Group and then uses the criteria described above to decide if a particular Service is experimental or investigational.

Note: For non-grandfathered health plans only, this exclusion does not apply to Services covered under “Clinical Trials” in the “Benefits/Coverage (What is Covered)” section.

11. **Genetic Testing.** Genetic testing unless determined to be: Medically Necessary; and meets Medical Group criteria.
12. **Infertility Services.** All Services related to the diagnosis or treatment of infertility unless your Group has purchased supplemental coverage.
13. **Intermediate Care.** Care in an intermediate care facility.
14. **Routine Foot Care Services.** Routine foot care Services that are not Medically Necessary.
15. **Services for Members in the Custody of Law Enforcement Officers.** Non-Plan Provider Services provided or arranged by criminal justice institutions for Members in the custody of law enforcement officers, unless the Services are covered as out-of-Plan Emergency Services or out-of-Plan non-emergency, non-routine care.
16. **Services Not Available in our Service Area.** Services not generally and customarily available in our Service Area, except when it is a generally accepted medical practice in our Service Area to refer patients outside our Service Area for the Service.
17. **Services Related to a Non-Covered Service.** When a Service is not covered, all Services related to the non-covered Service are excluded. This does not include Services we would otherwise cover to treat complications as a result of the non-covered Service.

18. **Travel and Lodging Expenses.** Travel and lodging expenses are excluded. We may pay certain expenses we preauthorize in accord with our internal travel and lodging guidelines in some situations, when Medical Group or a Plan Physician refers you to a non-Plan Provider outside our Service Area for transplant Services as described under “Getting a Referral” in the “How to Access Your Services and Obtain Approval of Benefits” section. Travel and lodging expenses are not covered for Members who are referred to a non-Plan Facility for non-transplant medical care. For information specific to your situation, please call your assigned Transplant Coordinator; or the **Transplant Administrative Offices**.
19. **Unclassified Medical Technology Devices and Services.** Medical technology devices and Services which have not been classified as durable medical equipment or laboratory by a National Coverage Determination (NCD) issued by the Centers for Medicare & Medicaid Services (CMS), unless otherwise covered by Health Plan.
20. **Weight Management Facilities.** Services received in a weight management facility.
21. **Workers’ Compensation or Employer’s Liability.** Financial responsibility for Services for any illness, injury, or condition, to the extent a payment or any other benefit, including any amount received as a settlement (collectively referred to as “Financial Benefit”), is provided under any workers’ compensation or employer’s liability law. We will provide Services even if it is unclear whether you are entitled to a Financial Benefit, but we may recover Charges for any such Services from the following sources:
- Any source providing a Financial Benefit or from whom a Financial Benefit is due.
 - You, to the extent that a Financial Benefit is provided or payable or would have been required to be provided or payable if you had diligently sought to establish your rights to the Financial Benefit under any workers’ compensation or employer’s liability law.

B. Limitations

We will use our best efforts to provide or arrange covered Services in the event of unusual circumstances that delay or render impractical the provision of Services. Examples include: major disaster; epidemic; war; riot, civil insurrection; disability of a large share of personnel at a Plan Facility; complete or partial destruction of facilities; and labor disputes not involving Health Plan, Kaiser Foundation Hospitals or Medical Group. In these circumstances, Health Plan, Kaiser Foundation Hospitals, Medical Group and Medical Group Plan Physicians will not have any liability for any delay or failure in providing covered Services. In the case of a labor dispute involving Health Plan, Kaiser Foundation Hospitals or Medical Group, we may postpone care until the dispute is resolved if delaying your care is safe and will not result in harmful health consequences.

C. Reductions

1. Coordination of Benefits (COB)

The Services covered under this EOC are subject to Coordination of Benefit (COB) rules. If you have health care coverage with another health plan or insurance company, we will coordinate benefits with the other coverage under the COB guidelines below.

This coordination of benefits (COB) provision applies when a person has health care coverage under more than one plan. “Plan” is defined below.

The order of benefit determination rules govern the order in which each Plan will pay a claim for benefits. The Plan that pays first is called the Primary plan. The Primary plan must pay benefits in accordance with its policy terms without regard to the possibility that another Plan may cover some expenses. The Plan that pays after the Primary plan is the Secondary plan. The Secondary plan may reduce the benefits it pays so that payments from all Plans do not exceed 100% of the total Allowable expense.

DEFINITIONS

- A “plan” is any of the following that provides benefits or services for medical or dental care or treatment. However, if separate contracts are used to provide coordinated coverage for members of a group, the separate contracts are considered parts of the same plan and there is no COB among those separate contracts.
 - “Plan” includes: group insurance contracts, health maintenance organization (HMO) contracts, closed panel plans or other forms of group or group-type coverage (whether insured or uninsured); medical care components of long-term care contracts, such as skilled nursing care; medical benefits under group or individual automobile contracts; and Medicare or any other federal governmental plan, as permitted by law.
 - “Plan” does not include: hospital indemnity coverage or other fixed indemnity coverage; accident only coverage; specified disease or specified accident coverage; limited benefit health coverage, as defined by state law; school accident type coverage; benefits for non-medical components of long-term care policies; Medicare supplement policies; Medicaid policies; or coverage under other federal governmental plans, unless permitted by law.

Each contract for coverage under i. or ii. is a separate plan. If a plan has two parts and COB rules apply only to one of the two, each of the parts is treated as a separate plan.

- b. “This plan” means, in a COB provision, the part of the contract providing the health care benefits to which the COB provision applies and which may be reduced because of the benefits of other plans. Any other part of the contract providing health care benefits is separate from this plan. A contract may apply one COB provision to certain benefits, such as dental benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.
- c. The order of benefit determination rules determine whether this plan is a “primary plan” or “secondary plan” when compared to another plan covering the person.

When this plan is primary, its benefits are determined before those of any other plan and without considering any other plan’s benefits. When this plan is secondary, its benefits are determined after those of another plan and may be reduced because of the primary plan’s benefits, so that all plan benefits do not exceed 100% of the total Allowable expense.

- d. “Allowable expense” is a health care expense, including deductibles, coinsurance and copayments, that is covered at least in part by any plan covering the person. When a plan provides benefits in the form of services, the reasonable cash value of each service will be considered an Allowable expense and a benefit paid. An expense that is not covered by any Plan covering the person is not an allowable expense. In addition, any expense that a provider by law or in accordance with a contractual agreement is prohibited from charging a covered person is not an allowable expense.

The following are examples of expenses that are not allowable expenses:

- i. The difference between the cost of a semi-private hospital room and a private hospital room is not an allowable expense, unless one of the Plans provides coverage for private hospital room expenses.
 - ii. If a person is covered by 2 or more plans that compute their benefit payments on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology, any amount in excess of the highest reimbursement amount for a specific benefit is not an allowable expense.
 - iii. If a person is covered by 2 or more plans that provide benefits or services on the basis of negotiated fees, an amount in excess of the highest of the negotiated fees is not an allowable expense.
 - iv. If a person is covered by one plan that calculates its benefits or services on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology and another plan that provides its benefits or services on the basis of negotiated fees, the primary plan’s payment arrangement shall be the Allowable expense for all Plans. However, if the provider has contracted with the Secondary plan to provide the benefit or service for a specific negotiated fee or payment amount that is different than the primary plan’s payment arrangement and if the provider’s contract permits, the negotiated fee or payment shall be the Allowable expense used by the secondary plan to determine its benefits.
 - v. The amount of any benefit reduction by the primary plan because a covered person has failed to comply with the Plan provisions is not an allowable expense. Examples of these types of plan provisions include second surgical opinions, precertification of admissions, and preferred provider arrangements.
- e. “Claim determination period” is usually a calendar year, but a plan may use some other period of time that fits the coverage of the group contract. A person is covered by a plan during a portion of a claim determination period if that person’s coverage starts or ends during the claim determination period. However, it does not include any part of a year during which a person has no coverage under this plan, or before the date this COB provision or a similar provision takes effect.
 - f. “Closed panel plan” is a plan that provides health benefits to covered persons primarily in the form of services through a panel of providers that have contracted with either directly or indirectly or are employed by the plan, and that limits or excludes benefits for services provided by other providers, except in cases of emergency or referral by a panel member.
 - g. “Custodial parent” means a parent awarded primary custody by a court decree. In the absence of a court decree, it is the parent with whom the child resides more than one half of the calendar year without regard to any temporary visitation.

ORDER-OF-BENEFIT DETERMINATION RULES

When two or more plans pay benefits, the rules for determining the order of payment are as follows:

- a. The primary plan pays or provides its benefits according to its terms of coverage and without regard to the benefits under any other plan.
- b. A plan that does not contain a coordination of benefits provision that is consistent with this regulation is always primary unless the provisions of both plans state that the complying plan is primary.

- i. There is an exception: Coverage that is obtained by virtue of being members in a group, and designed to supplement part of the basic package of benefits, may provide supplementary coverage that shall be in excess of any other parts of the plan provided by the contract holder. Examples of these types of situations are major medical coverages that are superimposed over base plan hospital and surgical benefits, and insurance type coverages that are written in connection with a closed panel plan to provide out-of-network benefits.
- c. A plan may consider the benefits paid or provided by another plan in determining its benefits only when it is secondary to that other plan.
- d. The first of the following rules that describes which plan pays its benefits before another plan is the rule to use.
 - i. Non-Dependent or Dependent. The plan that covers the person other than as a dependent, for example as an employee, member, subscriber or retiree is primary and the plan that covers the person as a dependent is secondary. However, if the person is a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the plan covering the person as a dependent; and primary to the plan covering the person as other than a dependent (e.g. a retired employee); then the order of benefits between the two plans is reversed so that the plan covering the person as an employee, member, subscriber or retiree is secondary and the other plan is primary.
 - ii. Dependent Child Covered Under More Than One Plan. Unless there is a court decree stating otherwise, when a dependent child is covered by more than one Plan the order of benefits is determined as follows:
 - A. For a dependent child whose parents are married or are living together, whether or not they have ever been married:
 1. The Plan of the parent whose birthday falls earlier in the calendar year is the Primary plan; or
 2. If both parents have the same birthday, the Plan that has covered the parent the longest is the primary plan.
 - B. For a dependent child whose parents are divorced or separated or not living together, whether or not they have ever been married:
 1. If a court decree states that one of the parents is responsible for the dependent child's health care expenses or health care coverage and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to plan years commencing after the Plan is given notice of the court decree;
 2. If a court decree states that both parents are responsible for the dependent child's health care expenses or health care coverage, the provisions of Subparagraph A. above shall determine the order of benefits;
 3. If a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or health care coverage of the dependent child, the provisions of Subparagraph A. above shall determine the order of benefits; or
 4. If there is no court decree allocating responsibility for the dependent child's health care expenses or health care coverage, the order of benefits for the child are as follows:
 - The plan covering the custodial parent;
 - The plan covering the spouse of the custodial parent;
 - The plan covering the non-custodial parent; and then
 - The plan covering the spouse of the non-custodial parent.
 - C. For a dependent child covered under more than one Plan of individuals who are not the parents of the child, the provisions of Subparagraph A. or B. above shall determine the order of benefits as if those individuals were the parents of the child.
 - iii. Active Employee or Retired or Laid-off Employee. The Plan that covers a person as an active employee, that is, an employee who is neither laid off nor retired, is the Primary plan. The Plan covering that same person as a retired or laid-off employee is the Secondary plan. The same would hold true if a person is a dependent of an active employee and that same person is a dependent of a retired or laid-off employee. If the other Plan does not have this rule, and as a result, the Plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule labeled d.1. can determine the order of benefits.
 - iv. COBRA or State Continuation Coverage. If a person whose coverage is provided pursuant to COBRA or under a right of continuation provided by state or other federal law is covered under another plan, the plan covering the person as an employee, member, subscriber or retiree or covering the person as a dependent of an employee, member, subscriber or retiree is the primary plan and the COBRA or state or other federal continuation coverage is the secondary plan. If the other plan does not have this rule, and as a result, the plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule labeled d.1. can determine the order of benefits.

- v. Longer or Shorter Length of Coverage. The plan that covered the person as an employee, member, policyholder, subscriber or retiree longer is the primary plan and the plan that covered the person the shorter period of time is the Secondary plan.
- vi. If the preceding rules do not determine the order of benefits, the allowable expenses shall be shared equally between the Plans meeting the definition of plan. In addition, this plan will not pay more than it would have paid had it been the primary plan.

EFFECT ON THE BENEFITS OF THIS PLAN

- a. When this plan is secondary, it may reduce its benefits so that the total benefits paid or provided by all Plans during a plan year are not more than the total Allowable expenses. In determining the amount to be paid for any claim, the secondary plan will calculate the benefits it would have paid in the absence of other health care coverage and apply that calculated amount to any allowable expense under its plan that is unpaid by the primary plan. The secondary plan may then reduce its payment by the amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all Plans for the claim do not exceed the total allowable expense for that claim. In addition, the secondary plan shall credit to its plan deductible any amounts it would have credited to its deductible in the absence of other health care coverage.
- b. If a covered person is enrolled in two or more closed panel plans and if, for any reason, including the provision of service by a non-panel provider, benefits are not payable by one closed panel plan, COB shall not apply between that plan and other closed panel plans.

RIGHT TO RECEIVE AND RELEASE NEEDED INFORMATION

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this plan and other plans. We may get the facts we need from or give them to other organizations or persons for the purpose of applying these rules and determining benefits payable under this plan and other plans covering the person claiming benefits. We need not tell, or get the consent of, any person to do this. Each person claiming benefits under this plan must give Health Plan any facts we need to apply those rules and determine benefits payable.

FACILITY OF PAYMENT

A payment made under another plan may include an amount that should have been paid under this plan. If it does, Health Plan may pay that amount to the organization that made that payment. That amount will then be treated as though it were a benefit paid under this plan. Health Plan will not have to pay that amount again. The term “payment made” includes providing benefits in the form of services, in which case “payment made” means reasonable cash value of the benefits provided in the form of services.

RIGHT OF RECOVERY

If the amount of the payments made by Health Plan is more than it should have paid under this COB provision, we may recover the excess from one or more of the persons we have paid or for whom we have paid; or any other person or organization that may be responsible for the benefits or services provided for the covered person. The “amount of the payments made” includes the reasonable cash value of any benefits provided in the form of services.

If you have any questions about COB, please call or write **Patient Financial Services**.

2. Injuries or Illnesses Alleged to be Caused by Other Parties

You must reimburse us 100% of Charges for covered Services you receive for an injury or illness that is alleged to be caused by another party. You do not have to reimburse us more than you receive from or on behalf of any other party, insurance company or organization as a result of the injury or illness. Our right to reimbursement shall include all sources as allowed by law. This includes any recovery you receive from: (a) uninsured motorist coverage; or (b) underinsured motorist coverage; or (c) automobile medical payment coverage; or (d) workers’ compensation coverage or (e) any other liability coverage.

If you are involved in an automobile-related accident, please contact **Patient Financial Services** right away so that we can coordinate benefits with the automobile insurance carrier and determine whether we or the automobile insurance carrier has primary coverage.

To the extent allowed by law, we have the option of becoming subrogated to all claims, causes of action, and other rights you may have against a third party or an insurer, government program, or other source of coverage for monetary damages, compensation, or indemnification on account of the injury or illness allegedly caused by the third party. We will be so subrogated as of the time we mail or deliver a written notice of our exercise of this option to you or your attorney, but we will be subrogated only to the extent of the total Charges for the relevant Services.

We shall have a first priority lien on the proceeds of any judgment or settlement, whether by compromise or otherwise, you obtain against any other party, regardless of whether the other party admits fault. The proceeds of any judgment or settlement that you, your attorney or your representative get shall first be applied to fully satisfy our lien, even if the total amount of your recovery from all sources is less than the actual or estimated losses and damages you incurred, and without regard of how the proceeds are characterized or itemized. We deny any application of the Made Whole doctrine.

We will not be responsible for any fees you incur to obtain any judgment or settlement. Costs we incur will be borne by us. Costs of your representation will be borne by you. We deny any application of the Common Fund doctrine. Proceeds of such judgment or settlement in your or your attorney's possession shall be held in trust for our benefit.

Within 30 days after submitting or filing a claim or legal action against any other party, you must send written notice of the claim or legal action to **Patient Financial Services**. For us to determine the existence of any rights we may have and to satisfy those rights, you must complete and send us: all consents; releases; authorizations; assignments; and other documents, including lien forms directing your attorney, any other party and any respective insurer to pay us or our legal representatives directly. You must cooperate to protect our interests under this "Injuries or Illnesses Alleged to be Caused by Other Parties" provision and must not take any action prejudicial to our rights.

If your estate, parent, guardian or conservator asserts a claim against a third party based on your injury or illness, your estate, parent, guardian or conservator and any settlement or judgment recovered by the estate, parent, guardian or conservator shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

Some providers have contracted with Kaiser Permanente to provide certain Services to Members at rates that are typically less than the fees that the providers normally charge to the general public ("General Fees"). However, these contracts may allow providers to assert any independent lien rights they may have to recover their General Fees from a judgment or settlement that you receive from or on behalf of a third party. For Services the provider furnished, our recovery and the provider's recovery together will not exceed the provider's General Fees.

If you are entitled to Medicare, Medicare law may apply with respect to Services covered by Medicare.

Note: For recoveries on or after August 11, 2010, reimbursement for benefits will be governed by state law.

3. Surrogacy

In situations where you receive monetary compensation to act as a surrogate, Health Plan will seek reimbursement of Charges for covered Services you receive that are associated with conception, pregnancy and/or delivery of the child, up to the monetary amount you receive to act as a surrogate. A surrogate arrangement is one in which a woman agrees to become pregnant and to surrender the baby to another person or persons who intend to raise the child.

V. MEMBER PAYMENT RESPONSIBILITY

Information on Member payment responsibility, including applicable Deductibles, annual Out-of-Pocket Maximum, Copayments, and Coinsurance, is located in the "Schedule of Benefits (Who Pays What)." Payment responsibility information for Emergency Services and Non-Emergency, Non-Routine Care is located in the "Benefits/Coverage (What is Covered)" section. For additional questions, contact **Member Services**.

Our contracts with Plan Providers provide that you are not liable for any amounts we owe them for covered Services. However, you may be liable for the cost of non-covered Services or Services you obtain from non-Plan Providers. If our contract with any Plan Provider terminates while you are under the care of that provider, we will retain financial responsibility for covered Services you receive from that provider, in excess of any applicable Deductibles, Copayments or Coinsurance amounts, until we make arrangements for the Services to be provided by another Plan Provider and so notify the Subscriber.

VI. CLAIMS PROCEDURE (HOW TO FILE A CLAIM)

Plan Providers submit claims for payment for covered Services directly to Health Plan. For general information on claims, and how to submit pre-service claims, concurrent care claims, and post-service claims, see the "Appeals and Complaints" section. For covered Services by non-Plan Providers, you may need to submit a claim on your own. Contact **Member Services** for more information on how to submit such claims.

VII. GENERAL POLICY PROVISIONS

A. Access Plan

Colorado State law requires that an Access Plan be available that describes Kaiser Foundation Health Plan of Colorado's network of provider Services. To obtain a copy, please call **Member Services**.

B. Access to Services for Foreign Language Speakers

1. **Member Services** will provide a telephone interpreter to assist Members who speak limited or no English.
2. Plan Physicians have telephone access to interpreters in over 150 languages.
3. Plan Physicians can also request an onsite interpreter for an appointment, procedure or Service.
4. Any interpreter assistance we arrange or provide will be at no Charge to the Member.

C. Administration of Agreement

We may adopt reasonable policies, procedures, and interpretations to promote efficient administration of the Group Agreement and this EOC.

D. Advance Directives

Federal law requires Kaiser Permanente to tell you about your right to make health care decisions.

Colorado law recognizes the right of an adult to accept or reject medical treatment, artificial nourishment and hydration, and cardiopulmonary resuscitation. Each adult has the right to establish, in advance of the need for medical treatment, any directives and instructions for the administration of medical treatment in the event the person lacks the decisional capacity to provide informed consent to or refusal of medical treatment. (Colorado Revised Statutes, Section 15-14-504).

Kaiser Permanente will not discriminate against you whether or not you have an advance directive. We will follow the requirements of Colorado law respecting advance directives. If you have an advance directive, please give a copy to the Kaiser Permanente medical records department or to your provider.

A health care provider or health care facility shall provide for the prompt transfer of the principal to another health care provider or health care facility if such health care provider or health care facility wishes not to comply with an agent's medical treatment decision on the basis of policies based on moral convictions or religious beliefs. (Colorado Revised Statutes, Section 15-14-507).

Two (2) brochures are available: *Your Right to Make Health Care Decisions* and *Making Health Care Decisions*. For copies of these brochures or for more information, please call **Member Services**.

E. Agreement Binding on Members

By electing coverage or accepting benefits under this EOC, all Members legally capable of contracting, and the legal representatives of all Members incapable of contracting, agree to all provisions of this EOC.

F. Amendment of Agreement

Your Group's Agreement with us will change periodically. If these changes affect this EOC, your Group is required to notify you of them. If it is necessary to make revisions to this EOC, we will issue revised materials to you.

G. Applications and Statements

You must complete any applications, forms or statements that we request in our normal course of business or as specified in this EOC.

H. Assignment

You may assign, in writing, payments due under the policy to a licensed hospital, other licensed health care provider, an occupational therapist, or a massage therapist, for covered Services provided to you. You may not assign this EOC or any other rights, interests or obligations hereunder without our prior written consent.

I. Attorney Fees and Expenses

In any dispute between a Member and Health Plan or Plan Providers, each party will bear its own attorneys' fees and other expenses.

J. Binding Arbitration

Except for: (1) claims filed in Small Claims Court; (2) Claims subject to the Colorado Health Care Availability Act, Section 13-64-403, C.R.S.; (3) claims subject to the provisions of Colorado Revised Statutes, Section 10-3-1116(1); (4) Benefit claims under Section 502(a)(1)(B) of ERISA, pursuant to a qualified benefit plan; and (5) Claims subject to Medicare Appeals procedures, Chapter 13 of the Medicare Managed Care Manual; your enrollment in this health benefit plan requires that all claims by you, your spouse, your heirs, or anyone acting on your or their behalf, against Kaiser Foundation Health Plan of Colorado, the Medical Group, the Permanente Federation, LLC, The Permanente Company, LLC, or any employees or shareholders of these entities, or Plan Providers or Affiliated Physicians ("Respondent(s)") must be submitted to binding arbitration before a single neutral arbiter. Claims are those that arise from any alleged failure or violation of, including but not limited to: any duty relating to or incident to the Evidence of Coverage or the Medical and Hospital Services Agreement; claims for contract benefits; premises liability; or claims related to the delivery of Services or items, regardless of the basis for the duty or of the legal theories upon which the claim is asserted. By enrolling in this health benefit plan, you have agreed to the use of binding arbitration in lieu of having any such dispute decided in a court of law before a jury.

You must use Health Plan procedures to request arbitration. You can get a copy of these procedures from our **Quality, Risk, and Patient Safety** department. The arbitration hearing will be held in accord with Health Plan procedures, the Colorado Uniform Arbitration Act and the Federal Arbitration Act.

K. Claims Review Authority

We are responsible for determining whether you are entitled to benefits under this EOC. We have the authority to review and evaluate claims that arise under this EOC. We conduct this evaluation independently by interpreting the provisions of this

EOC. If this EOC is part of a health benefit plan that is subject to the Employee Retirement Income Security Act (ERISA), then we are a “named fiduciary” to review claims under this EOC.

L. Contracts with Plan Providers

Your Plan Providers are paid in a number of ways, including: salary; capitation; per diem rates; case rates; fee for service; and incentive payments. If you would like further information about the way Plan Providers are paid to provide or arrange medical and hospital care for Members, please call **Member Services**.

Our contracts with Plan Providers provide that you are not liable for any amounts we owe. However, you may be liable for the cost of non-covered Services or Services you obtain from non-Plan Providers. If our contract with any Plan Provider terminates while you are under the care of that provider, we will retain financial responsibility for covered Services you receive from that provider, in excess of any applicable Deductibles, Copayments and Coinsurance, until we make arrangements for the Services to be provided by another Plan Provider and so notify the Subscriber.

M. Deductible/Out-of-Pocket Maximum Takeover Credit

Deductible/Out-of-Pocket Maximum Takeover Credit is a one-time event which occurs at the point of the initial open enrollment. It applies only to:

1. Members of new groups enrolling with Kaiser Foundation Health Plan of Colorado for the first time. (In this situation, Members must have been covered under one of the group’s other carriers at the time of the group’s enrollment.)
2. Members of new or current groups who move from non-sole carrier status to sole-carrier status with Kaiser Foundation Health Plan of Colorado. Non-sole carrier status refers to when an employee has the option of choosing a group health plan either through Kaiser Foundation Health Plan of Colorado or through another carrier. (In this situation, Members must have been covered under one of the group’s other carriers at the time the group moved to sole-carrier status.)

A credit will be applied toward your Deductible with Health Plan for certain eligible expenses accumulated toward your deductible under your prior coverage. You may also be eligible for a credit to be applied toward your Out-of-Pocket Maximum accumulated under your prior coverage. In order for expenses to be eligible for this credit, you must submit an Explanation of Benefits (“EOB”) issued by your prior carrier showing that the expense was applied toward your deductible and/or out-of-pocket maximum under your prior coverage. All such expenses must be for Services that are covered and subject to the Deductible and/or Out-of-Pocket Maximum under this EOC.

For groups with effective dates of coverage during the months of April through December, expenses incurred from January 1 of the current year through the effective date of coverage with Kaiser Foundation Health Plan of Colorado may be eligible for credit.

For groups with effective dates of coverage during the months of January through March, expenses incurred up to 90 days prior to the effective date of coverage with Kaiser Foundation Health Plan may be eligible for credit.

You must submit all claims for Deductible/Out-of-Pocket Maximum Takeover Credit within 90 days from the effective date of coverage with Health Plan. To submit a claim, send all EOBs along with a completed Prior Carrier Information Cover Form to the **Kaiser Permanente Claims Department**. To get a copy of the Prior Carrier Information Cover Form, please call **Claims Customer Service**.

N. Governing Law

Except as preempted by federal law, this EOC will be governed in accord with Colorado law. Any provision that is required to be in this EOC by state or federal law shall bind Members and Health Plan whether or not set forth in this EOC.

O. Group and Members not Health Plan’s Agents

Neither your Group nor any Member is the agent or representative of Health Plan.

P. No Waiver

Our failure to enforce any provision of this EOC will not constitute a waiver of that or any other provision, or impair our right thereafter to require your strict performance of any provision.

Q. Nondiscrimination

We do not discriminate in our employment practices or in the delivery of health care Services on the basis of age, race, color, national origin, religion, sex, sexual orientation, or physical or mental disability.

R. Notices

Our notices to you will be sent to the most recent address we have for the Subscriber. The Subscriber is responsible for notifying us of any change in address. Members who move should call **Member Services** as soon as possible to give us their new address.

S. Overpayment Recovery

We may recover any overpayment we make for Services from anyone who receives such an overpayment, or from any person or organization obligated to pay for the Services.

T. Privacy Practices

Kaiser Permanente will protect the privacy of your Protected Health Information (PHI). We also require contracting providers to protect your PHI. PHI is health information that includes your name, Social Security number or other information that reveals who you are. You may generally see and receive copies of your PHI, correct or update your PHI, and ask us for an accounting of certain disclosures of your PHI.

We may use or disclose your PHI for treatment, payment, health research, and health care operations purposes, such as measuring the quality of Services. We are sometimes required by law to give PHI to others, such as government agencies or in judicial actions. In addition, Member-identifiable health information is shared with your Group only with your authorization or as otherwise permitted by law. We will not use or disclose your PHI for any other purpose without your (or your representative's) written authorization, except as described in our *Notice of Privacy Practices* (see below). Giving us authorization is at your discretion.

This is only a brief summary of some of our key privacy practices. Our *Notice of Privacy Practices* explains our privacy practices in detail. To request a copy, please call Member Services. You can also find the notice at your local Plan Facility or on our website, www.kp.org.

U. Value-Added Services

In addition to the Services we cover under this EOC, we make available a variety of value-added services. Value-added services are not covered by your plan. They are intended to give the Member more options for a healthy lifestyle. Examples may include:

1. Certain health education classes not covered by your plan;
2. Certain health education publications;
3. Discounts for fitness club memberships;
4. Health promotion and wellness programs; and
5. Rewards for participating in those programs.

Some of these value-added services are available to all Members. Others may be available only to Members enrolled through certain groups or plans. To take advantage of these services, you only need to:

1. Show your Health Plan ID card; and
2. Pay the fee, if any; to the company that provides the value-added service.

Because these services are not covered by your plan, any fees you pay will not count toward any coverage calculations, such as deductible or out-of-pocket maximum.

To learn about value-added services and which ones are available to you, please check our:

1. Quarterly member magazine; or
2. Website, www.kp.org.

These value-added services are neither offered nor guaranteed under your Health Plan coverage. Health Plan may change or discontinue some or all value-added services at any time and without notice to you. Value-added services are not offered as inducements to purchase a health care plan from us. Although value-added services are not covered by your plan, we may have included an estimate of their cost when we calculated Dues.

Health Plan does not endorse or make any representations regarding the quality or medical efficacy of value-added services, or the financial integrity of the companies offering them. We expressly disclaim any liability for the value-added services provided by these companies. If you have a dispute regarding a value-added service, you must resolve it with the company offering such service. Although Health Plan has no obligation to assist with this resolution, you may call **Member Services**, and a representative may try to assist in getting the issue resolved.

V. Women's Health and Cancer Rights Act

In accord with the "Women's Health and Cancer Rights Act of 1998," as determined in consultation with the attending physician and the patient, we provide the following coverage after a mastectomy:

1. Reconstruction of the breast on which the mastectomy was performed.
2. Surgery and reconstruction of the other breast to produce a symmetrical (balanced) appearance.
3. Prostheses (artificial replacements).
4. Services for physical complications resulting from the mastectomy.

VIII. TERMINATION/NONRENEWAL/CONTINUATION

Your Group is required to inform the Subscriber of the date coverage terminates. If your membership terminates, all rights to benefits end at 11:59 p.m. on the termination date. Dependents' memberships end at the same time the Subscriber's membership ends. You will be billed as a non-Member for any Services you receive after your membership terminates. Health Plan and Plan Providers have no further responsibility under this EOC after your membership terminates, except as provided under "Termination of Group Agreement" in this "Termination of Membership" section.

This section describes: how your membership may end; and explains how you may maintain Health Plan coverage if your membership under this EOC ends.

A. Termination Due to Loss of Eligibility

If you no longer meet the eligibility requirements in Section I, we or your Group will provide 30 days' advance written notice of termination.

B. Termination of Group Agreement

If your Group's Agreement with us terminates for any reason, your membership ends on the same date.

If your Group's Agreement terminates for reasons other than nonpayment of Dues, fraud or abuse, while you are inpatient in a hospital or institution, your coverage will continue until your date of discharge.

C. Termination for Cause

We may terminate the memberships in your Family Unit if anyone in your Family Unit commits any of the following acts:

1. We will send written notice that will include the reason for termination to the Subscriber at least 30 days before the termination date if:
 - a. You are disruptive, unruly, or abusive so that Health Plan or a Plan Provider 's ability to provide Services to you, or to other Members, is seriously impaired; or
 - b. You fail to establish and maintain a satisfactory provider-patient relationship, after the Plan Physician has made reasonable efforts to promote such a relationship; or
2. We will send written notice that will include the reason for termination to the Subscriber at least 30 days before the termination date if:
 - a. You knowingly: (a) misrepresent membership status; (b) present an invalid prescription or physician order; (c) misuse (or let someone else misuse) a Health Plan ID card; or (d) commit any other type of fraud in connection with your membership (including your enrollment application), Health Plan or a Plan Provider; or
 - b. You knowingly: furnish incorrect or incomplete information to us; or fail to notify us of changes in your family status or Medicare coverage that may affect your eligibility or benefits.

Termination of membership for any one of these reasons applies to all members of your Family Unit. All rights to benefits cease on the date of termination. You will be billed as a non-Member for any Services received after the termination date. You have the right to appeal such a termination. To appeal, please call **Member Services**; or you can call the Colorado Division of Insurance.

We may report any member fraud to the authorities for prosecution. We may also pursue appropriate civil remedies.

D. Termination for Nonpayment

You are entitled to coverage only for the period for which we have received the appropriate Dues from your Group. If your Group fails to pay us the appropriate Dues for your Family Unit, we will terminate the memberships of everyone in your Family Unit.

E. Termination of a Product or all Products (applies to non-grandfathered health plans only)

We may terminate a particular product or all products offered in the group market as permitted or required by law. If we discontinue offering a particular product in the group market, we will terminate just the particular product by sending you written notice at least 90 days before the product terminates. If we discontinue offering all products in the group market, we may terminate your Group's Agreement by sending you written notice at least 180 days before the Agreement terminates.

F. Rescission of Membership

We may rescind your membership after it is effective if you or anyone on your behalf did one of the following with respect to your membership (or application) prior to your membership effective date:

- A. Performed an act, practice, or omission that constitutes fraud; or
- B. Misrepresented a material fact with intent, such as an omission on the application.

We will send written notice to the Subscriber in your Family at least 30 days before we rescind your membership. The rescission will cancel your membership so no coverage ever existed. You will be required to pay as a non-Member for any Services we covered. We will refund all applicable Dues, less any amounts you owe us.

G. Continuation of Group Coverage Under Federal Law, State Law or USERRA

1. Federal Law (COBRA)

You may be able to continue your coverage under this EOC for a limited time after you would otherwise lose eligibility, if required by the federal COBRA law. Please contact your Group if you want to know how to elect COBRA coverage or how much you will have to pay your Group for it.

2. State Law

If you are not eligible to continue uninterrupted group coverage under federal law (COBRA), you may be eligible to continue group coverage under Colorado law. Colorado law states that if you have been a Member for at least six

(6) consecutive months immediately prior to termination of employment, continue to meet the eligibility requirements of Group and Health Plan and continue to pay applicable monthly Dues to your Group, you may continue uninterrupted group coverage. If loss of eligibility occurs because of the following reasons, you and/or your Dependents may continue group coverage subject to the terms below:

- a. Your coverage is through a Subscriber who dies, divorces or legally separates or becomes entitled to Medicare or Medicaid benefits; or
- b. You are a Subscriber (or your coverage is through a Subscriber) whose employment terminates, including voluntary termination or layoff, or whose hours of employment have been reduced.

You may enroll children born or placed for adoption with you during the period of continuation coverage. The enrollment and effective date shall be as specified under the “Eligibility” section.

To continue coverage, you must request continuation of group coverage on a form furnished by and returned to your Group along with payment of applicable Dues, no later than 30 days after the date on which your Group coverage would otherwise terminate.

Termination of State Continuation Coverage. Continuation of coverage under this provision continues upon payment of the applicable Dues to your Group and terminates on the earlier of:

- a. 18 months after your coverage would have otherwise terminated because of termination of employment; or
- b. The date you become covered under another group medical plan; or
- c. The date Health Plan terminates its contract with the Group.

We may terminate your continuation coverage if payment is not received when due.

If you have chosen an alternate health care plan offered through your Group, but elect during open enrollment to receive continuation coverage through Health Plan, you will only be entitled to continued coverage for the remainder of the 18-month maximum coverage period.

3. USERRA

If you are called to active duty in the uniformed services, you may be able to continue your coverage under this EOC for a limited time after you would otherwise lose eligibility, if required by the federal USERRA law. You must submit a USERRA election form to your Group within 60 days after your call to active duty. Please contact your Group if you want to know how to elect USERRA coverage or how much you will have to pay your Group for it.

H. Moving to Another Kaiser Foundation Health Plan or Allied Plan Service Area

You must notify us immediately if you permanently move outside the Service Area. If you move to another Kaiser Foundation Health Plan or allied plan service area, you should contact your Group’s benefits administrator before you move to learn about your Group health care options. You will be terminated from this plan, but you may be able to transfer your group membership if there is an arrangement with your Group in the new service area. However, eligibility requirements, benefits, Dues, Copayments and Coinsurance may not be the same in the other service area.

IX. APPEALS AND COMPLAINTS

Health Plan will review claims and appeals, and we may use medical experts to help us review them. The following terms have the following meanings when used in this “Appeals and Complaints” section:

1. A **claim** is a request for us to:
 - a. provide or pay for a Service that you have not received (pre-service claim),
 - b. continue to provide or pay for a Service that you are currently receiving (concurrent care claim), or
 - c. pay for a Service that you have already received (post-service claim).
2. An **adverse benefit determination** is our decision to do any of the following:
 - a. deny your claim, in whole or in part, including (1) a denial of a preauthorization for a Service; (2) a denial of a request for Services on the ground that the Service is not Medically Necessary, appropriate, effective or efficient or is not provided in or at the appropriate health care setting or level of care; and/or (3) a denial of a request for Services on the ground that the Service is experimental or investigational,
 - b. terminate your membership retroactively except as the result of non-payment of premiums (also called rescission or cancellation retroactively), or
 - c. uphold our previous adverse benefit determination when you appeal.
3. An **appeal** is a request for us to review our initial adverse benefit determination.

In addition, when we deny a request for medical care because it is excluded under this EOC, and you present evidence from medical professional licensed pursuant to the Colorado Medical Practice Act acting within the scope of his or her license that there is a reasonable medical basis that the contractual exclusion does not apply to the denied benefit, then such evidence establishes that the denial is subject to the appeals process.

If you miss a deadline for making a claim or appeal, we may decline to review it.

Except when simultaneous external review can occur, you must exhaust the internal claims and appeals procedure as described below in this “Appeals and Complaints” section.

Language and Translation Assistance

You may request language assistance with your claim and/or appeal by calling **Member Services**.

SPANISH (Español): Para obtener asistencia en Español, llame al 303-338-3800.

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 303-338-3800.

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 303-338-3800.

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 303-338-3800.

Appointing a Representative

If you would like someone to act on your behalf regarding your claim, you may appoint an authorized representative. You must make this appointment in writing. Please contact **Member Services** for information about how to appoint a representative. You must pay the cost of anyone you hire to represent or help you.

Help with Your Claim and/or Appeal

You may contact the Colorado Division of Insurance at:

Colorado Division of Insurance

1560 Broadway, Suite 850

Denver, Colorado 80202

(303) 894-7499

Reviewing Information Regarding Your Claim

If you want to review the information that we have collected regarding your claim, you may request, and we will provide without charge, copies of all relevant documents, records, and other information. You may request our Authorization for Release of Appeal Information form by calling the **Appeals Program**.

You also have the right to request any diagnosis and treatment codes and their meanings that are the subject of your claim. To make a request, you should contact **Member Services**.

Providing Additional Information Regarding Your Claim and/or Appeal

When you appeal, you may send us additional information including comments, documents, and additional medical records that you believe support your claim. If we asked for additional information and you did not provide it before we made our initial decision about your claim, then you may still send us the additional information so that we may include it as part of our review of your appeal. Please send all additional information to the Department that issued the adverse benefit determination.

When you appeal, you may give testimony in writing or by telephone. Please send your written testimony to the **Appeals Program**. To arrange to give testimony by telephone, you should contact the **Appeals Program**.

We will add the information that you provide through testimony or other means to your claim file and we will review it without regard to whether this information was submitted and/or considered in our initial decision regarding your claim.

Sharing Additional Information That We Collect

If we believe that your appeal of our initial adverse benefit determination will be denied, then before we issue our next adverse benefit determination we will also share with you any new or additional reasons for that decision. We will send you a letter explaining the new or additional information and/or reasons and inform you how you can respond to the information in the letter if you choose to do so. If you do not respond before we must make our next decision, that decision will be based on the information already in your claim file.

Internal Claims and Appeals Procedures

There are several types of claims, and each has a different procedure described below for sending your claim and appeal to us as described in this Internal Claims and Appeals Procedures section:

1. Pre-service claims (urgent and non-urgent)
2. Concurrent care claims (urgent and non-urgent)
3. Post-service claims

In addition, there is a separate appeals procedure for adverse benefit determinations due to a retroactive termination of membership (rescission).

When you file an appeal, we will review your claim without regard to our previous adverse benefit determination. The individual who reviews your appeal will not have participated in our original decision regarding your claim nor will he/she be the subordinate of someone who did participate in our original decision.

1. Pre-Service Claims and Appeals

Pre-service claims are requests that we provide or pay for a Service that you have not yet received. Failure to receive authorization before receiving a Service that must be authorized or pre-certified in order to be a covered benefit may be the basis for our denial of your pre-service claim or a post-service claim for payment. If you receive any of the Services you are requesting before we make our decision, your pre-service claim or appeal will become a post-service claim or appeal with respect to those Services. If you have any general questions about pre-service claims or appeals, please call **Member Services**.

Here are the procedures for filing a pre-service claim, a non-urgent pre-service appeal, and an urgent pre-service appeal.

a. Pre-Service Claim

Tell Health Plan in writing that you want to make a claim for us to provide or pay for a Service you have not yet received. Your request and any related documents you give us constitute your claim. You must either mail or fax your claim to **Member Services**.

If you want us to consider your pre-service claim on an urgent basis, your request should tell us that. We will decide whether your claim is urgent or non-urgent unless your attending health care provider tells us your claim is urgent. If we determine that your claim is not urgent, we will treat your claim as non-urgent. Generally, a claim is urgent only if using the procedure for non-urgent claims (a) could seriously jeopardize your life, health, or ability to regain maximum function or if you are already disabled, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services you are requesting. We may, but are not required to, waive the requirements related to an urgent claim and appeal thereof, to permit you to pursue an expedited external review.

We will review your claim and, if we have all the information we need, we will make a decision within a reasonable period of time but not later than 15 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we notify you prior to the expiration of the initial 15 day period and explain the circumstances for which we need the extra time and when we expect to make a decision. If we tell you we need more information, we will ask you for the information within the initial 15 day decision period, and we will give you 45 days to send the information. We will make a decision within 15 days after we receive the first piece of information (including documents) we requested. We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision. If we do not receive any of the requested information (including documents) within 45 days after we send our request, we will make a decision based on the information we have within 15 days following the end of the 45 day period.

We will send written notice of our decision to you and, if applicable to your provider.

If your pre-service claim was considered on an urgent basis, we will notify you of our decision (whether adverse or not) orally or in writing within a timeframe appropriate to your clinical condition but not later than 72 hours after we receive your claim. Within 24 hours after we receive your claim, we may ask you for more information. We will notify you of our decision within 48 hours of receiving the first piece of requested information. If we do not receive any of the requested information, then we will notify you of our decision within 48 hours after making our request. If we notify you of our decision orally, we will send you written confirmation within three (3) days after that.

If we deny your claim (if we do not agree to provide or pay for all the Services you requested), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

b. Non-Urgent Pre-Service Appeal

Within 180 days after you receive our adverse benefit determination notice, you must tell us in writing that you want to appeal our denial of your pre-service claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or relevant symptoms, (3) the specific Service that you are requesting, (4) all of the reasons why you disagree with our adverse benefit denial, and (5) all supporting documents. Your request and the supporting documents constitute your appeal. You must either mail or fax your appeal to the **Appeals Program**.

We will review your appeal and send you a written decision within 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

c. Urgent Pre-Service Appeal

Tell us that you want to urgently appeal our adverse benefit determination regarding your pre-service claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the specific Service that you are requesting, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) all supporting documents. Your request and the supporting documents constitute your appeal. You may submit your appeal orally, by mail or by fax to the **Appeals Program**.

When you send your appeal, you may also request simultaneous external review of our initial adverse benefit determination. If you want simultaneous external review, your appeal must tell us this. You will be eligible for the simultaneous external review only if your pre-service appeal qualifies as urgent. If you do not request simultaneous external review in your appeal, then you may be able to request external review after we make our decision regarding your appeal (see “External Review” in this “Appeals and Complaints” section), if our internal appeal decision is not in your favor.

We will decide whether your appeal is urgent or non-urgent unless your attending health care provider tells us your appeal is urgent. If we determine that your appeal is not urgent, we will treat your appeal as non-urgent. Generally, an appeal is urgent only if using the procedure for non-urgent appeals (a) could seriously jeopardize your life, health, or ability to regain maximum function or if you are already disabled, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services you are requesting; or (c) your attending provider requests that your appeal be treated as urgent. We may, but are not required to, waive the requirements related to an urgent appeal to permit you to pursue an expedited external review.

We will review your appeal and give you oral or written notice of our decision as soon as your clinical condition requires, but not later than 72 hours after we received your appeal. If we notify you of our decision orally, we will send you a written confirmation within three (3) days after that.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

2. Concurrent Care Claims and Appeals.

Concurrent care claims are requests that Health Plan continue to provide, or pay for, an ongoing course of covered treatment to be provided over a period of time or number of treatments, when the course of treatment already being received is scheduled to end. If you have any general questions about concurrent care claims or appeals, please call **Member Services**.

Unless you are appealing an urgent care concurrent claim, if we either (a) deny your request to extend your current authorized ongoing care (your concurrent care claim) or (b) inform you that authorized care that you are currently receiving is going to end early and you then appeal our adverse benefit determination at least 24 hours before your ongoing course of covered treatment will end, then during the time that we are considering your appeal, you may continue to receive the authorized Services. If you continue to receive these Services while we consider your appeal and your appeal does not result in our approval of your concurrent care claim, then we will only pay for the continuation of Services until we notify you of our appeal decision.

Here are the procedures for filing a concurrent care claim, a non-urgent concurrent care appeal, and an urgent concurrent care appeal:

a. Concurrent Care Claim

Tell us in writing that you want to make a concurrent care claim for an ongoing course of covered treatment. Inform us in detail of the reasons that your authorized ongoing care should be continued or extended. Your request and any related documents you give us constitute your claim. You must either mail or fax your claim to **Member Services**.

If you want us to consider your claim on an urgent basis and you contact us at least 24 hours before your care ends, you may request that we review your concurrent claim on an urgent basis. We will decide whether your claim is urgent or non-urgent unless your attending health care provider tells us your claim is urgent. If we determine that your claim is not urgent, we will treat your claim as non-urgent. Generally, a claim is urgent only if using the procedure for non-urgent claims (a) could seriously jeopardize your life, health or ability to regain maximum function or if you are already disabled, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without extending your course of covered treatment; or (c) your attending provider requests that your claim be treated as urgent. We may, but are not required to, waive the requirements related to an urgent claim or an appeal thereof, to permit you to pursue an expedited external review.

We will review your claim, and if we have all the information we need we will make a decision within a reasonable period of time. If you submitted your claim 24 hours or more before your care is ending, we will make our decision before your authorized care actually ends. If your authorized care ended before you submitted your claim, we will make our decision but no later than 15 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we send you notice before the initial 15 day decision period ends and explain the circumstances for which we need the extra time and when we expect to make a decision. If we tell you we need more information, we will ask you for the information before the initial decision period ends, and we will give you until your care is ending or, if your care has ended, 45 days to send us the information. We will make our decision as soon as possible, if your care has not ended, or within 15 days after we first receive any information (including documents) we requested. We encourage you to send all

the requested information at one time, so that we will be able to consider it all when we make our decision. If we do not receive any of the requested information (including documents) within the stated timeframe after we send our request, we will make a decision based on the information we have within the appropriate timeframe, not to exceed 15 days following the end of the timeframe we gave you for sending the additional information.

We will send written notice of our decision to you and, if applicable to your provider, upon request.

If we consider your concurrent claim on an urgent basis, we will notify you of our decision orally or in writing as soon as your clinical condition requires, but not later than 24 hours after we received your appeal. If we notify you of our decision orally, we will send you written confirmation within three (3) days after receiving your claim.

If we deny your claim (if we do not agree to provide or pay for extending the ongoing course of treatment), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

b. Non-Urgent Concurrent Care Appeal

Within 180 days after you receive our adverse benefit determination notice, you must tell us in writing that you want to appeal our adverse benefit determination. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the ongoing course of covered treatment that you want to continue or extend, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) all supporting documents. Your request and all supporting documents constitute your appeal. You must either mail or fax your appeal to the **Appeals Program**.

We will review your appeal and send you a written decision as soon as possible if your care has not ended but not later than 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination decision will tell you why we denied your appeal and will include information about any further process, including external review, that may be available to you.

c. Urgent Concurrent Care Appeal

Tell us that you want to urgently appeal our adverse benefit determination regarding your urgent concurrent claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the ongoing course of covered treatment that you want to continue or extend, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) all supporting documents. Your request and the supporting documents constitute your appeal. You may submit your appeal orally, by mail or by fax to the **Appeals Program**.

When you send your appeal, you may also request simultaneous external review of our adverse benefit determination. If you want simultaneous external review, your appeal must tell us this. You will be eligible for the simultaneous external review only if your concurrent care claim qualifies as urgent. If you do not request simultaneous external review in your appeal, then you may be able to request external review after we make our decision regarding your appeal (see “External Review” in this “Appeals and Complaints” section).

We will decide whether your appeal is urgent or non-urgent unless your attending health care provider tells us your appeal is urgent. If we determine that your appeal is not urgent, we will treat your appeal as non-urgent. Generally, an appeal is urgent only if using the procedure for non-urgent appeals (a) could seriously jeopardize your life, health, or ability to regain maximum function or if you are already disabled, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without continuing your course of covered treatment; or (c) your attending provider requests that your claim be treated as urgent. We may, but are not required to, waive the requirements related to an urgent appeal to permit you to pursue an expedited external review.

We will review your appeal and notify you of our decision orally or in writing as soon as your clinical condition requires, but no later than 72 hours after we receive your appeal. If we notify you of our decision orally, we will send you a written confirmation within three (3) days after that.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information about any further process, including external review, that may be available to you.

3. Post-Service Claims and Appeals

Post-service claims are requests that we for pay for Services you already received, including claims for out-of-Plan Emergency Services. If you have any general questions about post-service claims or appeals, please call **Member Services**.

Here are the procedures for filing a post-service claim and a post-service appeal:

a. Post-Service Claim

Within 180 days from the date you received the Services, mail us a letter explaining the Services for which you are requesting payment. Provide us with the following: (1) the date you received the Services, (2) where you received

them, (3) who provided them, and (4) why you think we should pay for the Services. You must include a copy of the bill and any supporting documents. Your letter and the related documents constitute your claim. Or, you may contact **Member Services** to obtain a claims form. You must either mail or fax your claim to the **Claims Department**.

We will not accept or pay for claims received from you after 180 days from the date of Services.

We will review your claim, and if we have all the information we need we will send you a written decision within 30 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we notify you within 30 days after we receive your claim and explain the circumstances for which we need the extra time and when we expect to make a decision. If we tell you we need more information, we will ask you for the information before the end of the initial 30 day decision period ends, and we will give you 45 days to send us the information. We will make a decision within 15 days after we receive the first piece of information (including documents) we requested. We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision. If we do not receive any of the requested information (including documents) within 45 days after we send our request, we will make a decision based on the information we have within 15 days following the end of the 45 day period.

If we deny your claim (if we do not pay for all the Services you requested), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

b. Post-Service Appeal

Within 180 days after you receive our adverse benefit determination, tell us in writing that you want to appeal our denial of your post-service claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the specific Services that you want us to pay for, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) include all supporting documents. Your request and the supporting documents constitute your appeal. You must either mail or fax your appeal to the **Appeals Program**.

We will review your appeal and send you a written decision within 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

Appeals of Retroactive Membership Termination (rescission or cancellation retroactively)

We may terminate your membership retroactively (see Rescission of Membership under Section VIII. Termination/Nonrenewal/Continuation). We will send you written notice at least 30 days prior to the termination. If you have general questions about retroactive membership terminations or appeals, please call the **Member Services Call Center at 1-866-846-2650**.

Here is the procedure for filing an appeal of a retroactive membership termination:

Within 180 days after you receive our adverse benefit determination that your membership will be terminated retroactively, you must tell us in writing that you want to appeal our termination of your membership retroactively. Please include the following: (1) your name and Medical Record Number, (2) all of the reasons why you disagree with our retroactive membership termination, and (3) all supporting documents. Your request and the supporting documents constitute your appeal. You must mail your appeal to **Member Services**.

We will review your appeal and send you a written decision within 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

Voluntary Second Level Appeal

A Voluntary Second Level Appeal is another review by us that occurs after the mandatory internal appeal decision is communicated to you if you remain dissatisfied with our decision. This in-person review permits you to present evidence to the Second Level Appeal Panel and to ask questions. Choosing a Voluntary Second Level Appeal will not affect your right, if you have one, to request an independent external review.

Here is the procedure for a Voluntary Second Level of Appeal:

Within 30 days from the date of your receipt of our notice regarding your internal appeal. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or relevant symptoms, (3) the specific Service that you are requesting, (4) all of the reasons why you disagree with our adverse benefit determination (mandatory internal appeal decision), and (5) all supporting documents. Your request and the supporting documents constitute your request for a Voluntary Second Level of Appeal. You must mail your request to the **Appeals Program**.

Within sixty (60) calendar days following receipt of your request, Health Plan will hold a Second Level Appeal meeting. Health Plan shall notify you of the date on which the Second Level Appeal Panel will meet at least 20 days prior to the date of this in-person meeting. You may request to postpone this date, and your request cannot be unreasonably denied by Health Plan.

You may present your appeal in person before the Second Level Appeal Panel, or request a file review. If you would like to present your appeal in person, but an in-person meeting is not practical, you may present your appeal by telephone. Please indicate in your appeal request how you want to present your appeal. Unless you request to be present for the appeal meeting in person or by telephone conference, we will conduct your appeal as a file review.

You may request in writing that Health Plan transmit all material that will be presented to the Second Level Appeal Panel at least five (5) days prior to the date of the Second Level Appeal meeting.

You may submit additional information with your appeal request, or afterwards but no later than five (5) days prior to the date of your Second Level Appeal meeting. Any additional new material developed after this deadline shall be provided to us as soon as practicable. You may present your case to the Second Level Appeal Panel and ask questions of the Panel. You may be assisted or represented by an appointed representative of your choice including an attorney (at your own expense), other advocate or health care professional. If you decide to have an attorney present at the Second Level Appeal meeting, then you must let us know that at least seven (7) days prior to that meeting. You must appoint this attorney as your representative in accordance with our procedures.

We will issue a written decision within seven (7) days of the completion of the Voluntary Second Level Appeal meeting.

If you would like further information about the Voluntary Second Level Appeal process, to assist you in making an informed decision about pursuing a Voluntary Second Level Appeal, please call the **Appeals Program**. Your decision to pursue a Voluntary Second Level Appeal will have no effect on your rights to any other Health Plan benefits, the process for selecting the decision maker and/or the impartiality of the decision maker.

External Review

Following receipt of an adverse decision letter regarding your First Level Appeal or Voluntary Second Level Appeal, you may have a right to request an external review.

You have the right to request an independent external review of our decision, if our decision involves an adverse benefit determination regarding a denial of a claim, in whole or in part, that is (1) a denial of a preauthorization for a Service; (2) a denial of a request for Services on the ground that the Service is not Medically Necessary, appropriate, effective or efficient or is not provided in or at the appropriate health care setting or level of care; and/or (3) a denial of a request for Services on the ground that the Service is experimental or investigational. If our final adverse decision does not involve an adverse benefit determination described in the preceding sentence, then your claim is **not** eligible for external review. However, independent external review is available when we deny your appeal because you request medical care that is excluded under your Kaiser Permanente plan and you present evidence from a licensed Colorado professional that there is a reasonable medical basis that the exclusion does not apply.

You will not be responsible for the cost of the external review. There is no minimum dollar amount for a claim to be eligible for an external review.

To request external review, you must:

1. Submit a completed Independent External Review of Carrier's Final Adverse Determination form which will be included with the mandatory internal appeal decision letter and explanation of your appeal rights (you may call the **Appeals Program** to request a copy of this form) to the **Appeals Program** within four (4) months of the date of receipt of the mandatory internal appeal decision or Voluntary Second Level Appeal decision. We shall consider the date of receipt for our notice to be three (3) days after the date on which our notice was drafted, unless you can prove that you received our notice after the three (3) day period ends.
2. Include in your written request a statement authorizing us to release your claim file with your health information including your medical records; or, you may submit a completed Authorization for Release of Appeal Information form which is included with the mandatory internal appeal decision letter and explanation of your appeal rights (you may call **Appeals Program** to request a copy of this form).

If we do not receive your external review request form and/or authorization form to release your health information, then we will not be able to act on your request. We must receive all of this information prior to the end of the applicable timeframe for your request of external review.

Expedited External Review

You may request an expedited review if (1) you have a medical condition for which the timeframe for completion of a standard review would seriously jeopardize your life, health, or ability to regain maximum function, or, if you have an existing disability, would create an imminent and substantial limitation to your existing ability to live independently, or (2) in the opinion of a physician with knowledge of your medical condition, the timeframe for completion of a standard review would subject you to severe pain that cannot be adequately managed without the medical services that you are seeking. A request for an expedited external review must be accompanied by a written statement from your physician that your condition meets the expedited criteria. You must include the physician's certification that you meet expedited external review criteria when you submit your request for external review along with the other required information (described, above).

Additional Requirements for External Review regarding Experimental or Investigational Services

You may request external review or expedited external review involving an adverse benefit determination based upon the Service being experimental or investigational. Your request for external review or expedited external review must include a written statement from your physician that either (a) standard health care services or treatments have not been effective in improving your condition or are not medically appropriate for you, or (b) there is no available standard health care service or treatment covered under this EOC that is more beneficial than the recommended or requested health care service (the physician must certify that scientifically valid studies using accepted protocols demonstrate that the requested health care service or treatment is more likely to be more beneficial to you than an available standard health care services or treatments), and the physician is a licensed, board-certified, or board-eligible physician to practice in the area of medicine to treat your condition. If you are requesting expedited external review, then your physician must also certify that the requested health care service or treatment would be less effective if not promptly initiated. These certifications must be submitted with your request for external review.

No expedited external review is available when you have already received the medical care that is the subject of your request for external review. If you do not qualify for expedited external review, we will treat your request as a request for standard external review.

After we receive your request for external review, we shall notify you of the information regarding the independent external review entity that the Division of Insurance has selected to conduct the external review.

If we deny your request for standard or expedited external review, including any assertion that we have not complied with the applicable requirements related to our internal claims and appeals procedure, then we may notify you in writing and include the specific reasons for the denial. Our notice will include information about your right to appeal the denial to the Division of Insurance. At the same time that we send this denial notice to you, we will send a copy of it to the Division of Insurance.

You will not be able to present your appeal in person to the independent external review organization. You may, however, send any additional information that is significantly different from information provided or considered during the internal claims and appeal procedure and, if applicable Voluntary Second Level of Appeal process. If you send new information, we may consider it and reverse our decision regarding your appeal.

You may submit your additional information to the independent external review organization for consideration during its review within five (5) working days of your receipt of our notice describing the independent review organization that has been selected to conduct the external review of your claim. Although it is not required to do so, the independent review organization may accept and consider additional information submitted after this 5 working day period ends.

The independent external review entity shall review information regarding your benefit claim and shall base its determination on an objective review of relevant medical and scientific evidence. Within 45 days of the independent external review entity's receipt of your request for standard external review, it shall provide written notice of its decision to you. If the independent external review entity is deciding your expedited external review request, then the independent external review entity shall make its decision as expeditiously as possible and no more than 72 hours after its receipt of your request for external review and within 48 hours of notifying you orally of its decision provide written confirmation of its decision. This notice shall explain the external review entity's decision and that the external review decision is the final appeal available under state insurance law. An external review decision is binding on Health Plan and you except to the extent Health Plan and you have other remedies available under federal or state law. You or your designated representative may not file a subsequent request for external review involving the same Health Plan adverse determination for which you have already received an external review decision.

If the independent external review organization overturns our denial of payment for care you have already received, we will issue payment within five (5) working days. If the independent review organization overturns our decision not to authorize pre-service or concurrent care claims, Kaiser Permanente will authorize care within one (1) working day. Such covered services shall be provided subject to the terms and conditions applicable to benefits under your plan.

Except when external review is permitted to occur simultaneously with your urgent pre-service appeal or urgent concurrent care appeal, you must exhaust our internal claims and appeals procedure (but not the Voluntary Second Level of Appeal) for your claim before you may request external review unless we have failed to substantially comply with federal and/or state law requirements regarding our claims and appeals procedures.

Additional Review

You may have certain additional rights if you remain dissatisfied after you have exhausted our internal claims and appeals procedures, and if applicable, external review. If you are enrolled through a plan that is subject to the Employee Retirement Income Security Act (ERISA), you may file a civil action under section 502(a) of the federal ERISA statute. To understand these rights, you should check with your benefits office or contact the Employee Benefits Security Administration (part of the U.S. Department of Labor) at 1-866-444-EBSA (3272). Alternatively, if your plan is not subject to ERISA (for example, most state or local government plans and church plans or all individual plans), you may have a right to request review in state court.

X. INFORMATION ON POLICY AND RATE CHANGES

Your Group's Agreement with us will change periodically. If these changes affect this EOC or your Dues, your Group is required to notify you of them. If it is necessary to make revisions to this EOC, we will issue revised materials to you.

XI. DEFINITIONS

The following terms, when capitalized and used in any part of this EOC, have the following meaning:

Accumulation Period: As stated in the “Schedule of Benefits (Who Pays What),” the period of time during which benefits are paid and are counted toward the maximum allowed for the specific benefit.

Affiliated Physician: Any doctor of medicine contracting with Medical Group to provide covered Services to Members under this EOC.

Charge(s):

1. For Services provided by Plan Providers or Medical Group, the charges in Health Plan’s schedule of Medical Group and Health Plan charges for Services provided to Members; or
2. For Services for which a provider (other than Medical Group or Health Plan) is compensated on a capitation basis, the charges in the schedule of charges that Kaiser Permanente negotiates with the capitated provider; or
3. For items obtained at a Plan Pharmacy, the amount the Plan Pharmacy would charge a Member for the item if a Member’s benefit plan did not cover the item (this amount is an estimate of: the cost of acquiring, storing, and dispensing drugs, the direct and indirect costs of providing Kaiser Permanente pharmacy Services to Members, and the Plan Pharmacy program’s contribution to the net revenue requirements of Health Plan); or
4. For all other Services, the payments that Health Plan makes for the Services (or, if Health Plan subtracts a Copayment, Coinsurance or Deductible from its payment, the amount Health Plan would have paid if it did not subtract the Copayment, Coinsurance or Deductible).

CMS: The Centers for Medicare & Medicaid Services, the federal agency responsible for administering Medicare.

Coinsurance: A percentage of Charges that you must pay when you receive a covered Service, as listed in the “Schedule of Benefits (Who Pays What).”

Copayment: The specific dollar amount you must pay for a covered Service, as listed in the “Schedule of Benefits (Who Pays What).”

Deductible: The amount you must pay in an Accumulation Period for certain Services before we will cover those Services in that Accumulation Period. The “Schedule of Benefits (Who Pays What)” explains the amount of the Deductible and which Services are subject to the Deductible.

Dependent: A Member whose relationship to a Subscriber is the basis for membership eligibility and who meets the eligibility requirements as a Dependent. For Dependent eligibility requirements, see “Who Is Eligible” in the “Eligibility” section.

Dues: Periodic membership charges paid by Group.

Emergency Medical Condition: A medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in any of the following:

1. Placing the person’s health (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
2. Serious impairment to bodily functions; or
3. Serious dysfunction of any bodily organ or part.

Emergency Services: All of the following with respect to an Emergency Medical Condition:

1. A medical screening examination (as required under the *Emergency Medical Treatment and Active Labor Act*) that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate the Emergency Medical Condition; and
2. Within the capabilities of the staff and facilities available at the hospital, the further medical examination and treatment that the *Emergency Medical Treatment and Active Labor Act* requires to Stabilize the patient.

Family Unit: A Subscriber and all of his or her Dependents.

Health Plan: Kaiser Foundation Health Plan of Colorado, a Colorado nonprofit corporation.

Health Savings Account (HSA): A tax-exempt trust or custodial account established under Section 223(d) of the Internal Revenue Code exclusively for the purpose of paying qualified medical expenses of the account beneficiary. Contributions made to a Health Savings Account by an eligible individual are tax deductible under federal tax law whether or not the individual itemizes deductions. In order to make contributions to a Health Savings Account, you must be covered under a

qualified High Deductible Health Plan and meet other tax law requirements. Kaiser Permanente does not provide tax advice. Consult with your financial or tax advisor for tax advice or more information about your eligibility for a Health Savings Account.

High Deductible Health Plan (HDHP): A health benefit plan that meets the requirements of Section 223 (c)(2) of the Internal Revenue Code. The health care coverage under this EOC has been designed to be a High Deductible Health Plan compatible for use with a Health Savings Account.

Kaiser Permanente: Health Plan and Medical Group

Medical Group: The Colorado Permanente Medical Group, P.C., a for-profit medical corporation.

Medicare: A federal health insurance program for people 65 and older, certain disabled people, and those with end-stage renal disease (ESRD).

Member: A person who is eligible and enrolled under this EOC, and for whom we have received applicable Dues. This EOC sometimes refers to a Member as “you” or “your.”

Out-of-Pocket Maximum: The annual limit to the total amount of Deductible (if any), certain Copayments and certain Coinsurance you must pay in an Accumulation Period for covered Services, as described in the “Schedule of Benefits (Who Pays What).”

Plan Facility: A Plan Medical Office or Plan Hospital.

Plan Hospital: Any hospital listed as a Plan Hospital in our provider directory. Plan Hospitals are subject to change at any time without notice.

Plan Medical Office: Any medical office listed in our provider directory. Plan Medical Offices are subject to change at any time without notice.

Plan Optometrist: Any licensed optometrist who is an employee of Health Plan or any licensed optometrist who contracts to provide Services to Members.

Plan Pharmacy: A pharmacy owned and operated by Kaiser Permanente or another pharmacy that we designate. Plan Pharmacies are subject to change at any time without notice.

Plan Physician: Any licensed physician who is an employee of Medical Group, an Affiliated Physician or any licensed physician who contracts to provide Services to Members (but not including physicians who contract only to provide referral Services).

Plan Provider: A Plan Hospital, Plan Physician or other health care provider that we designate as Plan Provider, except that Plan Providers are subject to change at any time without notice.

Service Area:

The **Denver/Boulder** Service Area is that portion of Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, Larimer, Park, Teller and Weld counties within the following zip codes: 80001, 80002, 80003, 80004, 80005, 80006, 80007, 80010, 80011, 80012, 80013, 80014, 80015, 80016, 80017, 80018, 80019, 80020, 80021, 80022, 80023, 80024, 80025, 80026, 80027, 80030, 80031, 80033, 80034, 80035, 80036, 80037, 80038, 80040, 80041, 80042, 80044, 80045, 80046, 80047, 80102, 80104, 80107, 80108, 80109, 80110, 80111, 80112, 80113, 80116, 80117, 80120, 80121, 80122, 80123, 80124, 80125, 80126, 80127, 80128, 80129, 80130, 80131, 80134, 80135, 80137, 80138, 80150, 80151, 80155, 80160, 80161, 80162, 80163, 80165, 80166, 80201, 80202, 80203, 80204, 80205, 80206, 80207, 80208, 80209, 80210, 80211, 80212, 80214, 80215, 80216, 80217, 80218, 80219, 80220, 80221, 80222, 80223, 80224, 80225, 80226, 80227, 80228, 80229, 80230, 80231, 80232, 80233, 80234, 80235, 80236, 80237, 80238, 80239, 80241, 80243, 80244, 80246, 80247, 80248, 80249, 80250, 80251, 80252, 80256, 80257, 80259, 80260, 80261, 80262, 80263, 80264, 80265, 80266, 80271, 80273, 80274, 80281, 80290, 80291, 80293, 80294, 80299, 80301, 80302, 80303, 80304, 80305, 80306, 80307, 80308, 80309, 80310, 80314, 80401, 80402, 80403, 80419, 80421, 80422, 80425, 80427, 80433, 80437, 80439, 80452, 80453, 80454, 80455, 80457, 80465, 80466, 80470, 80471, 80474, 80481, 80501, 80502, 80503, 80504, 80510, 80514, 80516, 80520, 80530, 80533, 80540, 80544, 80601, 80602, 80603, 80614, 80621, 80623, 80640, 80642, 80643.

The **Mountain Colorado** Service Area is that portion of Eagle, Garfield, Grand, Routt and Summit counties within the following zip codes: 80423, 80424, 80426, 80435, 80443, 80463, 80497, 80498, 81620, 81631, 81632, 81637, 81645, 81649, 81655, 81657, 81658.

The **Northern Colorado** Service Area is that portion of Adams, Boulder, Larimer, Morgan, and Weld counties within the following zip codes: 69128, 69145, 80511, 80512, 80513, 80515, 80517, 80521, 80522, 80523, 80524, 80525, 80526, 80527, 80528, 80532, 80534, 80535, 80536, 80537, 80538, 80539, 80541, 80542, 80543, 80545, 80546, 80547, 80549, 80550, 80551, 80553, 80610, 80611, 80612, 80615, 80620, 80622, 80624, 80631, 80632, 80633, 80634, 80638, 80639, 80644, 80645, 80646, 80648, 80649, 80650, 80651, 80652, 80654, 80729, 80732, 80742, 80754, 82063, 82082.

The *Southern Colorado* Service Area is that portion of Crowley, Custer, Douglas, El Paso, Elbert, Fremont, Huerfano, Las Animas, Lincoln, Otero, Park, Pueblo and Teller counties within the following zip codes: 80106, 80118, 80132, 80133, 80808, 80809, 80813, 80814, 80816, 80817, 80819, 80820, 80827, 80829, 80831, 80832, 80833, 80840, 80841, 80860, 80863, 80864, 80866, 80901, 80902, 80903, 80904, 80905, 80906, 80907, 80908, 80909, 80910, 80911, 80912, 80913, 80914, 80915, 80916, 80917, 80918, 80919, 80920, 80921, 80922, 80923, 80924, 80925, 80926, 80927, 80928, 80929, 80930, 80931, 80932, 80933, 80934, 80935, 80936, 80937, 80938, 80939, 80941, 80942, 80943, 80944, 80945, 80946, 80947, 80949, 80950, 80951, 80960, 80962, 80970, 80977, 80995, 80997, 81001, 81002, 81003, 81004, 81005, 81006, 81007, 81008, 81009, 81010, 81011, 81012, 81019, 81022, 81023, 81025, 81039, 81062, 81069, 81212, 81215, 81221, 81222, 81223, 81226, 81232, 81233, 81240, 81244, 81253, 81290.

Services: Health care services or items.

Skilled Nursing Facility: A facility that is licensed as such by the state of Colorado, certified by Medicare and approved by Health Plan. The facility's primary business must be the provision of 24-hour-a-day licensed skilled nursing care for patients who need skilled nursing or skilled rehabilitation care, or both, on a daily basis, as part of an ongoing medical treatment plan.

Spinal Manipulation: Adjustment and manipulation of the vertebral column.

Spouse: Your partner in marriage or a civil union as determined by State law.

Stabilize: To provide the medical treatment of the Emergency Medical Condition that is necessary to assure, within reasonable medical probability that no material deterioration of the condition is likely to result from or occur during the transfer of the person from the facility. With respect to a pregnant woman who is having contractions, when there is inadequate time to safely transfer her to another hospital before delivery (or the transfer may pose a threat to the health or safety of the woman or unborn child), "Stabilize" means to deliver (including the placenta).

Subscriber: A Member who is eligible for membership on his or her own behalf and not by virtue of Dependent status and who meets the eligibility requirements as a Subscriber (for Subscriber eligibility requirements, see "Who Is Eligible" in the "Eligibility" section).

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ADDITIONAL PROVISIONS

Please refer to the Summary Chart in this booklet for specific charges and other limitations that may apply to the coverage(s) described below.

DOMESTIC PARTNER COVERAGE

Your Group coverage includes health benefits for same-gender domestic partners. To be covered they must meet:

- (1) the eligibility requirements as described in the “Eligibility” section of this Evidence of Coverage; and
- (2) the conditions for domestic partnership as described in the Affidavit of Domestic Partnership.

You are required to complete and submit an Affidavit of Domestic Partnership to Health Plan. Please check with your Group's benefit administrator for details.

DOMP0AA (01-15)

ELIGIBILITY AND ENROLLMENT

(Does not apply to Kaiser Permanente Senior Advantage HMO Plan)

You must live or work in Health Plan's Service Area at the time of enrollment.

WOR0AA (01-10)

SPINAL MANIPULATION SERVICES

1. Coverage

Spinal Manipulation Services are covered as shown on the “Schedule of Benefits (Who Pays What)” when provided by contracted providers. Coverage includes:

- a. Evaluation;
- b. Lab Services and X-rays required for such Services; and
- c. Manual and manipulative therapy.

You may self-refer for visits to contracted providers.

2. Exclusions:

- a. Hypnotherapy.
- b. Behavior training.
- c. Sleep therapy.
- d. Weight loss programs.
- e. Services not related to the treatment of the musculoskeletal system.
- f. Vocational rehabilitation Services.
- g. Thermography.
- h. Air conditioners, air purifiers, therapeutic mattresses, supplies, or any other similar devices and appliances.
- i. Transportation costs. This includes local ambulance charges.
- j. Prescription drugs, vitamins, minerals, food supplements or other similar products.
- k. Educational programs.
- l. Non-medical self-care or self-help training.
- m. All diagnostic testing related to these excluded Services.
- n. MRI and/or other types of diagnostic radiology.
- o. Physical or massage therapy that is not a part of the manual and manipulative therapy.
- p. Durable medical equipment (DME) and/or supplies for use in the home.

CHIR0AA (01-15) DMES0AB

DURABLE MEDICAL EQUIPMENT (DME) AND PROSTHETIC AND ORTHOTIC DEVICES

When prescribed by a Plan Physician and obtained from sources designated by Health Plan on either a purchase or rental basis, as determined by Health Plan, DME, prosthetics and orthotics, including replacements other than those necessitated by misuse or loss, are provided as shown on the “Schedule of Benefits (Who Pays What)” for your use during the period prescribed. Necessary fittings, repairs and adjustments, other than those necessitated by misuse, are covered. Health Plan may repair or replace a device at its option. Repair or replacement of defective equipment is covered at no additional Charge.

Health Plan uses Local Coverage Determinations (LCD) and National Coverage Determinations (NCD) (hereinafter referred to as Medicare Guidelines) for our DME, prosthetic and orthotic formulary guidelines. These are guidelines only. Health Plan reserves the

right to exclude items listed in the Medicare Guidelines (does not apply to Kaiser Permanente Senior Advantage plans). Please note that this EOC may contain some, but not all, of these exclusions.

Limitations: Coverage is limited to a standard item of DME, prosthetic device or orthotic device that adequately meets a Member's medical needs.

1. Durable Medical Equipment (DME)

a. Coverage:

- i. DME is equipment that is appropriate for use in the home, able to withstand repeated use, Medically Necessary, not of use to a person in the absence of illness or injury, and approved for coverage under Medicare. It includes, but is not limited to, infant apnea monitors, insulin pumps and insulin pump supplies, and oxygen and oxygen dispensing equipment.
- ii. Insulin pumps and insulin pump supplies are provided when clinical guidelines are met and when obtained from sources designated by Health Plan.
- iii. When use is no longer prescribed by a Plan Physician, DME must be returned to Health Plan or its designee. If the equipment is not returned, you must pay Health Plan or its designee the fair market price, established by Health Plan, for the equipment.

b. Limitation: Coverage is limited to the lesser of the purchase or rental price, as determined by Health Plan.

c. Durable Medical Equipment Exclusions:

- i. Electronic monitors of bodily functions, except infant apnea monitors are covered.
- ii. Devices to perform medical testing of body fluids, excretions or substances, except nitrate urine test strips for home use for pediatric patients are covered.
- iii. Non-medical items such as sauna baths or elevators.
- iv. Exercise or hygiene equipment.
- v. Comfort, convenience, or luxury equipment or features.
- vi. Disposable supplies for home use such as bandages, gauze*, tape, antiseptics, dressings and ace-type bandages. *Gauze not excluded in Kaiser Permanente Senior Advantage Part D plans.
- vii. Replacement of lost equipment.
- viii. Repairs, adjustments or replacements necessitated by misuse.
- ix. More than one piece of DME serving essentially the same function, except for replacements.
- x. Spare equipment or alternate use equipment is not covered.

2. Prosthetic Devices

a. Coverage

Prosthetic devices are those rigid or semi-rigid external devices that are required to replace all or part of a body organ or extremity. Coverage of prosthetic devices includes:

- i. Internally implanted devices for functional purposes, such as pacemakers and hip joints.
- ii. Prosthetic devices for Members who have had a mastectomy. Medical Group or Health Plan will designate the source from which external prostheses can be obtained. Replacement will be made when a prosthesis is no longer functional. Custom-made prostheses will be provided when necessary.
- iii. Prosthetic devices, such as obturators and speech and feeding appliances, required for the treatment of cleft lip and cleft palate are covered when prescribed by a Plan Physician and obtained from sources designated by Health Plan.
- iv. Prosthetic devices intended to replace, in whole or in part, an arm or leg when prescribed by a Plan Physician, as Medically Necessary and when obtained from sources designated by Health Plan.

b. Prosthetic Devices Exclusions:

- i. Dental prostheses, except for Medically Necessary prosthodontic treatment for treatment of cleft lip and cleft palate, as described above.
- ii. Internally implanted devices, equipment and prosthetics related to treatment of sexual dysfunction.
- iii. More than one prosthetic device for the same part of the body, except for replacements.
- iv. Spare devices or alternate use devices.
- v. Replacement of lost prosthetic devices.
- vi. Repairs, adjustments or replacements necessitated by misuse.

3. Orthotic Devices

a. Coverage

Orthotic devices are those rigid or semi-rigid external devices that are required to support or correct a defective form or function of an inoperative or malfunctioning body part or to restrict motion in a diseased or injured part of the body.

b. Orthotic Devices Exclusions:

- i. Corrective shoes and orthotic devices for podiatric use and arch supports, except for diabetic shoes in accord with clinical guidelines and therapeutic shoes for patients with a diagnosis of peripheral vascular disease or peripheral neuropathy.
- ii. Dental devices and appliances except that Medically Necessary treatment of cleft lip or cleft palate is covered when prescribed by a Plan Physician, unless the Member is covered for these Services under a dental insurance policy or contract.
- iii. Experimental and research braces.

- iv. More than one orthotic device for the same part of the body, except for covered replacements.
- v. Spare devices or alternate use devices.
- vi. Replacement of lost orthotic devices.
- vii. Repairs, adjustments or replacements necessitated by misuse.

DMES0AB (01-16)

PREVENTIVE SERVICES RIDER

Preventive care services, as defined under the Patient Protection and Affordable Care Act, are provided at no charge including those shown on the “ Schedule of Benefits (Who Pays What)” when prescribed by a Plan Physician. Please contact Member Services for a complete list of covered Preventive Services.

Coverage includes, but not limited to, preventive health care Services for the following in accordance with the A or B recommendations of the U.S. Preventive Services Task Force for the particular preventive health care Service:

1. Office visits for preventive care Services.
2. Alcohol misuse screening and behavioral counseling interventions for adults by your Primary Care Plan Physician.
3. Cervical cancer screening.
4. Breast cancer screening.
5. Cholesterol screening.
6. Colorectal cancer screening.
7. Immunizations pursuant to the schedule established by the ACIP.
8. Tobacco use screening of adults and tobacco cessation interventions by your Primary Care Plan Physician.
9. Type 2 diabetes screening for adults with high blood pressure.
10. Diet counseling for adults with hyperlipidemia and at higher risk for cardiovascular and diet-related chronic disease.
11. Prostate Cancer screening.
12. Cervical cancer vaccines.

“ACIP” means the Advisory Committee on Immunization Practices to the Center for Disease Control and Prevention in the federal Department of Health and Human Services, or any successor entity. www.cdc.gov/vaccines/acip/. For a list of preventive services that have a rating of A or B from the U.S. Preventive Task Force, go to www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.

PV0AA (01-14)

PREScription DRUG BENEFIT

NOTE: When used in this Evidence of Coverage or Membership Agreement, the term “preferred” refers to drugs that are included in the Health Plan Drug Formularies. The term “non-preferred” refers to drugs that are not included in the Health Plan Drug Formularies.

Please refer to the “Schedule of Benefits (Who Pays What)” in this booklet for the specific Copayments, Coinsurance, Deductible and supply limits that apply to the covered prescription drugs described below.

1. Coverage:

Prescribed covered drugs are provided at the applicable prescription drug Copayment or Coinsurance for each tier of drug coverage. This may include: a preferred generic drug tier; a tier for preferred brand-name drugs or medications not having a generic or a generic equivalent; specialty drugs, including self-administered injectable drugs; and a tier for prescribed non-preferred drugs authorized through the non-preferred drug process.

Prescribed supplies and accessories include, but may not be limited to:

- a. Home glucose monitoring supplies.
- b. Glucose test strips.
- c. Acetone test tablets.
- d. Nitrate urine test strips for pediatric patients.
- e. Disposable syringes for the administration of insulin.

Such items are provided when obtained at Plan Pharmacies or from sources designated by Health Plan.

For Copayment or Coinsurance information related to contraceptive drugs and certain devices please refer to your “Schedule of Benefits (Who Pays What).”

For each drug, the amount covered will be the lesser of the quantity prescribed or the day supply limit. Any amount you receive that exceeds the day supply will not be covered. If you receive more than the day supply limit, you will be charged as a non-Member for any prescribed amount exceeding the limit. Certain drugs have a significant potential for waste and diversion. Those drugs will be provided for up to a 30-day supply. Each prescription refill is provided on the same basis as the original prescription. Kaiser Permanente may, in its sole discretion, establish quantity limits for specific prescription drugs.

Generic drugs:

- a. Available in the United States only from a single manufacturer; and
- b. Not listed as generic in the then-current commercially available drug database(s) Health Plan subscribes to; are provided at the brand-name Copayment. The amount covered will be the lesser of the quantity prescribed or the day supply limit.

Prescription drugs are covered only when prescribed by a:

- a. Plan Physician and are obtained at Plan Pharmacies; or
- b. Physician to whom a Member has been referred by a Plan Physician and are obtained at Plan Pharmacies; or
- c. Dentist (when prescribed for acute conditions); and are obtained at Plan Pharmacies.

Covered drugs include:

- a. Drugs for which a prescription is required by law. Plan Pharmacies may substitute a generic equivalent for a brand-name drug unless prohibited by the Plan Physician. If a Member requests a brand-name drug when a generic equivalent drug is the preferred product, the Member must pay the brand-name Copayment, plus any difference in price between the preferred generic equivalent drug prescribed by the Plan Physician and the requested brand-name drug. If the brand-name drug is prescribed due to Medical Necessity, the Member pays only the brand-name Copayment.
- b. Insulin
- c. For Denver/Boulder and Northern Colorado Service Areas, compounded medications as long as they are on the compounding formulary.

2. Limitations for Southern Colorado Service Area:

- a. Some drugs may require prior authorization.
- b. Plan Physicians may request compound medications through the medical exception process. Medical Necessity requirements must be met.
- c. Plan Physicians may apply for formulary exceptions in cases where it is Medically Necessary.

3. Drugs, Supplies and Supplements Exclusions:

- a. Prescription drugs necessary for Services excluded in the Evidence of Coverage or Membership Agreement.
- b. Non-preferred drugs, except those prescribed and authorized through the non-preferred drug process.
- c. Any drugs listed as not covered in the Schedule of Benefits
- d. Drugs to shorten the length of the common cold.
- e. Drugs to enhance athletic performance.
- f. Drugs available over the counter and by prescription for the same strength.
- g. Individual drugs and/or Drug classes determined excluded by our Pharmacy and Therapeutics Committee.
- h. Drugs for the treatment of weight control.
- i. Any prescription drug packaging except the dispensing pharmacy's standard packaging.
- j. Replacement of prescription drugs for any reason. This includes spilled, lost, damaged or stolen prescriptions.
- k. Unless approved by Health Plan, drugs:
 - i. Not approved by the FDA; and
 - ii. Not in general use as of March 1 of the year prior to your effective date or last renewal.

RX0BL (01-16)

NOTES

**Kaiser Foundation Health
Plan of Colorado**
2500 S. Havana St.
Aurora, CO 80014-1622

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MAURICE H POTTER
8133 W 51ST PL UNIT 104
ARVADA, CO 80002-4349

Important plan information

EXHIBIT A
TO AGREEMENT WITH
KAISER FOUNDATION HEALTH PLAN OF COLORADO

2016 Evidence of Coverage – Deductible HMO

TITLE PAGE (Cover Page)

Important Benefit Information Enclosed Evidence of Coverage

About this Evidence of Coverage (EOC)

This Evidence of Coverage (EOC) describes the health care coverage provided under the Agreement between Kaiser Foundation Health Plan of Colorado (Health Plan) and your Group. In this EOC, Kaiser Foundation Health Plan of Colorado is sometimes referred to as “Health Plan,” “we,” or “us.” Members are sometimes referred to as “you.” Out-of-Health Plan is sometimes referred to as “out-of-Plan.” Some capitalized terms have special meaning in this EOC; please see the “Definitions” section for terms you should know.

This EOC is for your Group's 2016 contract year.

CITY AND COUNTY OF DENVER
EVIDENCE OF COVERAGE AMENDMENT - 2016

I. The following eligibility and enrollment requirements are *in addition* to those detailed in this Evidence of Coverage (EOC), Eligibility and Enrollment section.

ELIGIBILITY AND ENROLLMENT

Eligible Dependents

The following persons qualify as **Dependents**:

- Any spouse, including those defined as common-law in the state and Same Gender Domestic Partners (a.k.a. Spousal Equivalent).
- Any child meeting the Dependent Age Limits. This includes:
 - A step-child;
 - A child for whom the Insured Employee or his/her spouse is required by a qualified medical child support order to provide health care coverage;
 - A child for whom you or your spouse has court-ordered custody;
 - An adopted child;
 - A child placed for adoption; or
 - An unmarried incapacitated and physically disabled child who is a legal dependents of the Insured Employee or his/her spouse, who meets the eligibility requirements set forth in the Summary Plan Description and Disclosure Form and for whom applicable Dues are received.

The following persons qualify as **Same Gender Domestic Partners (a.k.a. Spousal Equivalent)**:

- An adult of the same gender who shares an emotional, physical, and financial relationship with the employee, similar to that of a spouse, who:
 - Is 18 years of age or older;
 - Is mentally competent to consent to contract;
 - Has an exclusive, committed relationship with the subscriber with the intent for the relationship to last indefinitely;
 - Shares basic living expenses with the Subscriber;
 - Is unmarried; and
 - Is not related by blood to the Subscriber such as a parent, brother, sister, half brother, half sister, niece, nephew, aunt, uncle, grandparent or grandchild.
- A subscriber of the group may enroll a sole Same Gender Domestic Partner (a.k.a. Spousal Equivalent) of the same sex and children of the sole Same Gender Domestic Partner (a.k.a. Spousal Equivalent) as Eligible Dependents.

Dependent Child Age Limits:

- A dependent shall be covered to the end of the month that he/she turns age 26.
- Unmarried legal dependents who are mentally or physically disabled shall be covered regardless of age.

II. The following requirements regarding Domestic Partnership coverage supersede those detailed in the Domestic Partner rider found at the end of this Evidence of Coverage (EOC) booklet:

The Subscriber and the sole Same Gender Domestic Partner (a.k.a. Spousal Equivalent) must complete an **Affidavit of Domestic Partnership** confirming the following information:

- The partners have an exclusive, committed relationship and hold ourselves out as committed partners.
- Both partners share basic living expenses with the intent for the relationship to last indefinitely.
- Are both 18 years of age or older;

- Neither partner is married;
- Neither partner is related by blood to the other as described above; and
- Neither partner has had a different domestic partner within six (6) months of filing with the employer a statement of termination of domestic partnership.

The Affidavit of Domestic Partnership is available through the Group’s Benefit Manager and will be maintained by the employer. The Employee must immediately notify the employer in writing if the circumstances attested to in the Affidavit change.

III. The following information is added and becomes part of this Evidence of Coverage (EOC):

Eligible Employee Definition. An Eligible Employee is;

- A Subscribing City and County of Denver employee who works a fixed number of hours established by the City and County of Denver, and meets any other eligibility requirements as set forth in Code Section 18-171 of the Denver Revised Municipal Code (“Denver Code”);
- An eligible employee of the Denver Employees’ Retirement Plan (DERP);
- An eligible retired member of DERP who is not eligible for Medicare, and who satisfies any applicable waiting period of the City and County of Denver; or
- A member who is not retired, but is defined as an employee under State and Federal Law.
- A person listed under “with the exception of:” as set forth in Denver Code Section 18-171 (1)(a) through (d) is *not* an Eligible Employee.

Additional Requirements for Subscribing Employees of the City and County of Denver: The following conditions of enrollment and eligibility shall be applicable to Subscribing Employees of the City and County of Denver, in addition to the conditions specified above and in the attached Evidence of Coverage brochure. If any of the following conditions contradict those stated in the attached Evidence of Coverage brochure, the conditions stated here shall prevail.

- **Eligibility Rules:** Required regular work each week is 20 hours per week or greater, except no work week requirement for eligible retirees.
- **New hire waiting period:** Employees and dependents are eligible on the first day of the month which follows the employee’s initial date of employment.
- **New Employee Coverage Effective Date:** The first day of the month which follows the employee's initial date of employment.
- **Standard Leave of Absence.**
 - A Member who elects to take an authorized Standard Leave of Absence may be eligible for coverage as permitted by Career Service Rules, established by the Career Service Board in accordance with its rule-making power granted under Denver Charter Section 9.1.1 and Denver Code Section 18-2.
 - The Family Medical Leave Act of 1993 (FMLA) allows a worker up to 12 weeks of leave under certain circumstances.

Important Information

The below section is changed as follows (changes are underlined)

II. HOW TO ACCESS YOUR SERVICES AND OBTAIN APPROVAL OF BENEFITS

H. Cross Market Access

Members may access certain Services at Kaiser Permanente Plan Medical Offices outside of their home Service Area.

1. **Denver/Boulder Members:**

Denver/Boulder Members have access for certain Services at designated Kaiser Permanente Plan Medical Offices in the ***Southern, Northern and Mountain Colorado*** Service Areas. **Denver/Boulder Members do not have access to Affiliated Providers in *Southern, Northern or Mountain Colorado* unless authorized by Health Plan.**

2. **Southern, Northern and Mountain Colorado Members:**

Southern, Northern and Mountain Colorado Members have access for certain Services at any Kaiser Permanente Plan Medical Office in the ***Denver/Boulder*** Service Area.

Services available to Members at Kaiser Permanente Plan Medical Offices outside of their home Service Area include: primary care; specialty care; after-hours care; pharmacy; laboratory; X-ray; vision; and hearing Services. These Services may not be available at all Plan Medical Offices and are subject to change. For more information on what Services you may access outside your designated home Service Area and at which designated Kaiser Permanente Plan Medical Offices, if applicable, you may receive Services at, please call **Member Services**.

CMDBMTAP (02-16)

SCHEDULE OF BENEFITS (WHO PAYS WHAT)

Benefits for CITY AND COUNTY OF DENVER

75 - 050

This Schedule of Benefits discusses:

- I. DEDUCTIBLES (if applicable)
- II. ANNUAL OUT-OF-POCKET MAXIMUMS
- III. COPAYMENTS AND COINSURANCE
- IV. DEPENDENT LIMITING AGE
- V. DEPENDENT STUDENT LIMITING AGE

IMPORTANT INFORMATION PLEASE READ

This Schedule of Benefits does not fully describe the Services covered under this EOC. ***For a complete understanding of the benefits, limitations and exclusions that apply to your coverage under this plan, it is important to read this EOC in conjunction with this Schedule of Benefits.*** Please refer to the identical heading in the "Benefits/Coverage (What Is Covered)" section and to the "Limitations/Exclusions (What Is Not Covered)" section of this EOC. Here is some ***important information*** to keep in mind as you read this Schedule of Benefits:

1. For a Service to be a covered Service:
 - a. A Plan Physician ***must*** determine that the Service is ***Medically Necessary*** to prevent, diagnose or treat your medical condition. A Service is Medically Necessary ***only*** if a Plan Physician determines that it is medically appropriate for you and its omission would have an adverse effect on your health; ***and***
 - b. The Service ***must be*** provided, prescribed, authorized or directed by a Plan Physician; ***and***
 - c. The Service ***must be a covered*** Service described in this EOC.
2. The Charges for your Services are ***not*** always known at the time you receive the Service. You ***will get a bill*** for any Deductibles, Copayments, or Coinsurance that are not known at the time you receive the Service.
3. The Deductibles, Copayments or Coinsurance listed here apply to covered Services provided to Members enrolled in this plan.
4. Copayments for Services are due at the time you receive the Service. Deductibles or Coinsurance for Services may also be due at the time you receive the Service.
5. In addition to any Copayment or Coinsurance, you may be responsible for any amounts over usual, reasonable and customary charges.
6. You may be charged separate Deductibles, Copayments or Coinsurance for additional Services you receive during your visit or if you receive Services from more than one provider during your visit.
7. We reserve the right to reschedule non-emergency, non-routine care if you do not pay all amounts due at the time you receive the Service.
8. For items ordered in advance, you pay the Deductibles, Copayments or Coinsurance in effect on the order date.
9. You, as the Subscriber, are responsible for any Deductibles, Copayments and/or Coinsurance, incurred by your Dependents enrolled in the Plan.
10. Dollar, day and visit limits, Deductibles and Out-of-Pocket Maximums are based on a calendar year Accumulation Period.

I. DEDUCTIBLES

- A. The following medical Deductibles apply under your plan:

This plan has an:

EMBEDDED Medical Deductible

\$500/Individual per Accumulation Period

\$1,500/Family per Accumulation Period

(Applies to Out-of-Pocket Maximum)

(see “3. Definitions of Aggregate and Embedded Individual and Family Medical Deductibles”)

The medical Deductible represents the full amount you must pay for certain covered Services during the Accumulation Period before any Copayment or Coinsurance applies. Covered Services may or may not be subject to the medical Deductible. It depends on the plan your Group has purchased.

For covered Services that are subject to the medical Deductible, any amounts over usual, reasonable and customary charges will not apply toward the medical Deductible.

1. For covered Services that **ARE** subject to the medical Deductible:
 - a. You must pay full charges for covered Services until your medical Deductible is satisfied. Please see “III. Copayments and Coinsurance” to find out which covered Services are subject to the medical Deductible.
 - b. Once you have met your medical Deductible for the Accumulation Period, you will then pay, for the rest of the Accumulation Period, your applicable Copayment or Coinsurance for those covered Services subject to the medical Deductible (see “III. Copayments and Coinsurance”).
 - c. If your Group purchased a plan with a pharmacy Deductible, payments made for prescription drugs will be applied *only* to the pharmacy Deductible. Your applicable Copayment, Coinsurance, and medical Deductible may apply to your annual Out-of-Pocket Maximum (OPM) (see “II. Annual Out-of-Pocket Maximums”).
2. For covered Services that **ARE NOT** subject to the medical Deductible: Your Copayment or Coinsurance will always apply, as listed in “III. Copayments and Coinsurance.”
3. **Definitions of Aggregate and Embedded Individual and Family Medical Deductibles:**
 - a. **Aggregate Medical Deductible:**
 - i. For plans with self only coverage (e.g., no dependents covered on the plan):
 - The individual medical Deductible amount applies.
 - After the individual medical Deductible is met, the Member will begin paying Copayments or Coinsurance for most covered Services for the rest of the Accumulation Period.
 - ii. For plans with two or more Members:
 - There is no individual medical Deductible.
 - The family medical Deductible amount applies to the entire family as a whole (e.g. it is a cumulative family medical Deductible, which the entire family must collectively meet).
 - After the family medical Deductible is met, all covered family Members will begin paying Copayments or Coinsurance for most covered Services for the rest of the Accumulation Period.
 - b. **Embedded Medical Deductible:**
 - i. Each individual family Member has his or her own medical Deductible.
 - ii. If a family Member reaches his or her individual medical Deductible before the family medical Deductible is met, he or she will begin paying Copayments or Coinsurance for most covered Services for the rest of the Accumulation Period.
 - iii. The entire family as a whole has a cumulative family medical Deductible. After the family medical Deductible is met, all covered family Members will begin paying Copayments or Coinsurance for most covered Services for the rest of the Accumulation Period. This is true even for family Members who have not met their individual medical Deductible.

- B. If your Group has purchased a supplemental prescription drug benefit with a pharmacy Deductible, payments made for prescription drugs apply *only* to the pharmacy Deductible.

The pharmacy Deductible represents the full amount you must pay for prescription drugs before any Copayment or Coinsurance applies. Prescription drugs may or may not be subject to the pharmacy Deductible. It depends on the plan your Group has purchased.

1. For prescription drugs that **ARE** subject to the pharmacy Deductible:
 - a. You must pay full charges for prescription drugs until your pharmacy Deductible is satisfied. Please see “III. Copayments and Coinsurance”, “Drugs, Supplies and Supplements” to find out which prescription drugs are subject to the pharmacy Deductible.
 - b. Once you have met your pharmacy Deductible for the Accumulation Period, you will then pay, for the rest of the Accumulation Period, your applicable Copayment or Coinsurance for those prescriptions drugs subject to the pharmacy Deductible (see “III. Copayments and Coinsurance”, “Drugs, Supplies and Supplements”).
 - c. If your Group purchased a plan with a pharmacy Deductible, payments made for prescription drugs will be applied *only* to the pharmacy Deductible. Your pharmacy Deductible does not apply to the medical Deductible and accumulates separately from the medical Deductible.
 - d. Your applicable Copayment, Coinsurance, and/or pharmacy Deductible may not apply to your annual Out-of-Pocket Maximum (OPM) (see “II. Annual Out-of-Pocket Maximums”).
2. For prescription drugs that **ARE NOT** subject to the pharmacy Deductible: Your Copayment or Coinsurance will always apply, as listed in “III. Copayments and Coinsurance”, “Drugs, Supplies and Supplements.”

II. ANNUAL OUT-OF-POCKET MAXIMUMS

The following Out-of-Pocket Maximum (OPM) amounts apply under your plan:

This plan has an:

EMBEDDED OPM

\$3,000/Individual per Accumulation Period

\$6,000/Family per Accumulation Period

(see “D. Definitions of Aggregate and Embedded Individual and Family OPM”)

The OPM limits the total amount you must pay during the Accumulation Period for certain covered Services. Covered Services may or may not apply to the OPM (see “III. Copayments and Coinsurance”). It depends on the plan your Group has purchased.

For covered Services that apply to the OPM, any amounts over usual, reasonable and customary charges will not apply toward the OPM.

- A. Your Deductible(s) may apply to the OPM (see “I. Deductibles”).
- B. For covered Services that **APPLY** to the OPM.
 1. The only Copayments or Coinsurance **that apply** toward the OPM are those made for covered Services listed as **applying** to the OPM (see “III. Copayments and Coinsurance”).
 2. Once your OPM is met, you will no longer pay for covered Services **that apply** to the OPM for the rest of the Accumulation Period.
- C. For covered Services that do **NOT APPLY** to the OPM.
 1. The only Copayments or Coinsurance that **do not apply** toward the OPM are those made for covered Services listed as **not** applying to the OPM (see “III. Copayments and Coinsurance”).
 2. Once your OPM is met, you will continue to pay for covered Services that **do not apply** to the OPM for the rest of the Accumulation Period.

D. Definitions of Aggregate and Embedded Individual and Family OPM

1. Aggregate OPM:

- a. For plans with self only coverage (e.g., no dependents covered on the plan):
 - i. The individual OPM amount applies.
 - ii. After the individual OPM is met, the Member will no longer pay Copayments or Coinsurance for those covered Services that apply to the OPM for the rest of the Accumulation Period.
- b. For plans with two or more Members:
 - i. There is no individual OPM.
 - ii. The family OPM amount applies to the entire family as a whole (e.g. it is a cumulative family OPM, which the entire family must collectively meet).
 - iii. After the family OPM is met, all covered family Members will no longer pay Copayments or Coinsurance for covered Services that apply to the OPM for the rest of the Accumulation Period.

2. Embedded OPM:

- a. Each individual family Member has his or her own OPM.
- b. If a family Member reaches his or her individual OPM before the family OPM is met, he or she will no longer pay Copayments or Coinsurance for those covered Services that apply to the OPM for the rest of the Accumulation Period.
- c. The entire family as a whole has a cumulative family OPM. After the family OPM is met, all covered family Members will no longer pay Copayments or Coinsurance for those covered Services that apply to the OPM for the rest of the Accumulation Period. This is true even for family Members who have not met their individual OPM.

Tracking Deductible(s) and Out-of-Pocket Amounts

Once you have received Services and we have processed the claim for Services rendered, we will send you an Explanation of Benefits (EOB). The EOB will list the Services you received, the cost of those Services and the payments made for the Services. It will also include information regarding what portion of the payments were applied to your Deductible(s) and/or OPM amounts.

For more information about your Deductible or OPM amounts, please call **Member Services**.

III. COPAYMENTS AND COINSURANCE

Medical Deductible

(Applies to Out-of-Pocket Maximum)

This plan has an:
EMBEDDED Medical Deductible
\$500/Individual per Accumulation
Period
\$1,500/Family per Accumulation
Period

Out-of-Pocket Maximum

This plan has an:
EMBEDDED OPM
\$3,000/Individual per Accumulation
Period
\$6,000/Family per Accumulation
Period

Outpatient Care	You Pay
Primary care visits <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Visit: \$30 Copayment each visit Covered Services received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits)
Specialty care visits <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Visit: \$50 Copayment each visit Covered Services received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits)
Consultations with clinical pharmacists <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Visit: \$30 Copayment each visit Covered Services received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits)
Allergy injections <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Visit: \$30 Copayment each visit Covered Services including allergy serum received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits) Additional charges may apply for allergy serum (see Covered Services in this “Outpatient Care” section for applicable Copayment or Coinsurance)
Allergy evaluation and testing <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	\$50 Copayment each visit
Gynecology care visits <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Visit: \$50 Copayment each visit Covered Services received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits)
Routine prenatal and postpartum visits <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Outpatient surgery at designated outpatient facilities <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Covered Services not otherwise listed in this Schedule of Benefits received during an office visit, a scheduled procedure visit, or provided by a Plan Facility <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
<hr/>	
Hospital Inpatient Care	You Pay
<i>(See III. “Benefits/Coverage (What Is Covered)”, B. “Hospital Inpatient Care”, in this EOC for the list of covered Services)</i> <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Inpatient professional Services <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance

Ambulance Services	You Pay
<i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance Up to \$500 per trip
Bariatric Surgery	You Pay
<i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	50% Coinsurance Includes inpatient and outpatient covered Services
Chemical Dependency Services	You Pay
Inpatient medical detoxification <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Inpatient professional Services for medical detoxification <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Outpatient individual therapy <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Visit: \$30 Copayment each visit \$30 Copayment per partial hospitalization day Covered Services received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits)
Outpatient group therapy <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Visit: 50% of individual therapy Copayment Covered Services received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits)
Residential rehabilitation <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance per inpatient admission
Complementary and Alternative Medicine	You Pay
Spinal manipulation Services <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	\$30 Copayment each visit Up to 20 visits per Accumulation Period See Additional Provisions
Acupuncture Services <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered
Dialysis Care	You Pay
<i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance

Drugs, Supplies and Supplements	You Pay
Office administered drugs <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance (prostate cancer drugs only) All other office-administered drugs @ No Charge
<ul style="list-style-type: none"> Travel immunizations 	No Charge
Outpatient prescription drugs Copayment/Coinsurance (except as listed below): <i>(Prescriptions are not subject to the medical Deductible. Prescriptions are subject to the pharmacy Deductible except as otherwise listed in this "Drugs, Supplies and Supplements" section. Prescriptions: Do apply to Out-of-Pocket Maximum)</i>	\$20 Generic/\$40 Brand name/\$60 Non-preferred Tobacco cessation and contraceptive drugs at No Charge
<ul style="list-style-type: none"> Pharmacy Deductible <i>Do apply to Out-of-Pocket Maximum</i> 	Not Applicable
<ul style="list-style-type: none"> Infertility drugs 	Not Covered
<ul style="list-style-type: none"> Over the counter items (OTC): <i>(Includes federally mandated over the counter items (OTC). OTCs require a prescription and must be filled at a Kaiser Permanente pharmacy.) (Not subject to pharmacy Deductible)</i> 	No Charge
<ul style="list-style-type: none"> Prescribed supplies <i>(Not subject to pharmacy Deductible)</i> 	20% Coinsurance
<ul style="list-style-type: none"> Sexual dysfunction drugs 	Not Covered
<ul style="list-style-type: none"> Specialty drugs 	20% Coinsurance only for drugs for hormonal treatment of prostate cancer All other specialty drugs @ applicable Copayment/Coinsurance
<u>Supply Limit</u>	
Day supply limit	30 days
Mail-order supply limit	90 days @ 2 Copayments See Additional Provisions

Durable Medical Equipment (DME) and Prosthetics and Orthotics

You Pay**Annual Maximum Benefit**

Annual maximum benefit paid by Health Plan

Not Applicable

You Pay

Durable medical equipment

20% Coinsurance

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

- Breast pumps

No Charge

(If covered, must be obtained within 6 months (180 days) following delivery; Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)

Prosthetic devices

- Internally implanted prosthetic device

See "Hospital Inpatient Care" and "Outpatient Care" for applicable Copayment(s) and/or Coinsurance

(See "Hospital Inpatient Care" and "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)

- Prosthetic arm or leg

20% Coinsurance

(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)

- All other prosthetic devices

20% Coinsurance

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

Orthotic devices

20% Coinsurance

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

See Additional Provisions

Oxygen

20% Coinsurance

(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)

Emergency Services and Non-Emergency, Non-Routine Care

You Pay

Plan and non-plan emergency room visits and related covered Services unless otherwise noted (covered 24 hours a day)

\$200 Copayment each visit

(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)

Excludes X-ray special procedures

Copayment waived if directly admitted as an inpatient. If the above amount is a Coinsurance, the Coinsurance amount is not waived if directly admitted as an inpatient.

If X-ray special procedures are excluded above, see "X-ray, Laboratory and Special Procedures" for applicable Copayment or Coinsurance.

Non-emergency, non-routine visits at Plan Facilities after regular office hours

\$75 Copayment each visit

(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)

Covered Services received during after hour visits to Plan Facilities

20% Coinsurance

(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)

Family Planning Services

You Pay

Family planning counseling

See "Outpatient Care" for applicable Copayment or Coinsurance

(See "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)

Associated outpatient surgery procedures

See "Outpatient Care" for applicable Copayment or Coinsurance

(See "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)

Health Education Services	You Pay
Training in self-care and preventive care <i>(See "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)</i>	See "Outpatient Care" for applicable Copayment or Coinsurance
Hearing Services	You Pay
Hearing exams and tests to determine the need for hearing correction <i>Exam: Copayment does not apply to medical Deductible</i> <i>Hearing aids for minors: Coinsurance applies to medical Deductible; Exam: Copayment applies to Out-of-Pocket Maximum</i> <i>Hearing aids for minors: Coinsurance applies to Out-of-Pocket maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Exam: \$30 Copayment each visit Covered Services received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits)
Hearing aids for persons under the age of 18 <i>(Exam: Copayment does not apply to medical Deductible</i> <i>Hearing aids for minors: Coinsurance applies to medical Deductible; Exam: Copayment applies to Out-of-Pocket Maximum</i> <i>Hearing aids for minors: Coinsurance applies to Out-of-Pocket maximum)</i>	20% Coinsurance
Hearing aids for persons age 18 and over <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered
HMO Plus	You Pay
Preventive care visits with a non-Plan Provider <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered
Primary care and allergy injection visits, outpatient mental health and chemical dependency individual therapy and short-term outpatient physical, occupational and speech therapy visits with a non-Plan Provider <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered
Specialty and gynecology care visits and allergy testing and evaluations with a non-Plan Provider <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered
Covered Services received during an office visit with a non-Plan Provider, allergy injections, durable medical equipment, diagnostic X-ray and laboratory Services and X-ray special procedures <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered
	<u>Maximum Visit Limit</u>
Maximum visit limit per Accumulation Period	Not Applicable
Home Health Care	You Pay
Health Services provided in your home and prescribed by a Plan Physician <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Special Services program For hospice-eligible Members who have not yet elected hospice care <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	No Charge
Hospice Care	You Pay
Hospice care for terminally ill patients <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance

Infertility Services	You Pay
All covered Services related to the diagnosis and treatment of infertility <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	50% Coinsurance See Additional Provisions
Artificial insemination, including associated X-ray and laboratory Services <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	50% Coinsurance See Additional Provisions
Mental Health Services	You Pay
Inpatient psychiatric hospitalization <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
<ul style="list-style-type: none"> Inpatient day limit 	20% Coinsurance No inpatient day limit
Inpatient professional Services for psychiatric hospitalization <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance No inpatient day limit
Outpatient individual therapy <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Visit: \$30 Copayment each visit \$30 Copayment per partial hospitalization day Covered Services received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits)
Outpatient group therapy <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other covered Services: (Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	Visit: 50% of individual therapy Copayment Covered Services received during a visit: 20% Coinsurance (does not apply to any covered Service listed elsewhere in this Schedule of Benefits)
Out-Of-Area Student	You Pay
<ul style="list-style-type: none"> Outpatient office visits <i>(Combined office visit limit between primary care, specialty care, outpatient mental health and chemical dependency, gynecology care, prevention visit and a visit with the administration of allergy injections. Does not include: allergy evaluation, routine prenatal and postpartum visits, spinal manipulations, acupuncture services, hearing exams, home health visits, hospice services, physical, occupational, and speech therapy, and applied behavioral analysis (ABA).)</i> <i>Visit: (Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <i>Other Services: (Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i> 	Visit: \$30 Copayment each visit Other Services received during an office visit: Not Covered Limited to 5 visits per Accumulation Period
<ul style="list-style-type: none"> Diagnostic X-ray Services <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> 	20% Coinsurance Limited to 5 diagnostic X-rays per Accumulation Period
<ul style="list-style-type: none"> Outpatient prescription drugs <i>(Not subject to pharmacy Deductible; Prescriptions: Do apply to Out-of-Pocket Maximum)</i> 	See "Drugs, Supplies and Supplements" for applicable Copayment or Coinsurance Limited to 5 prescription drug fills per Accumulation Period

Physical, Occupational, and Speech Therapy and Multidisciplinary Rehabilitation Services	You Pay
Inpatient treatment in a multidisciplinary rehabilitation program provided in a designated rehabilitation facility <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance Up to 60 days per condition per Accumulation Period
Inpatient professional physical, occupational and speech therapy Services <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Short-term outpatient physical, occupational and speech therapy visits <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	\$30 Copayment each visit Up to 20 visits per therapy per Accumulation Period
Pulmonary rehabilitation <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	\$5 Copayment each visit
Therapies for the treatment of Autism Spectrum Disorders	
<ul style="list-style-type: none"> Outpatient physical, occupational and speech therapy visits <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> 	\$30 Copayment each visit
<ul style="list-style-type: none"> Applied Behavioral Analysis (ABA) <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <ul style="list-style-type: none"> Annual benefit maximum for children ages 0 through 8 Annual benefit maximum for children ages 9 up to 19 	\$30 Copayment each visit Minimum of 550 visits/year * Minimum of 185 visits/year *
<p>*Per Colorado law, we will provide the equivalent of what was required prior to May 13, 2013: total visits equivalent to a benefit of \$34,000 annually in ABA therapy benefits for children from birth through age 8, and \$12,000 annually in ABA therapy benefits for children age 9 to 19.</p>	
Preventive Care Services	You Pay
<ul style="list-style-type: none"> Preventive care visits <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <ul style="list-style-type: none"> Adult preventive care exams Well-woman care exams Immunizations 	No Charge
<ul style="list-style-type: none"> Colorectal cancer screenings <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> <ul style="list-style-type: none"> Colonoscopies Flexible sigmoidoscopies 	No Charge No Charge Additional charges may apply for pathology Services. For example lab Services performed on a removed polyp (see Diagnostic Laboratory Services under "X-ray, Laboratory and Special Procedures" section for applicable Copayment or Coinsurance)
<ul style="list-style-type: none"> Adult preventive care screenings <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> 	No Charge
<ul style="list-style-type: none"> Well-woman care screenings <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> 	No Charge
<ul style="list-style-type: none"> Well-child care <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i> 	No Charge for children through age 17

Reconstructive Surgery	You Pay
<i>(See "Hospital Inpatient Care" and "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)</i>	See "Hospital Inpatient Care" and "Outpatient Care" for applicable Copayment or Coinsurance
Skilled Nursing Facility Care	You Pay
<i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance Up to 100 days per Accumulation Period
Transplant Services	You Pay
<i>(See "Hospital Inpatient Care" and "Outpatient Care" for medical Deductible and Out-of-Pocket Maximum information)</i>	See "Hospital Inpatient Care" and "Outpatient Care" for applicable Copayment or Coinsurance
Vision Services and Optical	You Pay
Eye refraction test when performed by an Optometrist <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	\$30 Copayment each visit
Eye refraction test when performed by an Ophthalmologist <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	\$50 Copayment each visit
Optical hardware <i>(Not subject to medical Deductible; Does not apply to Out-of-Pocket Maximum)</i>	Not Covered

X-ray, Laboratory and Special Procedures	You Pay
Diagnostic laboratory Services received during an office visit, in a Plan Medical Office, or in a contracted free-standing facility (excluding Plan Hospitals) <i>(Not subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	No Charge
Diagnostic laboratory Services received in the outpatient department of a Plan Hospital <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Diagnostic X-ray Services received during an office visit, in a Plan Medical Office, or in a contracted free-standing facility (excluding Plan Hospitals); <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Diagnostic X-ray Services received in the outpatient department of a Plan Hospital <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
Therapeutic X-ray Services received during an office visit, in a Plan Medical Office, in a contracted free-standing facility, or a Plan Hospital <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance
X-ray special procedures including but not limited to CT, PET, MRI, nuclear medicine <i>(Subject to medical Deductible; Applies to Out-of-Pocket Maximum)</i>	20% Coinsurance Copayment waived if X-ray special procedure is performed during an Emergency Room visit and you are directly admitted as an inpatient. If the above amount is a Coinsurance, the Coinsurance amount is not waived if directly admitted as an inpatient.

IV. DEPENDENT LIMITING AGE

The Dependent limiting age as described under Dependents in the "Eligibility" section of the EOC is the end of the month in which age 26 is reached. A Dependent child will continue to be eligible until the Dependent child reaches this age, if he or she continues to meet all other eligibility requirements. For additional information regarding eligible Dependents, including certain Dependents over the limiting age, please refer to the "Eligibility" section in the EOC.

V. DEPENDENT STUDENT LIMITING AGE

The Dependent student limiting age as described under Dependents in the "Eligibility" section is the end of the month in which age 26 is reached.

Additional Provisions

Please see "Additional Provisions" for any supplemental information that applies to your coverage.

CONTACT US

Advice Nurses

CALL *Denver/Boulder* Members: **303-338-4545** or toll-free **1-800-218-1059**
Southern Colorado Members: **1-800-218-1059**
Northern Colorado Members: **970-207-7171** or call toll-free **1-800-218-1059**
Mountain Colorado Members: **970-207-7171** or call toll-free **1-800-218-1059**

TTY **711**
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

After-Hours Medical Needs

CALL *Denver/Boulder* Members: **303-338-4545** or toll-free **1-800-218-1059**
Southern Colorado Members: **1-800-218-1059**
Northern Colorado Members: **970-207-7171** or call toll-free **1-800-218-1059**
Mountain Colorado Members: **970-207-7171** or call toll-free **1-800-218-1059**

TTY **711**
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Appeals Program

CALL **303-344-7933** or toll free **1-888-370-9858**

TTY **711**
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

FAX **1-866-466-4042**

WRITE Appeals Program
 Kaiser Foundation Health Plan of Colorado
 P.O. Box 378066
 Denver, CO 80237-8066

Binding Arbitration

CALL **Quality, Risk, and Patient Safety 303-344-7298**

Claims Department

CALL *Denver/Boulder* Members: **303-338-3600** or toll-free **1-800-382-4661**
Southern Colorado Members: **1-888-681-7878**
Northern Colorado Members: **1-800-382-4661**
Mountain Colorado Members: **1-844-837-6884**

TTY **711**
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE *Denver/Boulder* Members:
Claims Department
Kaiser Foundation Health Plan of Colorado
P.O. Box 373150
Denver, CO 80237-3150

Southern Colorado Members:
Claims Department
Kaiser Foundation Health Plan of Colorado
P.O. Box 372910
Denver, CO 80237-6910

Northern Colorado Members:
Claims Department
Kaiser Foundation Health Plan of Colorado
P.O. Box 373150
Denver, CO 80237-3150

Mountain Colorado Members:
Claims Department
Kaiser Foundation Health Plan of Colorado
P.O. Box 373150
Denver, CO 80237-3150

Member Services

CALL *Denver/Boulder* Members: 303-338-3800 or toll-free 1-800-632-9700
Southern Colorado Members: 1-888-681-7878
Northern Colorado Members: 1-800-632-9700
Mountain Colorado Members: 1-844-837-6884

TTY 711
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

FAX 303-338-3444

WRITE Member Services
Kaiser Foundation Health Plan of Colorado
2500 South Havana Street
Aurora, CO 80014-1622

WEBSITE www.kp.org

Membership Administration

WRITE Membership Administration
Kaiser Foundation Health Plan of Colorado
P.O. Box 203004
Denver, CO 80220-9004

Patient Financial Services

CALL *Denver/Boulder* Members: 303-743-5900
Southern Colorado Members: 1-888-681-7878
Northern Colorado Members: 1-800-632-9700
Mountain Colorado Members: 1-844-837-6884

TTY 711
 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE **Patient Financial Services**
Kaiser Foundation Health Plan of Colorado
2500 South Havana Street, Suite 500
Aurora, CO 80014-1622

Personal Physician Selection Services

CALL *Denver/Boulder* Members: **303-338-4477**
Southern Colorado Members: **1-855-208-7221**
Northern Colorado Members: **1-855-208-7221**
Mountain Colorado Members: **1-855-208-7221**

TTY **711**
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WEBSITE www.kp.org/chooseyourdoctor

Transplant Administrative Offices

CALL **303-636-3226**

TTY **711**
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

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I. ELIGIBILITY

A. Who Is Eligible

1. General

To be eligible to enroll and to remain enrolled in this health benefit plan, you must meet the following requirements:

- a. You must meet your Group's eligibility requirements that we have approved. Your Group is required to inform Subscribers of the Group's eligibility requirements; and
- b. You must also meet the Subscriber or Dependent eligibility requirements as described below; and
- c. On the first day of membership, the Subscriber must live in our Service Area. Our Service Area is described in the "Definitions" section. You cannot live in another Kaiser Foundation Health Plan or allied plan service area. For the purposes of this eligibility rule these other service areas may change on January 1 of each year. Currently they are: the District of Columbia and parts of California, Colorado, Georgia, Hawaii, Idaho, Maryland, Oregon, Virginia and Washington. For more information, please call **Member Services**.

2. Subscribers

You may be eligible to enroll as a Subscriber if you are entitled to Subscriber coverage under your Group's eligibility requirements. An example would be an employee of your Group who works at least the number of hours stated in those requirements.

3. Dependents

If you are a Subscriber, the following persons may be eligible to enroll as your Dependents under this plan:

- a. Your Spouse. (Spouse includes a partner in a valid civil union under State law.)
- b. Your or your Spouse's children (including adopted children and children placed with you for adoption) who are under the dependent limiting age shown in the "Schedule of Benefits (Who Pays What)."
- c. Other dependent persons (but not including foster children) who meet all of the following requirements:
 - i. They are under the dependent limiting age shown in the "Schedule of Benefits (Who Pays What)"; and
 - ii. You or your Spouse is the court-appointed permanent legal guardian (or was before the person reached age 18).
- d. Your or your Spouse's unmarried children over the dependent limiting age shown in the "Schedule of Benefits (Who Pays What)" who are medically certified as disabled and dependent upon you or your Spouse are eligible to enroll or continue coverage as your Dependents if the following requirements are met:
 - i. They are dependent on you or your Spouse; and
 - ii. You give us proof of the Dependent's disability and dependency annually if we request it.
- e. Subscriber's designated beneficiary prescribed by Colorado law, if your employer elects to cover designated beneficiaries as dependents.

Students on Medical Leave of Absence. Dependent children over the dependent limiting age but under the dependent student limiting age as specified in the "Schedule of Benefits (Who Pays What)" who lose dependent student status at a postsecondary educational institution due to a Medically Necessary leave of absence may remain eligible for coverage until the earlier of: (i) one year after the first day of the Medically Necessary leave of absence; or (ii) the date dependent coverage would otherwise terminate under this EOC. We must receive written certification by a treating physician of the dependent child which states that the child is suffering from a serious illness or injury, and that the leave of absence or other change of enrollment is Medically Necessary.

If your plan has different eligibility requirements, please see "Additional Provisions."

B. Enrollment and Effective Date of Coverage

Eligible people may enroll as follows, and membership begins at 12:00 a.m. on the membership effective date:

1. New Employees and their Dependents

If you are a new employee, you may enroll yourself and any eligible Dependents by submitting a Health Plan-approved enrollment application to your Group within 31 days after you become eligible. You should check with your Group to see when new employees become eligible. Your membership will become effective on the date specified by your Group.

2. Members Who are Inpatient on Effective Date of Coverage

If you are an inpatient in a hospital or institution when your coverage with us becomes effective and you had other coverage when you were admitted, state law will determine whether we or your prior carrier will be responsible for payment for your care until your date of discharge.

3. Special Enrollment Due to Newly Acquired Dependents

You may enroll as a Subscriber (along with any eligible Dependents), and existing Subscribers may add eligible Dependents, by submitting a Health Plan-approved enrollment application to your Group within 31 days after a Dependent becomes newly eligible.

The membership effective date for the Dependents (and, if applicable, the new Subscriber) will be:

- a. For newborn children, the moment of birth. A newborn child is covered for the first 31 days.

For existing Subscribers:

- i. If the addition of the newborn child to the Subscriber's coverage will change the amount the Subscriber is required to pay for that coverage, then the Subscriber, in order for the newborn to keep coverage beyond the first 31-day period of coverage, is required to: (A) pay the new amount due for coverage after the first 31-day period of coverage; and (B) notify Health Plan within 31 days of the newborn's birth.
 - ii. If the addition of the newborn child to the Subscriber's coverage will not change the amount the Subscriber pays for coverage, the Subscriber must still notify Health Plan after the birth of the newborn to get the newborn enrolled onto the Subscriber's Health Plan coverage.
- b. For newly adopted children (including children newly placed for adoption), the date of the adoption or placement for adoption. An eligible adopted child must be enrolled within 31 days from the date the child is placed in your custody or the date of the final decree of adoption.

For existing Subscribers:

- i. If the addition of the newly adopted child to the Subscriber's coverage will change the amount the Subscriber is required to pay for that coverage, then the Subscriber, in order for the newly adopted child to continue coverage beyond the initial 31-day period of coverage, is required to: (A) pay the new amount due for coverage after the initial 31-day period of coverage; and (B) notify Health Plan within 31 days of the child's adoption or placement for adoption.
 - ii. If the addition of the newly adopted child to the Subscriber's coverage will not change the amount the Subscriber pays for coverage, the Subscriber must still notify Health Plan after the adoption or placement for adoption of the child to get the child enrolled onto the Subscriber's Health Plan coverage.
- c. For all other Dependents, if enrolled within 31 days of becoming eligible, no later than the first day of the month following the date your Group receives the enrollment application. Your Group will let you know the membership effective date. Employees and Dependents who are not enrolled when newly eligible must wait until the next open enrollment period to become Members of Health Plan, unless: (i) they enroll under special circumstances, as agreed to by your Group and Health Plan; or (ii) they enroll under the provisions described in "Special Enrollment" below.

4. Special Enrollment

If you have certain life events ("qualifying events"), you can enroll in or change your health insurance plan outside of the open enrollment period. You may apply for enrollment as a Subscriber, and existing Subscribers may apply to enroll eligible Dependents, by submitting an enrollment form to Health Plan within 30 days after one of the following events happens to one of the people applying:

- a. You involuntarily lose existing minimum essential or creditable coverage due to the death of a covered employee; termination of employment or reduction in number of hours of the employment; covered employee becoming eligible for Medicare; divorce or legal separation from the covered employee's spouse or partner in a civil union; your Dependent child has a birthday and no longer qualifies as a Dependent on his/her parent's plan; your retiree coverage is terminated or substantially eliminated when your employer declares bankruptcy; termination of eligibility for coverage; involuntary termination of coverage; reduction or elimination of the employer's contributions toward coverage.
- b. You gain a Dependent or become a Dependent through marriage; civil union; birth, adoption or placement for adoption; by entering into a designated beneficiary agreement pursuant to the Colorado Designated Beneficiary Agreement Act, if your carrier offers coverage for designated beneficiaries; or pursuant to a court or administrative order mandating coverage.
- c. A parent or legal guardian dis-enrolls a Dependent from, or a Dependent becomes ineligible for the Children's Basic Health Plan, and the parent or legal guardian requests enrollment of the Dependent in a health plan within 60 days of the disenrollment or determination of ineligibility.
- d. You lose coverage under the Colorado Medical Assistance Act and then request coverage under an employer's group health plan within 60 days of the loss of coverage.
- e. You or a Dependent become eligible for premium assistance under the Colorado Medical Assistance Act or the Children's Basic Health Plan for which you will have a 60 day special enrollment period.

Additionally, if you are aware of a future qualifying event, you may apply for new coverage up to 30 days in advance of that event.

If Health Plan accepts your enrollment form, your membership effective date will be one of the following:

- a. For birth, adoption, or placement for adoption, the date of the birth, adoption, or placement for adoption.
- b. For other qualifying events, the first day of the following month after Health Plan receives a completed enrollment form.

5. Open Enrollment

You may enroll as a Subscriber (along with any eligible Dependents), and existing Subscribers may add eligible Dependents, by submitting a Health Plan-approved enrollment application to your Group during the open enrollment period. Your Group will let you know when the open enrollment period begins and ends and the membership effective date.

6. Persons Barred From Enrolling

You cannot enroll if you have had your entitlement to receive Services through Health Plan terminated for cause.

II. HOW TO ACCESS YOUR SERVICES AND OBTAIN APPROVAL OF BENEFITS

As a Member, you are selecting our medical care program to provide your health care. You must receive all covered Services from Plan Providers inside your home Service Area, except as described under the following headings:

- “Emergency Services Provided by non-Plan Providers (out-of-Plan Emergency Services),” in “Emergency Services and Non-Emergency, Non-Routine Care” in the “Benefits/Coverage (What is Covered)” section.
- “Out-of-Plan Non-Emergency, Non-Routine Care” in “Emergency Services and Non-Emergency, Non-Routine Care” in the “Benefits/Coverage (What is Covered)” section.
- “Getting a Referral,” in this section.
- “Cross Market Access” in this section.

Your home Service Area is printed on your Health Plan Identification (ID) card. For more information about your ID card, please refer to the “Using Your Health Plan Identification Card” section, below.

A. Your Primary Care Plan Physician

Your primary care Plan Physician (PCP) plays an important role in coordinating your health care needs. This includes hospital stays and referrals to specialists. Every member of your family should have his or her own PCP.

1. Choosing Your Primary Care Plan Physician

You may select a PCP from family medicine, pediatrics, or internal medicine within your home service area. You may also receive a second medical opinion from a Plan Physician upon request. Please refer to the “Second Opinions” section below.

a. Denver/Boulder Service Area

You may choose your PCP from our provider directory. To review a list of Plan Physicians and their biographies, visit our website. Go to www.kp.org, click on “Locate our services” then “Find doctors & locations.” You can also get a copy of the directory by calling **Member Services**. To choose a PCP, call **Personal Physician Selection Services**. This team will help you choose a Plan Physician, accepting new patients, based on your health care needs.

b. Southern, Northern and Mountain Colorado Service Areas

You must choose a PCP when you enroll. If you do not select a PCP upon enrollment, we will assign you one near your home.

Medical Group contracts with a panel of Affiliated Physicians, specialists, and other health care professionals to provide medical Services in the *Southern, Northern and Mountain Colorado* Service Areas. You may choose your PCP from our panel of *Southern, Northern and Mountain Colorado* Plan Physicians.

You can find these physicians, along with a list of affiliated specialists and ancillary providers, in the Kaiser Permanente Provider Directory for your specific home Service Area. You can review a list of *Southern, Northern and Mountain Colorado* Plan Physicians by visiting our website. Go to www.kp.org, click on “Locate our services” then “Find doctors & locations.” You can also get a copy of the directory by calling **Member Services**. To choose a PCP, call **Personal Physician Selection Services**. This team will help you choose a Plan Physician, accepting new patients, based on your health care needs.

If you are seeking routine or specialty care in any *Denver/Boulder* Plan Hospital, you must have a referral from your local PCP. If you do not get a referral, you will be billed for the full amount of the office visit Charges. If you are visiting in the *Denver/Boulder* Service Area and need after-hours or emergency care, you can visit a *Denver/Boulder* Plan Facility without a referral. For care in *Denver/Boulder* Plan Medical Offices, see “Cross Market Access.” below.

2. Changing Your Primary Care Plan Physician

a. Denver/Boulder Service Area

Please call **Personal Physician Selection Services** to change your PCP. You may also change your physician when visiting a Plan Facility. You may change your PCP at any time.

b. Southern, Northern and Mountain Colorado Service Areas

Please call **Personal Physician Selection Services** to change your PCP. Notify us of your new PCP choice by the 15th day of the month. Your selection will be effective on the first day of the following month.

B. Getting a Referral

1. Referrals

a. Denver/Boulder Service Area

Medical Group physicians offer primary medical and pediatric care. They also offer specialty care in areas such as general surgery, orthopedic surgery, and dermatology. If your Medical Group physician decides that you need covered Services not available from us, he or she will refer you to a non-Medical Group physician inside or outside our Service Area. You must have a written referral to the non-Medical Group physician in order for us to cover the Services.

A referral is a written authorization from Kaiser Permanente for you to receive a covered Service from a non-Medical Group physician. A written or verbal recommendation by a Medical Group physician or an Affiliated Physician that you get non-covered Services (whether Medically Necessary or not) is **not** considered a referral and is **not** covered.

For Services in Kaiser Permanente Plan Medical Offices in the *Southern, Northern and Mountain Colorado* Service Areas, please see “Cross Market Access,” below. In order to receive Services from a Plan Facility, you must have a written referral. Copayments or Coinsurance for referral Services are the same as those required for Services provided by a Medical Group physician.

A referral is limited to a specific Service, treatment, series of treatments and period of time. All referral Services must be requested and approved in advance according to Medical Group procedures. We will not pay for any care rendered or recommended by a non-Medical Group physician beyond the limits of the original referral unless the care is: (i) specifically authorized by your Medical Group physician; and (ii) approved in advance in accord with Medical Group procedures.

b. Southern, Northern and Mountain Colorado Service Areas

Plan Physicians offer primary medical and pediatric care. They also offer specialty care in areas such as general surgery, orthopedic surgery and dermatology. If your Plan Physician decides that you need covered Services not available from us, he or she will refer you to a non-Plan Provider inside or outside our Service Area. You must have a written referral to the non-Plan Provider in order for us to cover the Services. A referral is a written authorization from Kaiser Permanente for you to receive a covered Service from a designated non-Plan Provider. A written or verbal recommendation by a Plan Physician that you get non-covered Services (whether Medically Necessary or not) is **not** considered a referral and is **not** covered. Copayments or Coinsurance for referral Services are the same as those required for Services provided by a Plan Provider.

Health Plan authorization is required for Services provided by: (i) non-Plan Providers or non-Plan Facilities; (ii) Services provided by any provider outside the *Southern, Northern and Mountain Colorado* Service Areas; and (iii) Services performed in any facility other than the physician’s office. For Services in *Denver/Boulder* Plan Medical Offices, see “Cross Market Access,” below. A referral for these Services will be submitted to Health Plan by the Plan Physician. Health Plan will make a determination regarding authorization for coverage.

The provider to whom you are referred will receive a notice of Health Plan’s authorization by fax. You will receive a written notice of Health Plan’s authorization in the mail. This notice will tell you the physician’s name, address and phone number. It will also tell you the time period for which the referral is valid and the Services authorized.

2. Specialty Self-Referrals

a. Denver/Boulder Service Area

You may self-refer for consultation (routine office) visits to specialty-care departments within Kaiser Permanente with the exception of the anesthesia clinical pain department. Female members do not need a referral or prior authorization in order to obtain access to obstetrical or gynecological care from a Plan Provider who specializes in obstetrics or gynecology. You will still be required to get a written referral for laboratory or radiology Services and for specialty procedures such as a CT scan, MRI, or surgery. A written referral is also required for specialty-care visits to non-Medical Group physicians.

b. Southern, Northern and Mountain Colorado Service Areas

You may self-refer for consultation (routine office) visits to Plan Physician specialty-care providers identified as eligible to receive direct referrals. Female members do not need a referral or prior authorization in order to obtain access to obstetrical or gynecological care from a Plan Provider who specializes in obstetrics or gynecology. You will find the specialty-care providers eligible to receive direct referrals in the Kaiser Permanente Provider Directory for your specific home Service Area. It is available on our website, www.kp.org, by clicking on “Locate our services” then “Find doctors & locations.” You can get help choosing a specialty-care provider by calling **Personal Physician Selection Services**. A self-referral provides coverage for routine visits only. Authorization from Kaiser Permanente is required for: (i) Services in addition to those provided as part of the visit, such as surgery; and (ii) visits to Plan Physician specialty-care providers not eligible to receive direct referrals; and (iii) non-Plan Physicians.

Southern, Northern and Mountain Colorado Members may be able to self-refer to Kaiser Permanente Plan Medical Offices in the ***Denver/Boulder*** Service Area (see “Cross Market Access,” below). Services other than routine office visits with a Plan Physician specialty-care provider eligible to receive self-referrals will not be covered unless authorized by-Kaiser Permanente before Services are rendered.

The request for these Services can be generated by either your PCP or by a specialty-care provider. The physician or facility to whom you are referred will receive a notice of the authorization. You will receive a written notice of authorization in the mail. This notice will tell you the physician’s name, address and phone number. It will also tell you the time period that the authorization is valid and the Services authorized.

3. Second Opinions

Upon request and subject to payment of any applicable Deductible, Copayments or Coinsurance, you may get a second opinion from a Plan Physician about any proposed covered Services.

C. Plan Facilities

Plan Facilities are Plan Medical Offices or Plan Hospitals in our Service Area that we contract with to provide covered Services to our Members.

1. Denver/Boulder Service Area

We offer health care at Plan Medical Offices conveniently located throughout the ***Denver/Boulder*** Service Area. At most of our Plan Facilities, you can usually receive all the covered Services you need. This includes specialized care. You are not restricted to a certain Plan Facility. We encourage you to use the Plan Facility in your home service area that will be most convenient for you.

Plan Facilities are listed in our provider directory, which we update regularly. You can get a current copy of the directory by calling **Member Services**. You can also get a list of Plan Facilities on our website. Go to www.kp.org, click on “Locate our services” then “Find doctors & locations.”

2. Southern, Northern and Mountain Colorado Service Areas

When you select your PCP, you will receive your Services at that physician’s office. You can find ***Southern, Northern and Mountain Colorado*** Plan Physicians and their facilities, along with a list of affiliated specialists and ancillary providers, in the Kaiser Permanente Provider Directory for your specific home Service Area. You can get a copy of the directory by calling **Member Services**. You can also get a list from our website. Go to www.kp.org, click on “Locate our services” then “Find doctors & locations.”

D. Getting the Care You Need

Emergency care is covered 24 hours a day, 7 days a week anywhere in the world. **If you think you have a life or limb threatening emergency, call 911 or go to the nearest emergency room.** For coverage information about emergency care, including out-of-Plan Emergency Services, and emergency benefits away from home, please refer to “Emergency Services and Non-Emergency, Non-Routine Care” in the “Benefits/Coverage (What is Covered)” section.

Non-emergency, non-routine care needed for medical problems such as an earache or sore throat with fever that do not meet the definition of an emergency because they are not sudden or unforeseen, are covered at Plan Facilities during regular office hours. Your office visit Charge, as defined in the “Schedule of Benefits (Who Pays What),” will apply. If you need non-emergency, non-routine care after hours, you may use one of the designated after-hours Plan Facilities. The Charge for non-emergency, non-routine care received in Plan Facilities after regular office hours listed in the “Schedule of Benefits (Who Pays What),” will apply. For additional information about non-emergency, non-routine care, please refer to “Emergency Services and Non-Emergency, Non-Routine Care” in the “Benefits/Coverage (What is Covered)” section.

Non-emergency, non-routine care received at a non-Plan Facility inside our Service Areas is **not covered**. If you receive care for minor medical problems at non-Plan Facilities inside our Service Areas, you will be responsible for payment for any treatment received.

There may be instances when you need to receive unauthorized non-emergency, non-routine care outside our Service Areas. Please see “Emergency Services and Non-Emergency, Non-Routine Care” in the “Benefits/Coverage (What is Covered)” section for coverage information about out-of-Plan non-emergency, non-routine care Services.

E. Visiting Other Kaiser Foundation Health Plan or Allied Plan Service Areas

If you visit a different Kaiser Foundation Health Plan or allied plan service area temporarily, you can get visiting member care from designated providers in that area. Visiting member care is described in our visiting member brochure. Visiting member care and your out-of-pocket costs may differ from the covered Services, Copayments, Coinsurance and Deductibles described in this EOC.

Please call **Member Services** to get more information about visiting member care, including facility locations in other service areas. Service areas and facilities where you may get visiting member care may change at any time.

You receive the same prescription drug benefit as your home service area benefit. This includes your Copayments or Coinsurance, exclusions and limitations.

F. Out-of-Area Student Benefit

A limited benefit is available to students attending school outside any Kaiser Foundation Health Plan service area.

The Out-of-Area Student Benefit coverage is limited to certain office visits, diagnostic X-rays, and prescription drug fills as covered under this EOC.

1. Office visits exam charge limited to:
 - a. Primary care visit.
 - b. Specialty care visit.
 - c. Preventive care visit.
 - d. Gynecology care visit.
 - e. Mental health visit.
 - f. Chemical dependency visit.
 - g. Visits with the administration of allergy injections.
2. Diagnostic X-rays.
3. Prescription drug fills.

To qualify for the out-of-area student benefit, the student must provide verification of their student status. Students are covered up to the age of 26. For more information, please call **Member Services**.

See the “Schedule of Benefits (Who Pays What)” for more details.

Exclusions and Limitations:

This does not include and is not limited to, the following Services:

1. Other Services provided during a covered office visit such as, but **not limited** to: lab, procedures, and office administered drugs and devices except for allergy injections.
2. Services received outside the United States.
3. Transplant Services.
4. Services covered outside the Service Area under another section of this EOC (e.g., Emergency Services, Non-Emergency, Non-Routine Care).
5. Allergy evaluation, routine prenatal and postpartum visits, spinal manipulations, acupuncture services, hearing exams, home health visits, hospice services, physical, occupational and speech therapy and applied behavioral analysis (ABA).

To qualify for the out-of-area student benefit, the student must provide verification of student status. For more information, please call **Member Services**.

Visiting member care will continue to apply to students attending school in other Kaiser Foundation Health Plan or allied plan service areas.

G. Moving Outside of Any Kaiser Foundation Health Plan or Allied Plan Service Area

If you move to an area not within any Kaiser Foundation Health Plan or allied plan service area, you can keep your membership with Health Plan, if you continue to meet all other eligibility requirements. However, you must go to a Plan Facility in a Kaiser Foundation Health Plan or allied plan service area in order to receive covered Services (except out-of-Plan Emergency Services and out-of-Plan non-emergency, non-routine care). If you go to another Kaiser Foundation Health Plan or allied plan service area for care, covered Services, Copayments or Coinsurance will be as described under “Visiting Other Kaiser Foundation Health Plan or Allied Plan Service Areas” above.

H. Using Your Health Plan Identification Card

Each Member is issued a Health Plan Identification (ID) card with a Health Record Number on it. This is useful when you call for advice, make an appointment, or go to a Plan Provider for care. The Health Record Number is used to identify your medical records and membership information. You should always have the same Health Record Number. Please call **Member Services** if: (1) we ever inadvertently issue you more than one Health Record Number; or (2) you need to replace your Health Plan ID card.

Your Health Plan ID card is for identification only. To receive covered Services, you must be a current Health Plan Member. Anyone who is not a Member will be billed as a non-Member for any Services we provide. In addition, claims for Emergency or non-emergency care Services from non-Plan Providers will be denied. If you let someone else use your Health Plan ID card, we may keep your card and terminate your membership upon 30 days written notice that will include the reason for termination.

When you receive Services, you will need to show photo identification along with your Health Plan ID card. This allows us to ensure proper identification and to better protect your coverage and medical information from fraud. If you suspect you or your membership is a victim of fraud, please call **Member Services** to report your concern.

I. Cross Market Access

Members may access certain Services at Kaiser Permanente Plan Medical Offices outside of their home Service Area.

1. **Denver/Boulder Members:**
Denver/Boulder Members have access for certain Services at designated Kaiser Permanente Plan Medical Offices in the

Southern, Northern and Mountain Colorado Service Areas. *Denver/Boulder* Members do not have access to Affiliated Providers in *Southern* or *Northern Colorado* unless authorized by Health Plan.

2. *Southern, Northern and Mountain Colorado* Members:

Southern, Northern and Mountain Colorado Members have access for certain Services at any Kaiser Permanente Plan Medical Office in the *Denver/Boulder* Service Area.

Services available to Members at Kaiser Permanente Plan Medical Offices outside of their home Service Area include: primary care; specialty care; after-hours care; pharmacy; laboratory; X-ray; vision; and hearing Services. These Services may not be available at all Kaiser Permanente Plan Medical Offices and are subject to change. For more information on what Services you may access outside your designated home Service Area and at which designated Kaiser Permanente Plan Medical Offices, if applicable, you may receive Services at, please call **Member Services**.

III. BENEFITS/COVERAGE (WHAT IS COVERED)

The Services described in this “Benefits/Coverage (What is Covered)” section are covered only if all the following conditions are satisfied:

- A Plan Physician determines that the Services are Medically Necessary to prevent, diagnose or treat your medical condition. A Service is Medically Necessary only if a Plan Physician determines that it is medically appropriate for you and its omission would have an adverse effect on your health.
- The Services are provided, prescribed, authorized or directed by a Plan Physician. This does not apply where specifically noted to the contrary in the following sections of this EOC: (a) “Emergency Services Provided by non-Plan Providers (out-of-Plan Emergency Services)” and (b) “Out-of-Plan Non-Emergency, Non-Routine Care” in “Emergency Services and Non-Emergency, Non-Routine Care”.
- You receive the Services from Plan Providers inside our Service Area. This does not apply where noted to the contrary in the following sections of this EOC: (a) “Getting a Referral” and “Specialty Self-Referrals”; and (b) “Emergency Services Provided by non-Plan Providers (out-of-Plan Emergency Services)” and “Out-of-Plan Non-Emergency, Non-Routine Care” in “Emergency Services and Non-Emergency, Non-Routine Care”.
- You have met any Deductible requirements described in the “Schedule of Benefits (Who Pays What).”

Exclusions and limitations that apply only to a certain benefit are described in this “Benefits/Coverage (What is Covered)” section. Exclusions, limitations, and reductions that apply to all benefits are described in the “Limitations/Exclusions (What is Not Covered)” section.

Note: Deductibles, Copayments or Coinsurance may apply to the benefits and are described below. For a complete list of Deductible, Copayment and Coinsurance requirements, see the “Schedule of Benefits (Who Pays What).”

A. Outpatient Care

Outpatient Care for Preventive Care, Diagnosis and Treatment

We cover, under this “Benefits/Coverage (What is Covered)” section and subject to any specific limitations, exclusions or exceptions as noted throughout this EOC, the following outpatient care for preventive care, diagnosis and treatment, including professional medical Services of physicians and other health care professionals in the physician’s office, during medical office consultations, in a Skilled Nursing Facility or at home:

1. Primary care visits: Services from family medicine, internal medicine and pediatrics.
2. Specialty care visits: Services from providers that are not primary care, as defined above.
3. Routine prenatal and postpartum visits: The routine prenatal benefit covers office exams, routine chemical urinalysis and fetal stress tests performed during the office visit. See the applicable section of your “Schedule of Benefits (Who Pays What)” for the Copayment and/or Coinsurance for all other Services received during a prenatal visit.
4. Consultations with clinical pharmacists (*Denver/Boulder* Members only).
5. Outpatient surgery.
6. Blood, blood products and their administration.
7. Second opinion.
8. House calls when care can best be provided in your home as determined by a Plan Physician.
9. Medical social Services.
10. Preventive care Services (see “Preventive Care Services” in this “Benefits/Coverage (What is Covered)” Section for more details).
11. Telemedicine visits (not including telephone conversations and electronic mail messages) are considered office visits and the applicable office visit copayment, coinsurance and/or deductible applies.

NOTE: To determine if your Group has the bariatric surgery benefit, see the “Schedule of Benefits (Who Pays What).” If your Group has the bariatric surgery benefit, you must meet Medical Group’s criteria to be eligible for coverage.

B. Hospital Inpatient Care

1. Inpatient Services in a Plan Hospital

We cover, only as described under this “Benefits/Coverage (What is Covered)” section and subject to any specific limitations, exclusions, or exceptions as noted throughout this EOC, the following inpatient Services in a Plan Hospital, when the Services are generally and customarily provided by acute care general hospitals in our Service Areas:

- a. Room and board, such as semiprivate accommodations or, when a Plan Physician determines it is Medically Necessary, private accommodations or private duty nursing care.
- b. Intensive care and related hospital Services.
- c. Professional Services of physicians and other health care professionals during a hospital stay.
- d. General nursing care.
- e. Obstetrical care and delivery. This includes Cesarean section. If the covered stay for child birth ends after 8 p.m., coverage will be continued until 8 a.m. the following morning. **Note:** If you are discharged within 48 hours after delivery (or 96 hours if delivery is by Cesarean section), your Plan Physician may order a follow-up visit for you and your newborn to take place within 48 hours after discharge. If your newborn remains in the hospital following your discharge, Charges incurred by the newborn after your discharge are subject to all Health Plan provisions. This includes his/her own Copayments and/or Deductible requirements.
- f. Meals and special diets.
- g. Other hospital Services and supplies, such as:
 - i. Operating, recovery, maternity and other treatment rooms.
 - ii. Prescribed drugs and medicines.
 - iii. Diagnostic laboratory tests and X-rays.
 - iv. Blood, blood products and their administration.
 - v. Dressings, splints, casts and sterile tray Services.
 - vi. Anesthetics, including nurse anesthetist Services.
 - vii. Medical supplies, appliances, medical equipment, including oxygen, and any covered items billed by a hospital for use at home.

NOTE: To determine if your Group has the bariatric surgery benefit, see the “Schedule of Benefits (Who Pays What).” If your Group has the bariatric surgery benefit, you must meet Medical Group’s criteria to be eligible for coverage.

2. Hospital Inpatient Care Exclusions:

- a. Dental Services are excluded, except that we cover hospitalization and general anesthesia for dental Services provided to Members as required by State law.
- b. Cosmetic surgery related to bariatric surgery.

C. Ambulance Services

1. Coverage

We cover ambulance Services only if your condition requires the use of medical Services that only a licensed ambulance can provide.

2. Ambulance Services Exclusion:

Transportation by other than a licensed ambulance. This includes transportation by car, taxi, bus, gurney van, minivan and any other type of transportation, even if it is the only way to travel to a Plan Provider.

D. Chemical Dependency Services

1. Inpatient Medical and Hospital Services

We cover Services for the medical management of withdrawal symptoms. Medical Services for alcohol and drug detoxification are covered in the same way as for other medical conditions. Detoxification is the process of removing toxic substances from the body.

2. Residential Rehabilitation

The determination of the need for services of a residential rehabilitation program and referral to such a facility or program, is made by or under the supervision of a Plan Physician.

We cover inpatient services and partial hospitalization in a residential rehabilitation program approved by Kaiser Permanente for the treatment of alcoholism, drug abuse or drug addiction.

3. Outpatient Services

Outpatient rehabilitative Services for the treatment of alcohol and drug dependency are covered when referred by a Plan Physician.

We cover chemical dependency services whether they are voluntary, or are court-ordered as a result of contact with the criminal justice or juvenile justice system, when they are Medically Necessary as determined by a Plan Physician and

otherwise covered under the plan, and when rendered by a Plan Provider. We do not cover court-ordered treatment that exceeds the scope of coverage of this health benefit plan.

Mental health Services required in connection with the treatment of chemical dependency are covered as provided in the “Mental Health Services” section below.

4. Chemical Dependency Services Exclusion:

Counseling for a patient who is not responsive to therapeutic management, as determined by a Plan Physician.

E. Clinical Trials (applies to non-grandfathered health plans only)

We cover Services you receive in connection with a clinical trial if all of the following conditions are met:

1. We would have covered the Services if they were not related to a clinical trial.
2. You are eligible to participate in the clinical trial according to the trial protocol with respect to treatment of cancer or other life-threatening condition (a condition from which the likelihood of death is probable unless the course of the condition is interrupted), as determined in one of the following ways:
 - a. A Plan Provider makes this determination.
 - b. You provide us with medical and scientific information establishing this determination.
3. If any Plan Providers participate in the clinical trial and will accept you as a participant in the clinical trial, you must participate in the clinical trial through a Plan Provider unless the clinical trial is outside the state where you live.
4. The clinical trial is a phase I, phase II, phase III, or phase IV clinical trial related to the prevention, detection, or treatment of cancer or other life-threatening condition and it meets one of the following requirements:
 - a. The study or investigation is conducted under an investigational new drug application reviewed by the U.S. Food and Drug Administration.
 - b. The study or investigation is a drug trial that is exempt from having an investigational new drug application.
 - c. The study or investigation is approved or funded by at least one of the following:
 - i. The National Institutes of Health.
 - ii. The Centers for Disease Control and Prevention.
 - iii. The Agency for Health Care Research and Quality.
 - iv. The Centers for Medicare & Medicaid Services.
 - v. A cooperative group or center of any of the above entities or of the Department of Defense or the Department of Veterans Affairs.
 - vi. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.
 - vii. The Department of Veterans Affairs or the Department of Defense or the Department of Energy, but only if the study or investigation has been reviewed and approved through a system of peer review that the U.S. Secretary of Health and Human Services determines meets all of the following requirements:
 1. It is comparable to the National Institutes of Health system of peer review of studies and investigations.
 2. It assures unbiased review of the highest scientific standards by qualified people who have no interest in the outcome of the review.

For covered Services related to a clinical trial, you will pay the applicable cost share shown on the “Schedule of Benefits (Who Pays What)” that you would pay if the Services were not related to a clinical trial. For example, see “Hospital Inpatient Care” in the “Schedule of Benefits (Who Pays What)” for the cost share that applies to hospital inpatient care.

Clinical trials exclusions:

1. The investigational Service.
2. Services provided solely for data collection and analysis and that are not used in your direct clinical management.

F. Dialysis Care

We cover dialysis Services related to acute renal failure and end-stage renal disease if the following criteria are met:

1. The Services are provided inside our Service Area; and
2. You meet all medical criteria developed by Medical Group and by the facility providing the dialysis; and
3. The facility is certified by Medicare and contracts with Medical Group; and
4. A Plan Physician provides a written referral for care at the facility.

After the referral to a dialysis facility, we cover: equipment; training; and medical supplies required for home dialysis. See the “Schedule of Benefits (Who Pays What).”

G. Drugs, Supplies and Supplements

We use drug formularies. A drug formulary includes the list of prescription drugs that have been approved by our formulary committees for our Members. Our committees are comprised of Plan Physicians, pharmacists and a nurse practitioner. The committees select prescription drugs for our drug formularies based on a number of factors, including safety and effectiveness as determined from a review of medical literature and research. The committees meet regularly to consider

adding and removing prescription drugs on the drug formularies. If you would like information about whether a particular drug is included in our drug formularies, please call **Member Services**.

1. Coverage

a. Limited Drug Coverage Under Your Basic Drug Benefit

If your Group has not purchased supplemental prescription drug coverage, then prescribed drug coverage under your basic drug benefit is limited. It includes base drugs such as: contraceptives; orally administered anti-cancer medication; and post-surgical immunosuppressive drugs required after a transplant. These drugs are available only when prescribed by a Plan Physician and obtained at Plan Pharmacies, or in the ***Southern, Northern and Mountain Colorado*** Service Areas, at pharmacies designated by Health Plan. You may obtain these drugs at the Copayment or Coinsurance shown on the “Schedule of Benefits (Who Pays What).” The amount covered cannot exceed the day supply for each maintenance drug or up to the day supply for each non-maintenance drug. Any amount you receive that exceeds the day supply will not be covered. If you receive more than the day supply, you will be charged as a non-Member for any amount that exceeds that limit. Each prescription refill is provided on the same basis as the original prescription.

If your coverage includes supplemental prescription drug coverage, the applicable generic or brand-name Copayment or Coinsurance applies for these types of drugs. For more information, please refer to the prescription drug benefit description following your “Schedule of Benefits (Who Pays What).”

Note: Kaiser Permanente may, in its sole discretion, establish quantity limits for specific prescription drugs, regardless of whether your group has limited or supplemental prescription drug coverage.

b. Outpatient Prescription Drugs

Unless your Group has purchased additional outpatient prescription drug coverage, we do not cover outpatient drugs except as provided in other provisions of this “Drugs, Supplies, and Supplements” section. If your Group has purchased additional coverage for outpatient prescription drugs, see “Additional Provisions.” If your prescription drug Copayment or Coinsurance shown on the “Schedule of Benefits (Who Pays What)” exceeds the Charges for your prescribed medication, then you pay Charges for the medication instead of the Copayment. The drug formulary, discussed above, also applies.

i. Prescriptions by Mail

If requested, refills of maintenance drugs will be mailed through Kaiser Permanente’s mail-order prescription service by First-Class U.S. Mail with no charge for postage and handling. Refills of maintenance drugs prescribed by Plan Physicians or Affiliated Physicians may be obtained for up to the day supply by mail order at the applicable Copayment or Coinsurance. Maintenance drugs are determined by Health Plan. Certain drugs have a significant potential for waste and diversion. Those drugs are not available by mail-order service. For information regarding our mail-order prescription service and specialty drugs not available by mail order, please call **Member Services**.

ii. Specialty Drugs

Prescribed specialty drugs, including self-administered injectable drugs, are provided at the specialty drug Copayment or Coinsurance up to the maximum amount per drug dispensed shown on the “Schedule of Benefits (Who Pays What).”

c. Administered Drugs

If the following are administered (1) during a covered stay in a Plan Hospital or Skilled Nursing Facility; or (2) in a Plan Medical Office or during home visits if administration or observation by medical personnel is required, they are covered at the applicable Copayment or Coinsurance shown on the “Schedule of Benefits (Who Pays What).”

Drugs and injectables; radioactive materials used for therapeutic purposes; vaccines and immunizations approved for use by the U.S. Food and Drug Administration (FDA); and allergy test and treatment materials.

d. Food Supplements

Prescribed amino acid modified products used in the treatment of congenital errors of amino acid metabolism, elemental enteral nutrition and parenteral nutrition are provided under your hospital inpatient care benefit. Such products are covered for self-administered use upon payment of a \$3.00 Copayment per product, per day. Food products for enteral feedings are not covered.

e. Prescribed Supplies and Accessories

Prescribed supplies, when obtained at Plan Pharmacies or from sources designated by Health Plan, will be provided. Such items include, but may not be limited to:

- i. home glucose monitoring supplies.
- ii. disposable syringes for the administration of insulin.
- iii. glucose test strips.
- iv. acetone test tablets and nitrate screening test strips for pediatric patient home use.

For more information, see the “Schedule of Benefits (Who Pays What),” and, if your Group has purchased supplemental prescription drug coverage, see “Additional Provisions.”

2. Limitations:

- a. Adult and pediatric immunizations are limited to those that are not experimental, are medically indicated and are consistent with accepted medical practice.
- b. **Denver/Boulder, Northern and Mountain Colorado Service Areas:** Compound medications are covered as long as they are on the compounding formulary.
- c. **Southern Colorado Service Area:** Plan Physicians may request compound medications through the medical exception process. Medical Necessity requirements must be met.

3. Drugs, Supplies and Supplements Exclusions:

- a. Drugs for which a prescription is not required by law.
- b. Disposable supplies for home use such as bandages, gauze, tape, antiseptics, dressings and ace-type bandages.
- c. Drugs or injections for treatment of sexual dysfunction, unless your Group has purchased additional coverage, which is described in the “Schedule of Benefits (Who Pays What).”
- d. Any packaging except the dispensing pharmacy's standard packaging.
- e. Replacement of prescription drugs for any reason. This includes spilled, lost, damaged or stolen prescriptions.
- f. Drugs or injections for the treatment of infertility, unless your Group has purchased additional coverage, which is described in the “Schedule of Benefits (Who Pays What).”
- g. Drugs to shorten the length of the common cold.
- h. Drugs to enhance athletic performance.
- i. Drugs for the treatment of weight control.
- j. Drugs available over the counter and by prescription for the same strength.
- k. Individual drugs and/or drug classes determined excluded by our Pharmacy and Therapeutics Committee.
- l. Unless approved by Health Plan, drugs:
 - i. Not approved by the FDA; and
 - ii. Not in general use as of March 1 of the year prior to your effective date or last renewal.
- m. Non-preferred drugs, except those prescribed and authorized through the non-preferred drug process. (***Denver/Boulder*** Members only)
- n. Prescription drugs necessary for Services excluded under this Evidence of Coverage.

H. Durable Medical Equipment (DME) and Prosthetics and Orthotics

We cover DME and prosthetics and orthotics, when prescribed by a Plan Physician as described below; when prescribed by a Plan Physician during a covered stay in a Skilled Nursing Facility, but only if Skilled Nursing Facilities ordinarily furnish the DME or prosthetics and orthotics.

Health Plan uses Local Coverage Determinations (LCD) and National Coverage Determinations (NCD) (hereinafter referred to as Medicare Guidelines) for our DME, prosthetic, and orthotic formulary guidelines. These are guidelines only. Health Plan reserves the right to exclude items listed in the Medicare Guidelines. Please note that this EOC may contain some, but not all, of these exclusions.

Limitations: Coverage is limited to the standard item of DME, prosthetic device or orthotic device that adequately meets your medical needs.

1. Durable Medical Equipment (DME)

a. Coverage

DME, with the exception of the following, is **not** covered unless your Group has purchased additional coverage for DME, including prosthetic and orthotic devices. See “Additional Provisions.”

- i. Oxygen dispensing equipment and oxygen used in your home are covered. Oxygen refills are covered while you are temporarily outside the Service Area. To qualify for coverage, you must have a pre-existing oxygen order and must obtain your oxygen from the vendor designated by Health Plan.
- ii. Insulin pumps and insulin pump supplies are provided when clinical guidelines are met and when obtained from sources designated by Health Plan.
- iii. Infant apnea monitors are provided.

b. Durable Medical Equipment Exclusions:

- i. All other DME not described above, unless your Group has purchased additional coverage for DME. See “Additional Provisions.”
- ii. Replacement of lost equipment.
- iii. Repair, adjustments or replacements necessitated by misuse.
- iv. More than one piece of DME serving essentially the same function, except for replacements, spare equipment or alternate use equipment is not covered.

2. Prosthetic Devices

a. Coverage

We cover the following prosthetic devices, including repairs, adjustments and replacements other than those necessitated by misuse or loss, when prescribed by a Plan Physician and obtained from sources designated by Health Plan:

- i. Internally implanted devices for functional purposes, such as pacemakers and hip joints.
- ii. Prosthetic devices for Members who have had a mastectomy. Medical Group or Health Plan will designate the source from which external prostheses can be obtained. Replacement will be made when a prostheses is no longer functional. Custom made prostheses will be provided when necessary.
- iii. Prosthetic devices, such as obturators and speech and feeding appliances, required for treatment of cleft lip and cleft palate are covered when prescribed by a Plan Physician and obtained from sources designated by Health Plan.
- iv. Prosthetic devices intended to replace, in whole or in part, an arm or leg when prescribed by a Plan Physician, as Medically Necessary and provided in accord with this EOC. Including repairs and replacements, of such prosthetic devices.

Your Group may have purchased additional coverage for prosthetic devices. See “Additional Provisions.”

b. Prosthetic Devices Exclusions:

- i. All other prosthetic devices not described above, unless your Group has purchased additional coverage for prosthetic devices. See “Additional Provisions.” Your Plan Physician can provide the Services necessary to determine your need for prosthetic devices and help you make arrangements to obtain such devices at a reasonable rate.
- ii. Internally implanted devices, equipment and prosthetics related to treatment of sexual dysfunction, unless your Group has purchased additional coverage for this benefit.

3. Orthotic Devices

Orthotic devices are **not** covered unless your Group has purchased additional coverage for DME, including prosthetic and orthotic devices. See “Additional Provisions.”

I. **Early Childhood Intervention Services**

1. Coverage

Covered children, from birth up to age three (3), who have significant delays in development or have a diagnosed physical or mental condition that has a high probability of resulting in significant delays in development as defined by State law, are covered for the number of Early Intervention Services (EIS) visits as required by State law. EIS are not subject to any Deductibles, Copayments or Coinsurance; or to any annual Out-of-Pocket Maximum or Lifetime Maximum.

Note: You may be billed for any EIS received after the number of visits required by State law is satisfied.

2. Limitations

The number of visits as required by State law does not apply to:

- a. Rehabilitation or therapeutic Services that are necessary as a result of an acute medical condition; or
- b. Services provided to a child that is not participating in the Early Intervention program for infants and toddlers under Part C of the federal “Individuals with Disabilities Act”; or
- c. Services that are not provided pursuant to an Individualized Family Service Plan developed pursuant to 20 U.S.C. Sec. 1436 and 34 C.F.R. 303.340, as amended.

3. Early Childhood Intervention Services Exclusions:

- a. Respite care;
- b. Non-emergency medical transportation;
- c. Service coordination, as defined by State or federal law; and
- d. Assistive technology, not to include durable medical equipment that is otherwise covered under this EOC.

J. **Emergency Services and Non-Emergency, Non-Routine Care**

1. Emergency Services

Emergency Services are available at all times - 24 HOURS A DAY, 7 DAYS A WEEK. If you have an Emergency Medical Condition, call 911 or go to the nearest hospital emergency department. You do not need prior authorization for Emergency Services. When you have an Emergency Medical Condition, we cover Emergency Services you receive from Plan Providers and non-Plan Providers anywhere in the world, as long as the Services would have been covered under your plan if you had received them from Plan Providers.

You are also covered for medical emergencies anywhere in the world. For information about emergency benefits away from home, please call **Member Services**.

Please note that in addition to any Copayment or Coinsurance that applies under this section, you may incur additional Copayment or Coinsurance amounts for Services and procedures covered under other sections of this EOC.

a. Emergency Services Provided by non-Plan Providers (out-of-Plan Emergency Services)

“Out-of-Plan Emergency Services” are Emergency Services that are not provided by a Plan Physician. There may be times when you or a family member may receive Emergency Services from non-Plan Providers. The patient’s medical condition may be so critical that you cannot call or come to one of our Plan Medical Offices or the emergency room of a Plan Hospital, or, the patient may need Emergency Services while traveling outside our Service Area.

Please refer to “ii. Emergency Services Limitation for non-Plan Providers,” below, if you are hospitalized for Emergency Services.

i. We cover out-of-Plan Emergency Services as follows:

A. Outside our Service Area. If you are injured or become unexpectedly ill while you are outside our Service Area, we will cover out-of-Plan Emergency Services that could not reasonably be delayed until you could get to a Plan Hospital, a hospital where we have contracted for Emergency Services, or a Plan Facility. Covered benefits include Medically Necessary out-of-Plan Emergency Services for conditions that arise unexpectedly, including but not limited to myocardial infarction, appendicitis or premature delivery.

B. Inside our Service Area. If you are inside our Service Area, we will cover out-of-Plan Emergency Services only if you reasonably believed that your life or limb was threatened in such a manner that the delay in going to a Plan Hospital, a hospital where we have contracted for Emergency Services, or a Plan Facility for your treatment would result in death or serious impairment of health.

ii. Emergency Services Limitation for non-Plan Providers

If you are admitted to a non-Plan Hospital, non-Plan Facility or a hospital where we have contracted for Emergency Services, you or someone on your behalf must notify us within 24 hours, or as soon as reasonably possible. Please call the **Telephonic Medicine Center** and/or **Quality Resource Coordinator**.

We will decide whether to make arrangements for necessary continued care where you are, or to transfer you to a Plan Facility we designate once you are Stabilized. By notifying us of your hospitalization as soon as possible, you will protect yourself from potential liability for payment for Services you receive after transfer to one of our Plan Facilities would have been possible.

b. Emergency Services Exclusions:

Continuing or follow-up treatment. We cover only the out-of-Plan Emergency Services that are required before you could, without medically harmful results, have been moved to a Plan Facility we designate either inside or outside our Service Area. When approved by Health Plan or by a Plan Physician in this Service Area or in another Kaiser Foundation Health Plan or allied plan service area, we will cover ambulance Services or other transportation Medically Necessary to move you to a designated Plan Facility for continuing or follow-up treatment.

2. Non-Emergency, Non-Routine Care

a. Non-Emergency, Non-Routine Care Provided by Plan Providers

i. Denver/Boulder Service Area

Non-emergency, non-routine care needed for medical problems such as an earache or sore throat with fever that do not meet the definition of an emergency because they are not sudden or unforeseen are covered at Plan Facilities **during** regular office hours. If you need non-emergency, non-routine care during office hours and you are a Member in the **Denver/Boulder** Service Area, you can visit one of our Plan Facilities.

Non-emergency, non-routine care needed **after hours** that cannot wait for a routine visit, can be received at one of our designated after-hours Plan Facilities. For information regarding the designated after-hours Plan Facilities, please call **Member Services**.

During regular office hours, please call **Advice Nurse** and one of our advice nurses can speak with you. Our advice nurses are registered nurses (RNs) specially trained to help assess medical symptoms and provide advice over the phone, when medically appropriate. They can often answer questions about a minor concern or advise you about what to do next, including making an appointment for you if appropriate.

After office hours, please call **After-Hours Medical Needs** for a recorded message about your options and/or to speak with the answering service who will redirect your call, 24 hours a day, 7 days a week.

ii. Southern, Northern and Mountain Colorado Service Areas

Non-emergency, non-routine care needed for medical problems such as an earache or sore throat with fever that do not meet the definition of an emergency because they are not sudden or unforeseen are covered at Plan Facilities during regular office hours. If you are a **Southern** or **Northern Colorado** Member and need non-emergency, non-routine care during regular office hours, please call your Plan Physician’s office.

Non-emergency, non-routine care needed **after hours** that cannot wait for a routine visit, can be received at one of our designated after-hours Plan Facilities. For information regarding the designated after-hours Plan

Facilities, please call **Member Services** during normal business hours. You can also go to our website, www.kp.org, for information on designated after-hours facilities.

After office hours, please call your Plan Physician or go to the provider directory or to our website, www.kp.org, for information on our designated after-hours facilities. You may also call the nurse advice line at the telephone number listed in your provider directory or our website, www.kp.org.

b. Out-of-Plan Non-Emergency, Non-Routine Care

There may be situations when it is necessary for you to receive unauthorized non-emergency, non-routine care outside our Service Area. Non-emergency, non-routine care received from non-Plan Providers is covered only when obtained outside our Service Area, if all of the following requirements are met:

- i. The care is required to prevent serious deterioration of your health; and
- ii. The need for care results from an unforeseen illness or injury when you are temporarily away from our Service Area; and
- iii. The care cannot be delayed until you return to our Service Area.

3. Payment

- a. Health Plan's payment for covered out-of-Plan non-emergency, non-routine care Services is based upon fees that we determine to be usual, reasonable and customary. This means a fee that:
- i. does not exceed most Charges which providers in the same area charge for that Service; and
 - ii. does not exceed the usual Charge made by the provider for that Service; and
 - iii. is in accord with standard coding guidelines and consistent with accepted health care reimbursement payment practices.

Note: In addition to any Copayment or Coinsurance, the Member is responsible for any amounts over usual, reasonable and customary charges.

- b. Our payment is reduced by:
- i. the Copayment and/or Coinsurance for Emergency Services and X-ray Special Procedures performed in the emergency room. The emergency room and X-ray Special Procedures Copayment, if applicable, are waived if you are admitted directly to the hospital as an inpatient; and
 - ii. the Copayment or Coinsurance for ambulance Services, if any; and
 - iii. Coordination of benefits; and
 - iv. any other payments you would have had to make if you received the same Services from our Plan Providers; and
 - v. all amounts paid or payable, or which in the absence of this EOC would be payable, for the Services in question, under any insurance policy or contract, or any other contract, or any government program except Medicaid; and
 - vi. amounts you or your legal representative recover from motor vehicle insurance or because of third-party liability.

Note: The procedure for receiving reimbursement for out-of-Plan Emergency Services and out-of-Plan non-emergency, non-routine care Services is described in the "Appeals and Complaints" section regarding "Post-Service Claims and Appeals."

K. Family Planning Services

We cover the following:

1. Family planning counseling. This includes pre-abortion and post-abortion counseling and information on birth control.
2. Tubal ligations.
3. Vasectomies.
4. Voluntary termination of pregnancy.

This plan may exclude voluntary, elective abortions and any related Services. See "Additional Provisions" for additional coverage or exclusions, if applicable to your Group.

Note: The following are covered, but not under this section: diagnostic procedures, see "X-ray, Laboratory and X-ray Special Procedures"; contraceptive drugs and devices, see the "Drugs, Supplies and Supplements" section.

L. Health Education Services

We provide health education appointments to support understanding of chronic diseases such as diabetes and hypertension. We also teach self-care on topics such as stress management and nutrition.

M. Hearing Services

1. Persons Under the Age of 18 Years

We cover hearing exams and tests to determine the need for hearing correction. For minor children with a verified hearing loss, coverage shall also include:

- a. Initial hearing aids and replacement hearing aids not more frequently than every 5 years;
- b. A new hearing aid when alterations to the existing hearing aid cannot adequately meet the needs of the child; and

- c. Services and supplies including, but not limited to, the initial assessment, fitting, adjustments, and auditory training that is provided according to accepted professional standards.
2. Persons Age 18 Years and Older
- a. Coverage
We cover hearing exams and tests to determine the need for hearing correction. Your Group may have purchased additional coverage for hearing aids. See “Additional Provisions.”
 - b. Hearing Services Exclusions:
 - i. Tests to determine an appropriate hearing aid model, unless your Group has purchased that coverage.
 - ii. Hearing aids and tests to determine their usefulness, unless your Group has purchased that coverage.

N. Home Health Care

1. Coverage

We cover skilled nursing care, home health aide Services and medical social Services:

- a. only on a Part-Time or Intermittent Care basis; and
- b. only within our Service Area; and
- c. only to an eligible Member when ordered by a Plan Physician and administered by a Plan Provider. Care must be provided under a home health care plan established by the Plan Physician and the approved Plan Provider; and
- d. only if a Plan Physician determines that it is feasible to maintain effective supervision and control of your care in your home.

Part-Time Care or Intermittent Care means part-time or intermittent skilled nursing and home health aide Services. Services must be clinically indicated; may not exceed 28 hours per week combined over any number of days per week; and must be for less than eight (8) hours per day. Additional time up to 35 hours per week but less than eight (8) hours per day may be approved by Health Plan on a case-by-case basis.

Note: X-ray, laboratory and X-ray special procedures are not covered under this section. See “X-ray, Laboratory and X-ray Special Procedures”.

2. Home Health Care Exclusions:

- a. Custodial care.
- b. Homemaker Services.
- c. Care that Medical Group determines may be appropriately provided in a Plan Facility or Skilled Nursing Facility, if we offer to provide that care in one of these facilities.

3. Special Services Program

If you have been diagnosed with a terminal illness with a life expectancy of one year or less, but are not yet ready to elect hospice care, you are eligible for the Special Services Program (“Program”). Coverage of hospice care is described below.

This Program gives you and your family time to become more familiar with hospice-type Services and to decide what is best for you. It helps you bridge the gap between your diagnosis and preparing for the end of life.

The difference between this Program and regular visiting nurse visits is that: you may or may not be homebound or have skilled nursing care needs; or you may only require spiritual or emotional care. Services available through this Program are provided by professionals with specific training in end-of-life issues.

O. Hospice Care

We cover hospice care for terminally ill Members inside our Service Area. If a Plan Physician diagnoses you with a terminal illness and determines that your life expectancy is six (6) months or less, you can choose hospice care instead of traditional Services otherwise provided for your illness.

If you elect to receive hospice care, you will not receive **additional** Benefits for the terminal illness. However, you can continue to receive Health Plan Benefits for conditions other than the terminal illness.

We cover the following Services and other Benefits when: (1) prescribed by a Plan Physician and the hospice care team; and (2) received from a licensed hospice approved, in writing, by Kaiser Permanente:

- a. Physician care.
- b. Nursing care.
- c. Physical, occupational, speech and respiratory therapy.
- d. Medical social Services.
- e. Home health aide and homemaker Services.
- f. Medical supplies, drugs, biologicals and appliances.
- g. Palliative drugs in accord with our drug formulary guidelines.
- h. Short-term inpatient care including respite care, care for pain control, and acute and chronic pain management.
- i. Counseling and bereavement Services.
- j. Services of volunteers.

P. Infertility Services

Infertility Services are **not** covered unless your Group has purchased additional supplemental coverage.

NOTE: To determine if your Group has the infertility benefit, see the “Schedule of Benefits (Who Pays What).”

Q. Mental Health Services

1. Coverage

We cover mental health Services as shown below. Coverage includes evaluation and Services for conditions which, in the judgment of a Plan Physician, would respond to therapeutic management. Mental health includes but is not limited to biologically based illnesses or disorders.

a. Outpatient Therapy

We cover: diagnostic evaluation; individual therapy; psychiatric treatment; and psychiatrically oriented child and teenage guidance counseling.

Visits for the purpose of monitoring drug therapy are covered.

Psychological testing as part of diagnostic evaluation is covered.

b. Inpatient Services

We cover psychiatric hospitalization in a facility designated by Medical Group or Health Plan. Hospital Services for psychiatric conditions include all Services of Plan Physicians and mental health professionals and the following Services and supplies as prescribed by a Plan Physician while you are a registered bed patient: room and board; psychiatric nursing care; group therapy; electroconvulsive therapy; occupational therapy; drug therapy; and medical supplies.

Separate Coinsurance applies to Services of Plan Physicians and mental health professionals.

c. Partial Hospitalization

We cover partial hospitalization in a Plan Hospital-based program.

We cover mental health services whether they are voluntary, or are court-ordered as a result of contact with the criminal justice or juvenile justice system, when they are Medically Necessary as determined by a Plan Physician and otherwise covered under the plan, and when rendered by a Plan Provider. We do not cover court-ordered treatment that exceeds the scope of coverage of this health benefit plan.

2. Mental Health Services Exclusions:

- a. Evaluations for any purpose other than mental health treatment. This includes evaluations for: child custody; disability; or fitness for duty/return to work, unless a Plan Physician determines such evaluation to be Medically Necessary.
- b. Special education, counseling, therapy or care for learning deficiencies or behavioral problems, whether or not associated with a manifest mental disorder, retardation or other disturbance, including but not limited to attention deficit disorder.
- c. Mental health Services ordered by the court, to be used in a court proceeding, or as a condition of parole or probation, unless a Plan Physician determines such Services to be Medically Necessary.
- d. Court-ordered testing and testing for ability, aptitude, intelligence or interest.
- e. Services which are custodial or residential in nature.

R. Physical, Occupational and Speech Therapy and Multidisciplinary Rehabilitation Services

1. Coverage

a. Hospital Inpatient Care, Care in a Skilled Nursing Facility and Home Health Care

We cover physical, occupational and speech therapy as part of your Hospital Inpatient Care, Skilled Nursing Facility and Home Health Care benefit.

b. Outpatient Care

We cover three (3) types of outpatient therapy (i.e., physical, occupational and speech therapy) in a Plan Facility to improve or develop skills or functioning due to medical deficits, illness or injury. See the “Schedule of Benefits (Who Pays What).”

c. Multidisciplinary Rehabilitation Services

We will cover treatment in an organized, multidisciplinary rehabilitation Services program in a designated facility or a Skilled Nursing Facility. We also cover multidisciplinary rehabilitation Services while you are an inpatient in a designated facility. See the “Schedule of Benefits (Who Pays What).”

d. Pulmonary Rehabilitation

Treatment in a pulmonary rehabilitation program is provided if prescribed or recommended by a Plan Physician and provided by therapists at designated facilities. Clinical criteria are used to determine appropriate candidacy for the

program, which consists of: an initial evaluation; up to six (6) education sessions; up to twelve exercise sessions; and a final evaluation to be completed within a two to three-month period. See the “Schedule of Benefits (Who Pays What).”

e. Therapies for Congenital Defects and Birth Abnormalities

After the first 31 days of life, the limitations and exclusions applicable to this EOC apply, except that Medically Necessary physical, occupational, and speech therapy for the care and treatment of congenital defects and birth abnormalities for covered children from age three (3) to age six (6) shall be provided. The benefit level shall be the greater of the number of such visits provided under this health benefit plan or 20 therapy visits per Accumulation Period for each physical, occupational and speech therapy. Such visits shall be distributed as Medically Necessary throughout the Accumulation Period without regard to whether the condition is acute or chronic and without regard to whether the purpose of the therapy is to maintain or improve functional capacity. See the “Schedule of Benefits (Who Pays What).”

Note 1: This benefit is also available for eligible children under the age of three (3) who are not participating in Early Intervention Services.

Note 2: The visit limit for therapy to treat congenital defects and birth abnormalities is not applicable if such therapy is Medically Necessary to treat autism spectrum disorders.

f. Therapies for the Treatment of Autism Spectrum Disorders

For children under the age of 19, we cover the following therapies for the treatment of Autism Spectrum Disorders:

- i. Outpatient physical, occupational and speech therapy in a Plan Medical Office when prescribed by a Plan Physician as Medically Necessary. See the “Schedule of Benefits (Who Pays What).”
- ii. Applied behavior analysis, including consultations, direct care, supervision, or treatment, or any combination thereof by autism services providers, up to the maximum benefit permitted by State law. See the “Schedule of Benefits (Who Pays What).”

2. Limitations:

- a. Speech therapy is limited to treatment for speech impairments due to injury or illness. Many pediatric conditions do not qualify for coverage because they lack a specific organic cause and may be long term and chronic in nature.
- b. Occupational therapy is limited to treatment to achieve improved self-care and other customary activities of daily living.

3. Physical, Occupational and Speech Therapy and Multidisciplinary Rehabilitation Services Exclusions:

- a. Long-term rehabilitation, not including treatment for autism spectrum disorders.
- b. Speech therapy that is not Medically Necessary, such as: (i) therapy for educational placement or other educational purposes; or (ii) training or therapy to improve articulation in the absence of injury, illness or medical condition affecting articulation; or (iii) therapy for tongue thrust in the absence of swallowing problems.

S. Preventive Care Services

If your plan has a different preventive care Services benefit, please see “Additional Provisions.”

We cover certain preventive care Services that do one or more of the following:

1. Protect against disease;
2. Promote health; and/or
3. Detect disease in its earliest stages before noticeable symptoms develop.

If you receive any other covered Services during a preventive care visit, you may pay the applicable Copayment and Coinsurance for those Services.

T. Reconstructive Surgery

1. Coverage

We cover reconstructive surgery when a Plan Physician determines it: (a) will correct significant disfigurement resulting from an injury or Medically Necessary surgery; or (b) will correct a congenital defect, disease or anomaly to produce major improvement in physical function; or (c) will treat congenital hemangioma and port wine stains. Following Medically Necessary removal of all or part of a breast, we also cover reconstruction of the breast, surgery and reconstruction of the other breast to produce a symmetrical appearance, and treatment of physical complications, including lymphedemas.

2. Reconstructive Surgery Exclusions:

Plastic surgery or other cosmetic Services and supplies primarily to change your appearance. This includes cosmetic surgery related to bariatric surgery.

U. Skilled Nursing Facility Care

1. Coverage

We cover skilled inpatient Services in a licensed Skilled Nursing Facility. The skilled inpatient Services must be those usually provided by Skilled Nursing Facilities. A prior three-day stay in an acute care hospital is not required. We cover the following Services:

- a. Room and board.
- b. Nursing care.
- c. Medical social Services.
- d. Medical and biological supplies.
- e. Blood, blood products and their administration.

A Skilled Nursing Facility is an institution that: provides skilled nursing or skilled rehabilitation Services, or both; provides Services on a daily basis 24 hours a day; is licensed under applicable state law; and is approved in writing by Medical Group.

Note: The following are covered, but not under this section: drugs, see “Drugs, Supplies and Supplements”; DME and prosthetics and orthotics, see “Durable Medical Equipment and Prosthetics and Orthotics”; X-ray laboratory and X-ray special procedures, see “X-ray, Laboratory and X-ray Special Procedures”.

2. Skilled Nursing Facility Care Exclusion:

Custodial Care, as defined in “Exclusions” under “Limitations/Exclusions (What is Not Covered),” below.

V. Transplant Services

1. Coverage

Transplants are covered on a **LIMITED** basis as follows:

- a. Covered transplants are limited to: kidney transplants; heart transplants; heart-lung transplants; liver transplants; liver transplants for children with biliary atresia and other rare congenital abnormalities; small bowel transplants; small bowel and liver transplants; lung transplants; cornea transplants; simultaneous kidney-pancreas transplants; and pancreas alone transplants.
- b. Bone marrow transplants (autologous stem cell or allogenic stem cell) associated with high dose chemotherapy for germ cell tumors and neuroblastoma in children; and bone marrow transplants for aplastic anemia, leukemia, severe combined immunodeficiency disease and Wiskott-Aldrich syndrome.
- c. If all medical criteria developed by Medical Group are met, we cover: stem cell rescue; and transplants of organs, tissue or bone marrow.

2. Related Prescription Drugs

Prescribed post-surgical immunosuppressive outpatient drugs required after a transplant are provided at the applicable outpatient prescription drug Copayment or Coinsurance shown in the “Schedule of Benefits (Who Pays What).”

3. Terms and Conditions

- a. Health Plan, Medical Group and Plan Physicians do not undertake: to provide a donor or donor organ or bone marrow or cornea; or to assure the availability of a donor or donor organ or bone marrow or cornea; or to assure the availability or capacity of referral transplant facilities approved by Medical Group. In accord with our guidelines for living transplant donors, we provide certain donation-related Services for a donor, or a person Medical Group or a Plan Physician identifies as a potential donor, even if the donor is not a Member. These Services must be directly related to a covered transplant for you. For information specific to your situation, please call your assigned Transplant Coordinator; or the **Transplant Administrative Offices**.
- b. Plan Physicians must determine that the Member satisfies Medical Group medical criteria before the Member receives Services.
- c. A Plan Physician must provide a written referral for care at a transplant facility. The transplant facility must be from a list of approved facilities selected by Medical Group. The referral may be to a transplant facility outside our Service Area. Transplants are covered only at the facility Medical Group selects for the particular transplant, even if another facility within the Service Area could also perform the transplant.
- d. After referral, if a Plan Physician or the medical staff of the referral facility determines the Member does not satisfy its respective criteria for the Service, Health Plan’s obligation is only to pay for covered Services provided prior to such determination.

4. Transplant Services Exclusions and Limitations:

- a. Bone marrow transplants, associated with high dose chemotherapy for solid tissue tumors, (except bone marrow transplants covered under this EOC) are excluded.
- b. Non-human and artificial organs and their implantation are excluded.
- c. Pancreas alone transplants are limited to patients without renal problems who meet set criteria.

- d. Travel and lodging expenses are excluded, except that in some situations, when Medical Group or a Plan Physician refers you to a non-Plan Provider outside our Service Area for transplant Services, as described in “Getting a Referral” in the “How to Access Your Services and Obtain Approval of Benefits” section, we may pay certain expenses we preauthorize under our internal travel and lodging guidelines. Travel and lodging expenses related to non-transplant Services are not covered. For information specific to your situation, please call your assigned Transplant Coordinator; or the **Transplant Administrative Offices**.

W. Vision Services

1. Coverage

We cover routine and non-routine eye exams. Refraction tests to determine the need for vision correction and to provide a prescription for eyeglasses are covered unless specifically excluded in the Schedule of Benefits (Who Pays What). We also cover professional exams and the fitting of Medically Necessary contact lenses when a Plan Physician or Plan Optometrist prescribes them for a specific medical condition.

Professional Services for exams and fitting of contact lenses that are not Medically Necessary are provided at an additional Charge when obtained at Health Plan Medical Offices.

2. Vision Services Exclusions:

- a. Eyeglass lenses and frames.
- b. Contact lenses.
- c. Professional exams for fittings and dispensing of contact lenses except when Medically Necessary as described above.
- d. All Services related to eye surgery for the purpose of correcting refractive defects such as myopia, hyperopia or astigmatism (for example, radial keratotomy, photo-refractive keratectomy and similar procedures).
- e. Orthoptic (eye training) therapy.

Your Group may have purchased additional optical coverage. See “Additional Provisions.”

X. X-ray, Laboratory and X-ray Special Procedures

1. Coverage

a. Outpatient

We cover the following Services:

- i. Diagnostic X-ray and laboratory tests, Services and other materials, which includes but is not limited to isotopes, electrocardiograms, electroencephalograms, mammograms and ultrasounds.
- ii. Therapeutic X-ray Services and materials
- iii. X-ray Special Procedures such as MRI, CT, PET and nuclear medicine. **Note:** Members will be billed for each individual procedure performed. A procedure is defined in accordance with the Current Procedural Terminology (CPT) medical billing codes published annually by the American Medical Association. The Member is responsible for any applicable Copayment or Coinsurance for X-ray Special Procedures performed as a part of or in conjunction with other outpatient Services, including but not limited to Emergency Services, non-emergency, non-routine care, and outpatient surgery.

b. Inpatient

During hospitalization, prescribed diagnostic X-ray and laboratory tests, Services and materials, including diagnostic and therapeutic X-rays and isotopes, electrocardiograms, electroencephalograms, MRI, CT, PET and nuclear medicine are covered under your hospital inpatient care benefit.

2. X-ray, Laboratory and X-ray Special Procedures Exclusions:

- a. Testing of a Member for a non-Member’s use and/or benefit.
- b. Testing of a non-Member for a Member’s use and/or benefit.

IV. LIMITATIONS/EXCLUSIONS (WHAT IS NOT COVERED)

A. Exclusions

The Services listed below are not covered. These exclusions apply to all covered Services under this EOC. Additional exclusions that apply only to a particular Service are listed in the description of that Service in the “Benefits/Coverage (What is Covered)” section.

1. **Alternative Medical Services.** The following are not covered unless your Group has purchased additional coverage for these Services. See the “Schedule of Benefits (Who Pays What) to determine if you group has purchased additional coverage.
 - a. Acupuncture Services.
 - b. Naturopathy Services.
 - c. Massage therapy.
 - d. Spinal Manipulation Services and supplies that are not provided by a Plan Provider under this Agreement.

2. **Certain Exams and Services.** Physical exams and other Services, and related reports and paperwork, in connection with third-party requests or requirements, such as those for:
 - a. Employment;
 - b. Participation in employee programs;
 - c. Insurance;
 - d. Disability;
 - e. Licensing; or
 - f. On court order or for parole or probation.
3. **Cosmetic Services.** Services that are intended: primarily to change or maintain your appearance; and that will not result in major improvement in physical function. This includes cosmetic surgery related to bariatric surgery. Exception: Services covered under “Reconstructive Surgery” in the “Benefits/Coverage (What is Covered)” section.
4. **Custodial Care.** Assistance with activities of daily living or care that can be performed safely and effectively by people who, in order to provide the care, do not require medical licenses or certificates or the presence of a supervising licensed nurse. Assistance with activities of daily living include: walking; getting in and out of bed; bathing; dressing; feeding; toileting and taking medicine.
5. **Dental Services.** Dental Services and dental X-rays, including: dental Services following injury to teeth; dental appliances; implants; orthodontia; TMJ; and dental Services as a result of and following medical treatment such as radiation treatment. This exclusion does not apply to: (a) Medically Necessary Services for the treatment of cleft lip or cleft palate when prescribed by a Plan Physician, unless the Member is covered for these Services under a dental insurance policy or contract, or (b) hospitalization and general anesthesia for dental Services, prescribed or directed by a Plan Physician for Dependent children who: (i) have a physical, mental, or medically compromising condition; or (ii) have dental needs for which local anesthesia is ineffective because of acute infection, anatomic variations, or allergy; or (iii) are extremely uncooperative, unmanageable, anxious, or uncommunicative with dental needs deemed sufficiently important that dental care cannot be deferred; or (iv) have sustained extensive orofacial and dental trauma and, unless otherwise specified herein, (a) and (b) are received at a Plan Hospital, Plan Facility or Skilled Nursing Facility. The following Services for TMJ may be covered if a Plan Physician determines they are Medically Necessary: diagnostic X-rays; lab testing; physical therapy; and surgery.
6. **Directed Blood Donations.**
7. **Disposable Supplies.** Disposable supplies for home use such as:
 - a. Bandages;
 - b. Gauze;
 - c. Tape;
 - d. Antiseptics;
 - e. Dressings;
 - f. Ace-type bandages; and
 - g. Any other supplies, dressings, appliances or devices, not specifically listed as covered in the “Benefits/Coverage (What is Covered)” section.
8. **Employer or Government Responsibility.** Financial responsibility for Services that an employer or a government agency is required by law to provide.
9. **Experimental or Investigational Services:**
 - a. A Service is experimental or investigational for a Member’s condition if any of the following statements apply at the time the Service is or will be provided to the Member. The Service:
 - i. has not been approved or granted by the U.S. Food and Drug Administration (FDA); or
 - ii. is the subject of a current new drug or new device application on file with the FDA; or
 - iii. is provided as part of a Phase I or Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial or in any other manner that is intended to determine the safety, toxicity or efficacy of the Service; or
 - iv. is provided pursuant to a written protocol or other document that lists an evaluation of the Service’s safety, toxicity or efficacy as among its objectives; or
 - v. is subject to the approval or review of an Institutional Review Board (IRB) or other body that approves or reviews research on the safety, toxicity or efficacy of Services; or
 - vi. the Service has not been recommended for coverage by the Regional New Technology and Benefit Interpretation Committee, the Interregional New Technology Committee or the Medical Technology Assessment Unit based on analysis of clinical studies and literature for safety and appropriateness, unless otherwise covered by Health Plan; or,
 - vii. is provided pursuant to informed consent documents that describe the Service as experimental or investigational or in other terms that indicate that the Service is being looked at for its safety, toxicity or efficacy; or

- viii. is part of a prevailing opinion among experts as expressed in the published authoritative medical or scientific literature that (A) use of the Service should be substantially confined to research settings or (B) further research is needed to determine the safety, toxicity or efficacy of the Service.
- b. In determining whether a Service is experimental or investigational, the following sources of information will be solely relied upon:
 - i. The Member's medical records; and
 - ii. The written protocol(s) or other document(s) under which the Service has been or will be provided; and
 - iii. Any consent document(s) the Member or the Member's representative has executed or will be asked to execute to receive the Service; and
 - iv. The files and records of the IRB or similar body that approves or reviews research at the institution where the Service has been or will be provided, and other information concerning the authority or actions of the IRB or similar body; and
 - v. The published authoritative medical or scientific literature on the Service as applied to the Member's illness or injury; and
 - vi. Regulations, records, applications and other documents or actions issued by, filed with, or taken by the FDA, or other agencies within the U.S. Department of Health and Human Services, or any state agency performing similar functions.
- c. If two (2) or more Services are part of the same plan of treatment or diagnosis, all of the Services are excluded if one of the Services is experimental or investigational.
- d. Health Plan consults Medical Group and then uses the criteria described above to decide if a particular Service is experimental or investigational.

Note: For non-grandfathered health plans only, this exclusion does not apply to Services covered under "Clinical Trials" in the "Benefits/Coverage (What is Covered)" section.

- 10. **Genetic Testing.** Genetic testing unless determined to be: Medically Necessary; and meets Medical Group criteria.
- 11. **Infertility Services.** All Services related to the diagnosis or treatment of infertility unless your Group has purchased additional supplemental coverage.
- 12. **Intermediate Care.** Care in an intermediate care facility.
- 13. **Routine Foot Care Services.** Routine foot care Services that are not Medically Necessary.
- 14. **Services for Members in the Custody of Law Enforcement Officers.** Non-Plan provider Services provided or arranged by criminal justice institutions for Members in the custody of law enforcement officers, unless the Services are covered as out of Plan Emergency Services or out-of-Plan non-emergency, non-routine care.
- 15. **Services Not Available in our Service Area.** Services not generally and customarily available in our Service Area, except when it is a generally accepted medical practice in our Service Area to refer patients outside our Service Area for the Service.
- 16. **Services Related to a Non-Covered Service.** When a Service is not covered, all Services related to the non-covered Service are excluded. This does not include Services we would otherwise cover to treat complications as a result of the non-covered Service.
- 17. **Travel and Lodging Expenses.** Travel and lodging expenses are excluded. We may pay certain expenses we preauthorize in accord with our internal travel and lodging guidelines in some situations, when Medical Group or a Plan Physician refers you to a non-Plan Provider outside our Service Area for transplant Services as described under "Getting a Referral" in the "How to Access Your Services and Obtain Approval of Benefits" section. Travel and lodging expenses are not covered for Members who are referred to a non-Plan Facility for non-transplant medical care. For information specific to your situation, please call your assigned Transplant Coordinator; or the **Transplant Administrative Offices**.
- 18. **Unclassified Medical Technology Devices and Services.** Medical technology devices and Services which have not been classified as durable medical equipment or laboratory by a National Coverage Determination (NCD) issued by the Centers for Medicare & Medicaid Services (CMS), unless otherwise covered by Health Plan.
- 19. **Weight Management Facilities.** Services received in a weight management facility.
- 20. **Workers' Compensation or Employer's Liability.** Financial responsibility for Services for any illness, injury, or condition, to the extent a payment or any other benefit, including any amount received as a settlement (collectively referred to as "Financial Benefit"), is provided under any workers' compensation or employer's liability law. We will provide Services even if it is unclear whether you are entitled to a Financial Benefit, but we may recover Charges for any such Services from the following sources:
 - a. Any source providing a Financial Benefit or from whom a Financial Benefit is due.
 - b. You, to the extent that a Financial Benefit is provided or payable or would have been required to be provided or payable if you had diligently sought to establish your rights to the Financial Benefit under any workers'

compensation or employer's liability law.

B. Limitations

We will use our best efforts to provide or arrange covered Services in the event of unusual circumstances that delay or render impractical the provision of Services. Examples include: major disaster; epidemic; war; riot; civil insurrection; disability of a large share of personnel at a Plan Facility; complete or partial destruction of facilities; and labor disputes not involving Health Plan, Kaiser Foundation Hospitals or Medical Group. In these circumstances, Health Plan, Kaiser Foundation Hospitals, Medical Group and Medical Group Plan Physicians will not have any liability for any delay or failure in providing covered Services. In the case of a labor dispute involving Health Plan, Kaiser Foundation Hospitals or Medical Group, we may postpone care until the dispute is resolved if delaying your care is safe and will not result in harmful health consequences.

C. Reductions

1. Coordination of Benefits (COB)

The Services covered under this EOC are subject to Coordination of Benefit (COB) rules. If you have health care coverage with another health plan or insurance company, we will coordinate benefits with the other coverage under the COB guidelines below.

This coordination of benefits (COB) provision applies when a person has health care coverage under more than one plan. "Plan" is defined below.

The order of benefit determination rules govern the order in which each Plan will pay a claim for benefits. The Plan that pays first is called the Primary plan. The Primary plan must pay benefits in accordance with its policy terms without regard to the possibility that another Plan may cover some expenses. The Plan that pays after the Primary plan is the Secondary plan. The Secondary plan may reduce the benefits it pays so that payments from all Plans do not exceed 100% of the total Allowable expense.

DEFINITIONS

a. A "plan" is any of the following that provides benefits or services for medical or dental care or treatment. However, if separate contracts are used to provide coordinated coverage for members of a group, the separate contracts are considered parts of the same plan and there is no COB among those separate contracts.

- i. "Plan" includes: group insurance contracts, health maintenance organization (HMO) contracts, closed panel plans or other forms of group or group-type coverage (whether insured or uninsured); medical care components of long-term care contracts, such as skilled nursing care; medical benefits under group or individual automobile contracts; and Medicare or any other federal governmental plan, as permitted by law.
- ii. "Plan" does not include: hospital indemnity coverage or other fixed indemnity coverage; accident only coverage; specified disease or specified accident coverage; limited benefit health coverage, as defined by state law; school accident type coverage; benefits for non-medical components of long-term care policies; Medicare supplement policies; Medicaid policies; or coverage under other federal governmental plans, unless permitted by law.

Each contract for coverage under i. or ii. is a separate plan. If a plan has two parts and COB rules apply only to one of the two, each of the parts is treated as a separate plan.

- b. "This plan" means, in a COB provision, the part of the contract providing the health care benefits to which the COB provision applies and which may be reduced because of the benefits of other plans. Any other part of the contract providing health care benefits is separate from this plan. A contract may apply one COB provision to certain benefits, such as dental benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.
- c. The order of benefit determination rules determine whether this plan is a "primary plan" or "secondary plan" when compared to another plan covering the person.

When this plan is primary, its benefits are determined before those of any other plan and without considering any other plan's benefits. When this plan is secondary, its benefits are determined after those of another plan and may be reduced because of the primary plan's benefits, so that all plan benefits do not exceed 100% of the total Allowable expense.

- d. "Allowable expense" is a health care expense, including deductibles, coinsurance and copayments, that is covered at least in part by any plan covering the person. When a plan provides benefits in the form of services, the reasonable cash value of each service will be considered an Allowable expense and a benefit paid. An expense that is not covered by any Plan covering the person is not an allowable expense. In addition, any expense that a provider by law or in accordance with a contractual agreement is prohibited from charging a covered person is not an allowable expense.

The following are examples of expenses that are not allowable expenses:

- i. The difference between the cost of a semi-private hospital room and a private hospital room is not an allowable expense, unless one of the Plans provides coverage for private hospital room expenses.

- ii. If a person is covered by 2 or more plans that compute their benefit payments on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology, any amount in excess of the highest reimbursement amount for a specific benefit is not an allowable expense.
 - iii. If a person is covered by 2 or more plans that provide benefits or services on the basis of negotiated fees, an amount in excess of the highest of the negotiated fees is not an allowable expense.
 - iv. If a person is covered by one plan that calculates its benefits or services on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology and another plan that provides its benefits or services on the basis of negotiated fees, the primary plan's payment arrangement shall be the Allowable expense for all Plans. However, if the provider has contracted with the Secondary plan to provide the benefit or service for a specific negotiated fee or payment amount that is different than the primary plan's payment arrangement and if the provider's contract permits, the negotiated fee or payment shall be the Allowable expense used by the secondary plan to determine its benefits.
 - v. The amount of any benefit reduction by the primary plan because a covered person has failed to comply with the Plan provisions is not an allowable expense. Examples of these types of plan provisions include second surgical opinions, precertification of admissions, and preferred provider arrangements.
- e. "Claim determination period" is usually a calendar year, but a plan may use some other period of time that fits the coverage of the group contract. A person is covered by a plan during a portion of a claim determination period if that person's coverage starts or ends during the claim determination period. However, it does not include any part of a year during which a person has no coverage under this plan, or before the date this COB provision or a similar provision takes effect.
 - f. "Closed panel plan" is a plan that provides health benefits to covered persons primarily in the form of services through a panel of providers that have contracted with either directly or indirectly or are employed by the plan, and that limits or excludes benefits for services provided by other providers, except in cases of emergency or referral by a panel member.
 - g. "Custodial parent" means a parent awarded primary custody by a court decree. In the absence of a court decree, it is the parent with whom the child resides more than one half of the calendar year without regard to any temporary visitation.

ORDER-OF-BENEFIT DETERMINATION RULES

When two or more plans pay benefits, the rules for determining the order of payment are as follows:

- a. The primary plan pays or provides its benefits according to its terms of coverage and without regard to the benefits under any other plan.
- b. A plan that does not contain a coordination of benefits provision that is consistent with this regulation is always primary unless the provisions of both plans state that the complying plan is primary.
 - i. There is an exception: Coverage that is obtained by virtue of being members in a group, and designed to supplement part of the basic package of benefits, may provide supplementary coverage that shall be in excess of any other parts of the plan provided by the contract holder. Examples of these types of situations are major medical coverages that are superimposed over base plan hospital and surgical benefits, and insurance type coverages that are written in connection with a closed panel plan to provide out-of-network benefits.
- c. A plan may consider the benefits paid or provided by another plan in determining its benefits only when it is secondary to that other plan.
- d. The first of the following rules that describes which plan pays its benefits before another plan is the rule to use.
 - i. Non-Dependent or Dependent. The plan that covers the person other than as a dependent, for example as an employee, member, subscriber or retiree is primary and the plan that covers the person as a dependent is secondary. However, if the person is a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the plan covering the person as a dependent; and primary to the plan covering the person as other than a dependent (e.g. a retired employee); then the order of benefits between the two plans is reversed so that the plan covering the person as an employee, member, subscriber or retiree is secondary and the other plan is primary.
 - ii. Dependent Child Covered Under More Than One Plan. Unless there is a court decree stating otherwise, when a dependent child is covered by more than one Plan the order of benefits is determined as follows:
 - A. For a dependent child whose parents are married or are living together, whether or not they have ever been married:
 - 1. The Plan of the parent whose birthday falls earlier in the calendar year is the Primary plan; or
 - 2. If both parents have the same birthday, the Plan that has covered the parent the longest is the primary plan.
 - B. For a dependent child whose parents are divorced or separated or not living together, whether or not they have ever been married:

1. If a court decree states that one of the parents is responsible for the dependent child's health care expenses or health care coverage and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to plan years commencing after the Plan is given notice of the court decree;
 2. If a court decree states that both parents are responsible for the dependent child's health care expenses or health care coverage, the provisions of Subparagraph A. above shall determine the order of benefits;
 3. If a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or health care coverage of the dependent child, the provisions of Subparagraph A. above shall determine the order of benefits; or
 4. If there is no court decree allocating responsibility for the dependent child's health care expenses or health care coverage, the order of benefits for the child are as follows:
 - The plan covering the custodial parent;
 - The plan covering the spouse of the custodial parent;
 - The plan covering the non-custodial parent; and then
 - The plan covering the spouse of the non-custodial parent.
- C. For a dependent child covered under more than one Plan of individuals who are not the parents of the child, the provisions of Subparagraph A. or B. above shall determine the order of benefits as if those individuals were the parents of the child.
- iii. Active Employee or Retired or Laid-off Employee. The Plan that covers a person as an active employee, that is, an employee who is neither laid off nor retired, is the Primary plan. The Plan covering that same person as a retired or laid-off employee is the Secondary plan. The same would hold true if a person is a dependent of an active employee and that same person is a dependent of a retired or laid-off employee. If the other Plan does not have this rule, and as a result, the Plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule labeled d.1. can determine the order of benefits.
 - iv. COBRA or State Continuation Coverage. If a person whose coverage is provided pursuant to COBRA or under a right of continuation provided by state or other federal law is covered under another plan, the plan covering the person as an employee, member, subscriber or retiree or covering the person as a dependent of an employee, member, subscriber or retiree is the primary plan and the COBRA or state or other federal continuation coverage is the secondary plan. If the other plan does not have this rule, and as a result, the plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule labeled d.1. can determine the order of benefits.
 - v. Longer or Shorter Length of Coverage. The plan that covered the person as an employee, member, policyholder, subscriber or retiree longer is the primary plan and the plan that covered the person the shorter period of time is the Secondary plan.
 - vi. If the preceding rules do not determine the order of benefits, the allowable expenses shall be shared equally between the Plans meeting the definition of plan. In addition, this plan will not pay more than it would have paid had it been the primary plan.

EFFECT ON THE BENEFITS OF THIS PLAN

- a. When this plan is secondary, it may reduce its benefits so that the total benefits paid or provided by all Plans during a plan year are not more than the total Allowable expenses. In determining the amount to be paid for any claim, the secondary plan will calculate the benefits it would have paid in the absence of other health care coverage and apply that calculated amount to any allowable expense under its plan that is unpaid by the primary plan. The secondary plan may then reduce its payment by the amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all Plans for the claim do not exceed the total allowable expense for that claim. In addition, the secondary plan shall credit to its plan deductible any amounts it would have credited to its deductible in the absence of other health care coverage.
- b. If a covered person is enrolled in two or more closed panel plans and if, for any reason, including the provision of service by a non-panel provider, benefits are not payable by one closed panel plan, COB shall not apply between that plan and other closed panel plans.

RIGHT TO RECEIVE AND RELEASE NEEDED INFORMATION

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this plan and other plans. We may get the facts we need from or give them to other organizations or persons for the purpose of applying these rules and determining benefits payable under this plan and other plans covering the person claiming benefits. We need not tell, or get the consent of, any person to do this. Each person claiming benefits under this plan must give Health Plan any facts we need to apply those rules and determine benefits payable.

FACILITY OF PAYMENT

A payment made under another plan may include an amount that should have been paid under this plan. If it does, Health Plan may pay that amount to the organization that made that payment. That amount will then be treated as though it were a

benefit paid under this plan. Health Plan will not have to pay that amount again. The term “payment made” includes providing benefits in the form of services, in which case “payment made” means reasonable cash value of the benefits provided in the form of services.

RIGHT OF RECOVERY

If the amount of the payments made by Health Plan is more than it should have paid under this COB provision, we may recover the excess from one or more of the persons we have paid or for whom we have paid; or any other person or organization that may be responsible for the benefits or services provided for the covered person. The “amount of the payments made” includes the reasonable cash value of any benefits provided in the form of services.

2. Injuries or Illnesses Alleged to be Caused by Other Parties

You must reimburse us 100% of Charges for covered Services you receive for an injury or illness that is alleged to be caused by another party. You do not have to reimburse us more than you receive from or on behalf of any other party, insurance company or organization as a result of the injury or illness. Our right to reimbursement shall include all sources as allowed by law. This includes any recovery you receive from: (a) uninsured motorist coverage; or (b) underinsured motorist coverage; or (c) automobile medical payment coverage; or (d) workers’ compensation coverage or (e) any other liability coverage.

If you are involved in an automobile-related accident, please contact **Patient Financial Services** right away so that we can coordinate benefits with the automobile insurance carrier and determine whether we or the automobile insurance carrier has primary coverage.

To the extent allowed by law, we have the option of becoming subrogated to all claims, causes of action, and other rights you may have against a third party or an insurer, government program, or other source of coverage for monetary damages, compensation, or indemnification on account of the injury or illness allegedly caused by the third party. We will be so subrogated as of the time we mail or deliver a written notice of our exercise of this option to you or your attorney, but we will be subrogated only to the extent of the total Charges for the relevant Services.

We shall have a first priority lien on the proceeds of any judgment or settlement, whether by compromise or otherwise, you obtain against any other party, regardless of whether the other party admits fault. The proceeds of any judgment or settlement that you, your attorney or your representative get shall first be applied to fully satisfy our lien, even if the total amount of your recovery from all sources is less than the actual or estimated losses and damages you incurred, and without regard of how the proceeds are characterized or itemized. We deny any application of the Made Whole doctrine.

We will not be responsible for any fees you incur to obtain any judgment or settlement. Costs we incur will be borne by us. Costs of your representation will be borne by you. We deny any application of the Common Fund doctrine. Proceeds of such judgment or settlement in your or your attorney’s possession shall be held in trust for our benefit.

Within 30 days after submitting or filing a claim or legal action against any other party, you must send written notice of the claim or legal action to **Patient Financial Services**. For us to determine the existence of any rights we may have and to satisfy those rights, you must complete and send us: all consents; releases; authorizations; assignments; and other documents, including lien forms directing your attorney, any other party and any respective insurer to pay us or our legal representatives directly. You must cooperate to protect our interests under this “Injuries or Illnesses Alleged to be Caused by Other Parties” provision and must not take any action prejudicial to our rights.

If your estate, parent, guardian or conservator asserts a claim against a third party based on your injury or illness, your estate, parent, guardian or conservator and any settlement or judgment recovered by the estate, parent, guardian or conservator shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

Some providers have contracted with Kaiser Permanente to provide certain Services to Members at rates that are typically less than the fees that the providers normally charge to the general public (“General Fees”). However, these contracts may allow providers to assert any independent lien rights they may have to recover their General Fees from a judgment or settlement that you receive from or on behalf of a third party. For Services the provider furnished, our recovery and the provider’s recovery together will not exceed the provider’s General Fees.

If you are entitled to Medicare, Medicare law may apply with respect to Services covered by Medicare.

Note: For recoveries on or after August 11, 2010, reimbursement for benefits will be governed by state law.

3. Surrogacy

In situations where you receive monetary compensation to act as a surrogate, Health Plan will seek reimbursement of Charges for covered Services you receive that are associated with conception, pregnancy and/or delivery of the child, up to the monetary amount you receive to act as a surrogate. A surrogate arrangement is one in which a woman agrees to become pregnant and to surrender the baby to another person or persons who intend to raise the child.

V. MEMBER PAYMENT RESPONSIBILITY

Information on Member payment responsibility, including applicable Deductibles, annual Out-of-Pocket Maximum, Copayments, and Coinsurance, is located in the "Schedule of Benefits (Who Pays What)." Payment responsibility information for Emergency Services and Non-Emergency, Non-Routine Care is located in the "Benefits/Coverage (What is Covered)" section. For additional questions, contact **Member Services**.

Our contracts with Plan Providers provide that you are not liable for any amounts we owe them for covered Services. However, you may be liable for the cost of non-covered Services or Services you obtain from non-Plan Providers. If our contract with any Plan Provider terminates while you are under the care of that provider, we will retain financial responsibility for covered Services you receive from that provider, in excess of any applicable Deductibles, Copayments or Coinsurance amounts, until we make arrangements for the Services to be provided by another Plan Provider and so notify the Subscriber.

VI. CLAIMS PROCEDURE (HOW TO FILE A CLAIM)

Plan Providers submit claims for payment for covered Services directly to Health Plan. For general information on claims, and how to submit pre-service claims, concurrent care claims, and post-service claims, see the "Appeals and Complaints" section. For covered Services by non-Plan Providers, you may need to submit a claim on your own. Contact **Member Services** for more information on how to submit such claims.

VII. GENERAL POLICY PROVISIONS

A. Access Plan

Colorado State law requires that an Access Plan be available that describes Kaiser Foundation Health Plan of Colorado's network of provider Services. To obtain a copy, please call **Member Services**.

B. Access to Services for Foreign Language Speakers

1. **Member Services** will provide a telephone interpreter to assist Members who speak limited or no English.
2. Plan Physicians have telephone access to interpreters in over 150 languages.
3. Plan Physicians can also request an onsite interpreter for an appointment, procedure or Service.
4. Any interpreter assistance we arrange or provide will be at no Charge to the Member.

C. Administration of Agreement

We may adopt reasonable policies, procedures, and interpretations to promote efficient administration of the Group Agreement and this EOC.

D. Advance Directives

Federal law requires Kaiser Permanente to tell you about your right to make health care decisions.

Colorado law recognizes the right of an adult to accept or reject medical treatment, artificial nourishment and hydration, and cardiopulmonary resuscitation.

Each adult has the right to establish, in advance of the need for medical treatment, any directives and instructions for the administration of medical treatment in the event the person lacks the decisional capacity to provide informed consent to or refusal of medical treatment. (Colorado Revised Statutes, Section 15-14-504)

Kaiser Permanente will not discriminate against you whether or not you have an advance directive. We will follow the requirements of Colorado law respecting advance directives. If you have an advance directive, please give a copy to the Kaiser Permanente medical records department or to your provider.

A health care provider or health care facility shall provide for the prompt transfer of the principal to another health care provider or health care facility if such health care provider or health care facility wishes not to comply with an agent's medical treatment decision on the basis of policies based on moral convictions or religious beliefs. (Colorado Revised Statutes, Section 15-14-507)

Two (2) brochures are available: *Your Right to Make Health Care Decisions* and *Making Health Care Decisions*. For copies of these brochures or for more information, please call **Member Services**.

E. Agreement Binding on Members

By electing coverage or accepting Benefits/Coverage (What is Covered) under this EOC, all Members legally capable of contracting, and the legal representatives of all Members incapable of contracting, agree to all provisions of this EOC.

F. Amendment of Agreement

Your Group's Agreement with us will change periodically. If these changes affect this EOC, your Group is required to notify you of them. If it is necessary to make revisions to this EOC, we will issue revised materials to you.

G. Applications and Statements

You must complete any applications, forms, or statements that we request in our normal course of business or as specified in this EOC.

H. Assignment

You may assign, in writing, payments due under the policy to a licensed hospital, other licensed health care provider, an occupational therapist, or a massage therapist, for covered Services provided to you. You may not assign this EOC or any other rights, interests or obligations hereunder without our prior written consent.

I. Attorney Fees and Expenses

In any dispute between a Member and Health Plan or Plan Providers, each party will bear its own attorneys' fees and other expenses.

J. Binding Arbitration

Except for: (1) claims filed in Small Claims Court; (2) Claims subject to the Colorado Health Care Availability Act, Section 13-64-403, C.R.S.; (3) claims subject to the provisions of Colorado Revised Statutes, Section 10-3-1116(1); (4) Benefit claims under Section 502(a)(1)(B) of ERISA, pursuant to a qualified benefit plan; and (5) Claims subject to Medicare Appeals procedures, Chapter 13 of the Medicare Managed Care Manual; your enrollment in this health benefit plan requires that all claims by you, your spouse, your heirs, or anyone acting on your or their behalf, against Kaiser Foundation Health Plan of Colorado, the Medical Group, the Permanente Federation, LLC, The Permanente Company, LLC, or any employees or shareholders of these entities, or Plan Providers or Affiliated Physicians ("Respondent(s)"), which arise from any alleged failure or violation of, including but not limited to any duty relating to or incident to the Evidence of Coverage or the Medical and Hospital Services Agreement, must be submitted to binding arbitration before a single neutral arbiter. By enrolling in this health benefit plan, you have agreed to the use of binding arbitration in lieu of having any such dispute decided in a court of law before a jury.

You must use Health Plan procedures to request arbitration. You can get a copy of these procedures from our **Quality, Risk, and Patient Safety** department. The arbitration hearing will be held in accord with Health Plan procedures, the Colorado Uniform Arbitration Act and the Federal Arbitration Act.

K. Claims Review Authority

We are responsible for determining whether you are entitled to Benefits/Coverage (What is Covered) under this EOC. We have the authority to review and evaluate claims that arise under this EOC. We conduct this evaluation independently by interpreting the provisions of this EOC. If this EOC is part of a health benefit plan that is subject to the Employee Retirement Income Security Act (ERISA), then we are a "named fiduciary" to review claims under this EOC.

L. Contracts with Plan Providers

Your Plan Providers are paid in a number of ways, including: salary; capitation; per diem rates; case rates; fee for service; and incentive payments. If you would like further information about the way Plan Providers are paid to provide or arrange medical and hospital care for Members, please call **Member Services**.

Our contracts with Plan Providers provide that you are not liable for any amounts we owe. However, you may be liable for the cost of non-covered Services or Services you obtain from non-Plan Providers. If our contract with any Plan Provider terminates while you are under the care of that provider, we will retain financial responsibility for covered Services you receive from that provider, in excess of any applicable Deductibles, Copayments or Coinsurance amounts, until we make arrangements for the Services to be provided by another Plan Provider and so notify the Subscriber.

M. Deductible/Out-of-Pocket Maximum Takeover Credit

Deductible/Out-of-Pocket Maximum Takeover Credit is a one-time event which occurs at the point of the initial open enrollment. It applies only to:

1. Members of new groups enrolling with Kaiser Foundation Health Plan of Colorado for the first time. (In this situation, Members must have been covered under one of the group's other carriers at the time of the group's enrollment.)
2. Members of new or current groups who move from non-sole carrier status to sole-carrier status with Kaiser Foundation Health Plan of Colorado. Non-sole carrier status refers to when an employee has the option of choosing a group health plan either through Kaiser Foundation Health Plan of Colorado or through another carrier. (In this situation, Members must have been covered under one of the group's other carriers at the time the group moved to sole-carrier status.)

A credit will be applied toward your Deductible with Health Plan for certain eligible expenses accumulated toward your deductible under your prior coverage. You may also be eligible for a credit to be applied toward your Out-of-Pocket Maximum accumulated under your prior coverage. In order for expenses to be eligible for this credit, you must submit an Explanation of Benefits/Coverage (What is Covered) ("EOB") issued by your prior carrier showing that the expense was applied toward your deductible and/or out-of-pocket maximum under your prior coverage. All such expenses must be for Services that are covered and subject to the Deductible and/or Out-of-Pocket Maximum under this EOC.

For groups with effective dates of coverage during the months of April through December, expenses incurred from January 1 of the current year through the effective date of coverage with Kaiser Foundation Health Plan of Colorado may be eligible for credit.

For groups with effective dates of coverage during the months of January through March, expenses incurred up to 90 days prior to the effective date of coverage with Kaiser Foundation Health Plan may be eligible for credit.

You must submit all claims for Deductible/Out-of-Pocket Maximum Takeover Credit within 90 days from the effective date of coverage with Health Plan. To submit a claim, send all EOBs along with a completed Prior Carrier Information Cover Form to the **Kaiser Permanente Claims Department**. To get a copy of the Prior Carrier Information Cover Form, please call **Claims Customer Service**.

N. Governing Law

Except as preempted by federal law, this EOC will be governed in accord with Colorado law. Any provision that is required to be in this EOC by state or federal law shall bind Members and Health Plan whether or not set forth in this EOC.

O. Group and Members not Health Plan's Agents

Neither your Group nor any Member is the agent or representative of Health Plan.

P. No Waiver

Our failure to enforce any provision of this EOC will not constitute a waiver of that or any other provision, or impair our right thereafter to require your strict performance of any provision.

Q. Nondiscrimination

We do not discriminate in our employment practices or in the delivery of health care Services on the basis of age, race, color, national origin, religion, sex, sexual orientation, or physical or mental disability.

R. Notices

Our notices to you will be sent to the most recent address we have for the Subscriber. The Subscriber is responsible for notifying us of any change in address. Members who move should call **Member Services** as soon as possible to give us their new address.

S. Overpayment Recovery

We may recover any overpayment we make for Services from anyone who receives such an overpayment, or from any person or organization obligated to pay for the Services.

T. Privacy Practices

Kaiser Permanente will protect the privacy of your protected health information (PHI). We also require contracting providers to protect your PHI. Your PHI is individually identifiable information about your health, health care services you receive, or payment for your health care. You may generally see and receive copies of your PHI, correct or update your PHI, and ask us for an accounting of certain disclosures of your PHI.

We may use or disclose your PHI for treatment, payment, health research, and health care operations purposes, such as measuring the quality of Services. We are sometimes required by law to give PHI to others, such as government agencies or in judicial actions. In addition, Member-identifiable health information is shared with your Group only with your authorization or as otherwise permitted by law. We will not use or disclose your PHI for any other purpose without your (or your representative's) written authorization, except as described in our *Notice of Privacy Practices* (see below). Giving us authorization is at your discretion.

This is only a brief summary of some of our key privacy practices. Our *Notice of Privacy Practices* explains our privacy practices in detail. To request a copy, please call Member Services. You can also find the notice at your local Plan Facility or on our website, www.kp.org.

U. Value-Added Services

In addition to the Services we cover under this EOC, we make available a variety of value-added services. Value-added services are not covered by your plan. They are intended to give the Member more options for a healthy lifestyle. Examples may include:

1. Certain health education classes not covered by your plan;
2. Certain health education publications;
3. Discounts for fitness club memberships;
4. Health promotion and wellness programs; and
5. Rewards for participating in those programs.

Some of these value-added services are available to all Members. Others may be available only to Members enrolled through certain groups or plans. To take advantage of these services, you only need to:

1. Show your Health Plan ID card; and
2. Pay the fee, if any; to the company that provides the value-added service.

Because these services are not covered by your plan, any fees you pay will not count toward any coverage calculations, such as deductible or out-of-pocket maximum.

To learn about value-added services and which ones are available to you, please check our:

1. Quarterly member magazine; or
2. Website, *www.kp.org*.

These value-added services are neither offered nor guaranteed under your Health Plan coverage. Health Plan may change or discontinue some or all value-added services at any time and without notice to you. Value-added services are not offered as inducements to purchase a health care plan from us. Although value-added services are not covered by your plan, we may have included an estimate of their cost when we calculated Dues.

Health Plan does not endorse or make any representations regarding the quality or medical efficacy of value-added services, or the financial integrity of the companies offering them. We expressly disclaim any liability for the value-added services provided by these companies. If you have a dispute regarding a value-added service, you must resolve it with the company offering such service. Although Health Plan has no obligation to assist with this resolution, you may call **Member Services**, and a representative may try to assist in getting the issue resolved.

V. Women’s Health and Cancer Rights Act

In accord with the “Women’s Health and Cancer Rights Act of 1998,” as determined in consultation with the attending physician and the patient, we provide the following coverage after a mastectomy:

1. Reconstruction of the breast on which the mastectomy was performed.
2. Surgery and reconstruction of the other breast to produce a symmetrical (balanced) appearance.
3. Breast prostheses (artificial replacements).
4. Services for physical complications resulting from the mastectomy.

VIII. TERMINATION/NONRENEWAL/CONTINUATION

Your Group is required to inform the Subscriber of the date coverage terminates. If your membership terminates, all rights to Benefits/Coverage (What is Covered) end at 11:59 p.m. on the termination date. Dependents’ memberships end at the same time the Subscriber’s membership ends. You will be billed as a non-Member for any Services you receive after your membership terminates. Health Plan and Plan Providers have no further responsibility under this EOC after your membership terminates, except as provided under “Termination of Group Agreement” in this “Termination/Nonrenewal/Continuation” section.

This section describes: how your membership may end; and explains how you may maintain Health Plan coverage if your membership under this EOC ends.

A. Termination Due to Loss of Eligibility

If you no longer meet the eligibility requirements in Section I, we or your Group will provide 30 days’ advance written notice of termination.

B. Termination of Group Agreement

If your Group’s Agreement with us terminates for any reason, your membership ends on the same date.

If your Group’s Agreement terminates for reasons other than nonpayment of Dues, fraud or abuse, while you are inpatient in a hospital or institution, your coverage will continue until your date of discharge.

C. Termination for Cause

We may terminate the memberships in your Family Unit if anyone in your Family Unit commits any of the following acts:

1. We will send written notice that will include the reason for termination to the Subscriber at least 30 days before the termination date if:
 - a. You are disruptive, unruly, or abusive so that Health Plan or a Plan Provider’s ability to provide Services to you, or to other Members, is seriously impaired; or
 - b. You fail to establish and maintain a satisfactory provider-patient relationship, after the Plan Physician has made reasonable efforts to promote such a relationship; or
2. We will send written notice that will include the reason for termination to the Subscriber at least 30 days before the termination date if:
 - a. You knowingly: (a) misrepresent membership status; (b) present an invalid prescription or physician order; (c) misuse (or let someone else misuse) a Health Plan ID card; or (d) commit any other type of fraud in connection with your membership (including your enrollment application), Health Plan or a Plan Provider; or
 - b. You knowingly: furnish incorrect or incomplete information to us; or fail to notify us of changes in your family status or Medicare coverage that may affect your eligibility or Benefits/Coverage (What is Covered).

Termination of membership for any one of these reasons applies to all members of your Family Unit. All rights to Benefits/Coverage (What is Covered) cease on the date of termination. You will be billed as a non-Member for any

Services received after the termination date. You have the right to appeal such a termination. To appeal, please call **Member Services**; or you can call the Colorado Division of Insurance.

We may report any member fraud to the authorities for prosecution. We may also pursue appropriate civil remedies.

D. Termination for Nonpayment

You are entitled to coverage only for the period for which we have received the appropriate Dues from your Group. If your Group fails to pay us the appropriate Dues for your Family Unit, we will terminate the memberships of everyone in your Family Unit.

E. Termination of a Product or all Products (applies to non-grandfathered health plans only)

We may terminate a particular product or all products offered in the group market as permitted or required by law. If we discontinue offering a particular product in the group market, we will terminate just the particular product by sending you written notice at least 90 days before the product terminates. If we discontinue offering all products in the group market, we may terminate your Group's Agreement by sending you written notice at least 180 days before the Agreement terminates.

F. Rescission of Membership

We may rescind your membership after it is effective if you or anyone on your behalf did one of the following with respect to your membership (or application) prior to your membership effective date:

- A. Performed an act, practice, or omission that constitutes fraud; or
- B. Misrepresented a material fact with intent, such as an omission on the application.

We will send written notice to the Subscriber in your Family at least 30 days before we rescind your membership. The rescission will cancel your membership so no coverage ever existed. You will be required to pay as a non-Member for any Services we covered. We will refund all applicable Dues, less any amounts you owe us.

G. Continuation of Group Coverage Under Federal Law, State Law or USERRA

1. Federal Law (COBRA)

You may be able to continue your coverage under this EOC for a limited time after you would otherwise lose eligibility, if required by the federal COBRA law. Please contact your Group if you want to know how to elect COBRA coverage or how much you will have to pay your Group for it.

2. State Law

If you are not eligible to continue uninterrupted group coverage under federal law (COBRA), you may be eligible to continue group coverage under Colorado law. Colorado law states that if you have been a Member for at least six (6) consecutive months immediately prior to termination of employment, continue to meet the eligibility requirements of Group and Health Plan and continue to pay applicable monthly Dues to your Group, you may continue uninterrupted group coverage. If loss of eligibility occurs because of the following reasons, you and/or your Dependents may continue group coverage subject to the terms below:

- a. Your coverage is through a subscriber who dies, divorces or legally separates or becomes entitled to Medicare or Medicaid Benefits; or
- b. You are a Subscriber (or your coverage is through a Subscriber) whose employment terminates, including voluntary termination or layoff, or whose hours of employment have been reduced.

You may enroll children born or placed for adoption with you during the period of continuation coverage. The enrollment and effective date shall be as specified under the "Eligibility" section.

To continue coverage, you must request continuation of group coverage on a form furnished by and returned to your Group along with payment of applicable Dues, no later than 30 days after the date on which your Group coverage would otherwise terminate.

Termination of State Continuation Coverage. Continuation of coverage under this provision continues upon payment of the applicable Dues to your Group and terminates on the earlier of:

- a. 18-months after your coverage would have otherwise terminated because of termination of employment; or
- b. The date you become covered under another group medical plan; or
- c. The date Health Plan terminates its contract with the Group.

We may terminate your continuation coverage if payment is not received when due.

If you have chosen an alternate health care plan offered through your Group but elect during open enrollment to receive continuation coverage through Health Plan, you will only be entitled to continued coverage for the remainder of the 18-month maximum coverage period.

3. USERRA

If you are called to active duty in the uniformed services, you may be able to continue your coverage under this EOC for a limited time after you would otherwise lose eligibility, if required by the federal USERRA law. You must submit a USERRA election form to your Group within 60 days after your call to active duty. Please contact your Group if you want to know how to elect USERRA coverage or how much you will have to pay your Group for it.

H. Moving to Another Kaiser Foundation Health Plan or Allied Plan Service Area

You must notify us immediately if you permanently move outside the Service Area. If you move to another Kaiser Foundation Health Plan or allied plan service area, you should contact your Group's Benefits administrator before you move to learn about your Group health care options. You will be terminated from Health Plan, but you may be able to transfer your group membership if there is an arrangement with your Group in the new service area. However, eligibility requirements, Benefits, dues and Copayments or Coinsurance may not be the same in the other service area.

IX. APPEALS AND COMPLAINTS

Health Plan will review claims and appeals, and we may use medical experts to help us review them. The following terms have the following meanings when used in this "Appeals and Complaints" section:

1. A **claim** is a request for us to:
 - a. provide or pay for a Service that you have not received (pre-service claim),
 - b. continue to provide or pay for a Service that you are currently receiving (concurrent care claim), or
 - c. pay for a Service that you have already received (post-service claim).
2. An **adverse benefit determination** is our decision to do any of the following:
 - a. deny your claim, in whole or in part, including (1) a denial of a preauthorization for a Service; (2) a denial of a request for Services on the ground that the Service is not Medically Necessary, appropriate, effective or efficient or is not provided in or at the appropriate health care setting or level of care; and/or (3) a denial of a request for Services on the ground that the Service is experimental or investigational,
 - b. terminate your membership retroactively except as the result of non-payment of premiums (also called rescission or cancellation retroactively), or
 - c. uphold our previous adverse benefit determination when you appeal.
3. An **appeal** is a request for us to review our initial adverse benefit determination.

In addition, when we deny a request for medical care because it is excluded under this EOC, and you present evidence from medical professional licensed pursuant to the Colorado Medical Practice Act acting within the scope of his or her license that there is a reasonable medical basis that the contractual exclusion does not apply to the denied benefit, then such evidence establishes that the denial is subject to the appeals process.

If you miss a deadline for making a claim or appeal, we may decline to review it.

Except when simultaneous external review can occur, you must exhaust the internal claims and appeals procedure as described below in this "Appeals and Complaints" section.

Language and Translation Assistance

You may request language assistance with your claim and/or appeal by calling **Member Services**.

SPANISH (Español): Para obtener asistencia en Español, llame al 303-338-3800.

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 303-338-3800.

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 303-338-3800.

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 303-338-3800.

Appointing a Representative

If you would like someone to act on your behalf regarding your claim, you may appoint an authorized representative. You must make this appointment in writing. Please contact **Member Services** for information about how to appoint a representative. You must pay the cost of anyone you hire to represent or help you.

Help with Your Claim and/or Appeal

You may contact the Colorado Division of Insurance at:

Colorado Division of Insurance
1560 Broadway, Suite 850
Denver, Colorado 80202
(303) 894-7499

Reviewing Information Regarding Your Claim

If you want to review the information that we have collected regarding your claim, you may request, and we will provide without charge, copies of all relevant documents, records, and other information. You may request our Authorization for Release of Appeal Information form by calling the **Appeals Program**.

You also have the right to request any diagnosis and treatment codes and their meanings that are the subject of your claim. To make a request, you should contact **Member Services**.

Providing Additional Information Regarding Your Claim and/or Appeal

When you appeal, you may send us additional information including comments, documents, and additional medical records that you believe support your claim. If we asked for additional information and you did not provide it before we made our initial decision about your claim, then you may still send us the additional information so that we may include it as part of our review of your appeal. Please send all additional information to the Department that issued the adverse benefit determination.

When you appeal, you may give testimony in writing or by telephone. Please send your written testimony to the **Appeals Program**. To arrange to give testimony by telephone, you should contact the **Appeals Program**.

We will add the information that you provide through testimony or other means to your claim file and we will review it without regard to whether this information was submitted and/or considered in our initial decision regarding your claim.

Sharing Additional Information That We Collect

If we believe that your appeal of our initial adverse benefit determination will be denied, then before we issue our next adverse benefit determination we will also share with you any new or additional reasons for that decision. We will send you a letter explaining the new or additional information and/or reasons and inform you how you can respond to the information in the letter if you choose to do so. If you do not respond before we must make our next decision, that decision will be based on the information already in your claim file.

Internal Claims and Appeals Procedures

There are several types of claims, and each has a different procedure described below for sending your claim and appeal to us as described in this Internal Claims and Appeals Procedures section:

1. Pre-service claims (urgent and non-urgent)
2. Concurrent care claims (urgent and non-urgent)
3. Post-service claims

In addition, there is a separate appeals procedure for adverse benefit determinations due to a retroactive termination of membership (rescission).

When you file an appeal, we will review your claim without regard to our previous adverse benefit determination. The individual who reviews your appeal will not have participated in our original decision regarding your claim nor will he/she be the subordinate of someone who did participate in our original decision.

1. **Pre-Service Claims and Appeals**

Pre-service claims are requests that we provide or pay for a Service that you have not yet received. Failure to receive authorization before receiving a Service that must be authorized or pre-certified in order to be a covered benefit may be the basis for our denial of your pre-service claim or a post-service claim for payment. If you receive any of the Services you are requesting before we make our decision, your pre-service claim or appeal will become a post-service claim or appeal with respect to those Services. If you have any general questions about pre-service claims or appeals, please call **Member Services**.

Here are the procedures for filing a pre-service claim, a non-urgent pre-service appeal, and an urgent pre-service appeal.

- a. **Pre-Service Claim**

Tell Health Plan in writing that you want to make a claim for us to provide or pay for a Service you have not yet received. Your request and any related documents you give us constitute your claim. You must either mail or fax your claim to **Member Services**.

If you want us to consider your pre-service claim on an urgent basis, your request should tell us that. We will decide whether your claim is urgent or non-urgent unless your attending health care provider tells us your claim is urgent. If we determine that your claim is not urgent, we will treat your claim as non-urgent. Generally, a claim is urgent only if using the procedure for non-urgent claims (a) could seriously jeopardize your life, health, or ability to regain maximum function or if you are already disabled, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services you are requesting. We may, but are not required to, waive the requirements related to an urgent claim and appeal thereof, to permit you to pursue an expedited external review.

We will review your claim and, if we have all the information we need, we will make a decision within a reasonable period of time but not later than 15 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we notify you prior to the expiration of the initial 15 day period and explain the circumstances for which we need the extra time and when we expect to make a decision. If we tell you we need more information, we will ask you for the information within the initial 15 day decision period, and we will give you 45 days to send the information. We will make a decision within 15 days after we receive the first piece of information (including documents) we requested. We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision. If we do not receive any of the requested information (including documents) within 45 days after we send our

request, we will make a decision based on the information we have within 15 days following the end of the 45 day period.

We will send written notice of our decision to you and, if applicable to your provider.

If your pre-service claim was considered on an urgent basis, we will notify you of our decision (whether adverse or not) orally or in writing within a timeframe appropriate to your clinical condition but not later than 72 hours after we receive your claim. Within 24 hours after we receive your claim, we may ask you for more information. We will notify you of our decision within 48 hours of receiving the first piece of requested information. If we do not receive any of the requested information, then we will notify you of our decision within 48 hours after making our request. If we notify you of our decision orally, we will send you written confirmation within three (3) days after that.

If we deny your claim (if we do not agree to provide or pay for all the Services you requested), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

b. Non-Urgent Pre-Service Appeal

Within 180 days after you receive our adverse benefit determination notice, you must tell us in writing that you want to appeal our denial of your pre-service claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or relevant symptoms, (3) the specific Service that you are requesting, (4) all of the reasons why you disagree with our adverse benefit denial, and (5) all supporting documents. Your request and the supporting documents constitute your appeal. You must either mail or fax your appeal to the **Appeals Program**.

We will review your appeal and send you a written decision within 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

c. Urgent Pre-Service Appeal

Tell us that you want to urgently appeal our adverse benefit determination regarding your pre-service claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the specific Service that you are requesting, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) all supporting documents. Your request and the supporting documents constitute your appeal. You may submit your appeal orally, by mail or by fax to the **Appeals Program**.

When you send your appeal, you may also request simultaneous external review of our initial adverse benefit determination. If you want simultaneous external review, your appeal must tell us this. You will be eligible for the simultaneous external review only if your pre-service appeal qualifies as urgent. If you do not request simultaneous external review in your appeal, then you may be able to request external review after we make our decision regarding your appeal (see “External Review” in this “Appeals and Complaints” section), if our internal appeal decision is not in your favor.

We will decide whether your appeal is urgent or non-urgent unless your attending health care provider tells us your appeal is urgent. If we determine that your appeal is not urgent, we will treat your appeal as non-urgent. Generally, an appeal is urgent only if using the procedure for non-urgent appeals (a) could seriously jeopardize your life, health, or ability to regain maximum function or if you are already disabled, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services you are requesting; or (c) your attending provider requests that your appeal be treated as urgent. We may, but are not required to, waive the requirements related to an urgent appeal to permit you to pursue an expedited external review.

We will review your appeal and give you oral or written notice of our decision as soon as your clinical condition requires, but not later than 72 hours after we received your appeal. If we notify you of our decision orally, we will send you a written confirmation within three (3) days after that.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

2. Concurrent Care Claims and Appeals.

Concurrent care claims are requests that Health Plan continue to provide, or pay for, an ongoing course of covered treatment to be provided over a period of time or number of treatments, when the course of treatment already being received is scheduled to end. If you have any general questions about concurrent care claims or appeals, please call **Member Services**.

Unless you are appealing an urgent care concurrent claim, if we either (a) deny your request to extend your current authorized ongoing care (your concurrent care claim) or (b) inform you that authorized care that you are currently receiving is going to end early and you then appeal our adverse benefit determination at least 24 hours before your ongoing course of covered treatment will end, then during the time that we are considering your appeal, you may continue to receive the authorized Services. If you continue to receive these Services while we consider your appeal and

your appeal does not result in our approval of your concurrent care claim, then we will only pay for the continuation of Services until we notify you of our appeal decision.

Here are the procedures for filing a concurrent care claim, a non-urgent concurrent care appeal, and an urgent concurrent care appeal:

a. Concurrent Care Claim

Tell us in writing that you want to make a concurrent care claim for an ongoing course of covered treatment. Inform us in detail of the reasons that your authorized ongoing care should be continued or extended. Your request and any related documents you give us constitute your claim. You must either mail or fax your claim to **Member Services**.

If you want us to consider your claim on an urgent basis and you contact us at least 24 hours before your care ends, you may request that we review your concurrent claim on an urgent basis. We will decide whether your claim is urgent or non-urgent unless your attending health care provider tells us your claim is urgent. If we determine that your claim is not urgent, we will treat your claim as non-urgent. Generally, a claim is urgent only if using the procedure for non-urgent claims (a) could seriously jeopardize your life, health or ability to regain maximum function or if you are already disabled, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without extending your course of covered treatment; or (c) your attending provider requests that your claim be treated as urgent. We may, but are not required to, waive the requirements related to an urgent claim or an appeal thereof, to permit you to pursue an expedited external review.

We will review your claim, and if we have all the information we need we will make a decision within a reasonable period of time. If you submitted your claim 24 hours or more before your care is ending, we will make our decision before your authorized care actually ends. If your authorized care ended before you submitted your claim, we will make our decision but no later than 15 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we send you notice before the initial 15 day decision period ends and explain the circumstances for which we need the extra time and when we expect to make a decision. If we tell you we need more information, we will ask you for the information before the initial decision period ends, and we will give you until your care is ending or, if your care has ended, 45 days to send us the information. We will make our decision as soon as possible, if your care has not ended, or within 15 days after we first receive any information (including documents) we requested. We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision. If we do not receive any of the requested information (including documents) within the stated timeframe after we send our request, we will make a decision based on the information we have within the appropriate timeframe, not to exceed 15 days following the end of the timeframe we gave you for sending the additional information.

We will send written notice of our decision to you and, if applicable to your provider, upon request.

If we consider your concurrent claim on an urgent basis, we will notify you of our decision orally or in writing as soon as your clinical condition requires, but not later than 24 hours after we received your appeal. If we notify you of our decision orally, we will send you written confirmation within three (3) days after receiving your claim.

If we deny your claim (if we do not agree to provide or pay for extending the ongoing course of treatment), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

b. Non-Urgent Concurrent Care Appeal

Within 180 days after you receive our adverse benefit determination notice, you must tell us in writing that you want to appeal our adverse benefit determination. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the ongoing course of covered treatment that you want to continue or extend, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) all supporting documents. Your request and all supporting documents constitute your appeal. You must either mail or fax your appeal to the **Appeals Program**.

We will review your appeal and send you a written decision as soon as possible if your care has not ended but not later than 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination decision will tell you why we denied your appeal and will include information about any further process, including external review, that may be available to you.

c. Urgent Concurrent Care Appeal

Tell us that you want to urgently appeal our adverse benefit determination regarding your urgent concurrent claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the ongoing course of covered treatment that you want to continue or extend, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) all supporting documents. Your request and the supporting documents constitute your appeal. You may submit your appeal orally, by mail or by fax to the **Appeals Program**.

When you send your appeal, you may also request simultaneous external review of our adverse benefit determination. If you want simultaneous external review, your appeal must tell us this. You will be eligible for the simultaneous external review only if your concurrent care claim qualifies as urgent. If you do not request simultaneous external review in your appeal, then you may be able to request external review after we make our decision regarding your appeal (see “External Review” in this “Appeals and Complaints” section).

We will decide whether your appeal is urgent or non-urgent unless your attending health care provider tells us your appeal is urgent. If we determine that your appeal is not urgent, we will treat your appeal as non-urgent. Generally, an appeal is urgent only if using the procedure for non-urgent appeals (a) could seriously jeopardize your life, health, or ability to regain maximum function or if you are already disabled, create an imminent and substantial limitation on your existing ability to live independently; or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without continuing your course of covered treatment; or (c) your attending provider requests that your claim be treated as urgent. We may, but are not required to, waive the requirements related to an urgent appeal to permit you to pursue an expedited external review.

We will review your appeal and notify you of our decision orally or in writing as soon as your clinical condition requires, but no later than 72 hours after we receive your appeal. If we notify you of our decision orally, we will send you a written confirmation within three (3) days after that.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information about any further process, including external review, that may be available to you.

3. Post-Service Claims and Appeals

Post-service claims are requests that we pay for Services you already received, including claims for out-of-Plan Emergency Services. If you have any general questions about post-service claims or appeals, please call **Member Services**.

Here are the procedures for filing a post-service claim and a post-service appeal:

a. Post-Service Claim

Within 180 days from the date you received the Services, mail us a letter explaining the Services for which you are requesting payment. Provide us with the following: (1) the date you received the Services, (2) where you received them, (3) who provided them, and (4) why you think we should pay for the Services. You must include a copy of the bill and any supporting documents. Your letter and the related documents constitute your claim. Or, you may contact **Member Services** to obtain a claims form. You must either mail or fax your claim to the **Claims Department**.

We will not accept or pay for claims received from you after 180 days from the date of Services.

We will review your claim, and if we have all the information we need we will send you a written decision within 30 days after we receive your claim. We may extend the time for making a decision for an additional 15 days if circumstances beyond our control delay our decision, if we notify you within 30 days after we receive your claim and explain the circumstances for which we need the extra time and when we expect to make a decision. If we tell you we need more information, we will ask you for the information before the end of the initial 30 day decision period ends, and we will give you 45 days to send us the information. We will make a decision within 15 days after we receive the first piece of information (including documents) we requested. We encourage you to send all the requested information at one time, so that we will be able to consider it all when we make our decision. If we do not receive any of the requested information (including documents) within 45 days after we send our request, we will make a decision based on the information we have within 15 days following the end of the 45 day period.

If we deny your claim (if we do not pay for all the Services you requested), our adverse benefit determination notice will tell you why we denied your claim and how you can appeal.

b. Post-Service Appeal

Within 180 days after you receive our adverse benefit determination, tell us in writing that you want to appeal our denial of your post-service claim. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or symptoms, (3) the specific Services that you want us to pay for, (4) all of the reasons why you disagree with our adverse benefit determination, and (5) include all supporting documents. Your request and the supporting documents constitute your appeal. You must either mail or fax your appeal to the **Appeals Program**.

We will review your appeal and send you a written decision within 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

Appeals of Retroactive Membership Termination (rescission or cancellation retroactively)

We may terminate your membership retroactively (see Rescission of Membership under Section VIII.

Termination/Nonrenewal/Continuation). We will send you written notice at least 30 days prior to the termination. If you have

general questions about retroactive membership terminations or appeals, please call the **Member Services Call Center** at **1-866-846-2650**.

Here is the procedure for filing an appeal of a retroactive membership termination:

Within 180 days after you receive our adverse benefit determination that your membership will be terminated retroactively, you must tell us in writing that you want to appeal our termination of your membership retroactively. Please include the following: (1) your name and Medical Record Number, (2) all of the reasons why you disagree with our retroactive membership termination, and (3) all supporting documents. Your request and the supporting documents constitute your appeal. You must mail your appeal to **Member Services**.

We will review your appeal and send you a written decision within 30 days after we receive your appeal.

If we deny your appeal, our adverse benefit determination notice will tell you why we denied your appeal and will include information regarding any further process, including external review, that may be available to you.

Voluntary Second Level Appeal

A Voluntary Second Level Appeal is another review by us that occurs after the mandatory internal appeal decision is communicated to you if you remain dissatisfied with our decision. This in-person review permits you to present evidence to the Second Level Appeal Panel and to ask questions. Choosing a Voluntary Second Level Appeal will not affect your right, if you have one, to request an independent external review.

Here is the procedure for a Voluntary Second Level of Appeal:

Within 30 days from the date of your receipt of our notice regarding your internal appeal. Please include the following: (1) your name and Medical Record Number, (2) your medical condition or relevant symptoms, (3) the specific Service that you are requesting, (4) all of the reasons why you disagree with our adverse benefit determination (mandatory internal appeal decision), and (5) all supporting documents. Your request and the supporting documents constitute your request for a Voluntary Second Level of Appeal. You must mail your request to the **Appeals Program**.

Within sixty (60) calendar days following receipt of your request, Health Plan will hold a Second Level Appeal meeting. Health Plan shall notify you of the date on which the Second Level Appeal Panel will meet at least 20 days prior to the date of this in-person meeting. You may request to postpone this date, and your request cannot be unreasonably denied by Health Plan.

You may present your appeal in person before the Second Level Appeal Panel, or request a file review. If you would like to present your appeal in person, but an in-person meeting is not practical, you may present your appeal by telephone. Please indicate in your appeal request how you want to present your appeal. Unless you request to be present for the appeal meeting in person or by telephone conference, we will conduct your appeal as a file review.

You may request in writing that Health Plan transmit all material that will be presented to the Second Level Appeal Panel at least five (5) days prior to the date of the Second Level Appeal meeting.

You may submit additional information with your appeal request, or afterwards but no later than five (5) days prior to the date of your Second Level Appeal meeting. Any additional new material developed after this deadline shall be provided to us as soon as practicable. You may present your case to the Second Level Appeal Panel and ask questions of the Panel. You may be assisted or represented by an appointed representative of your choice including an attorney (at your own expense), other advocate or health care professional. If you decide to have an attorney present at the Second Level Appeal meeting, then you must let us know that at least seven (7) days prior to that meeting. You must appoint this attorney as your representative in accordance with our procedures.

We will issue a written decision within seven (7) days of the completion of the Voluntary Second Level Appeal meeting.

If you would like further information about the Voluntary Second Level Appeal process, to assist you in making an informed decision about pursuing a Voluntary Second Level Appeal, please call the **Appeals Program**. Your decision to pursue a Voluntary Second Level Appeal will have no effect on your rights to any other Health Plan benefits, the process for selecting the decision maker and/or the impartiality of the decision maker.

External Review

Following receipt of an adverse decision letter regarding your First Level Appeal or Voluntary Second Level Appeal, you may have a right to request an external review.

You have the right to request an independent external review of our decision if our decision involves an adverse benefit determination regarding a denial of a claim, in whole or in part, that is (1) a denial of a preauthorization for a Service; (2) a denial of a request for Services on the ground that the Service is not Medically Necessary, appropriate, effective or efficient or is not provided in or at the appropriate health care setting or level of care; and/or (3) a denial of a request for Services on the ground that the Service is experimental or investigational. If our final adverse decision does not involve an adverse benefit determination described in the preceding sentence, then your claim is **not** eligible for external review. However, independent external review is available when we deny your appeal because you request medical care that is excluded under your Kaiser Permanente plan and you present evidence from a licensed Colorado professional that there is a reasonable medical basis that the exclusion does not apply.

You will not be responsible for the cost of the external review. There is no minimum dollar amount for a claim to be eligible for an external review.

To request external review, you must:

1. Submit a completed Independent External Review of Carrier's Final Adverse Determination form which will be included with the mandatory internal appeal decision letter and explanation of your appeal rights (you may call the **Appeals Program** to request a copy of this form) to the **Appeals Program** within four (4) months of the date of receipt of the mandatory internal appeal decision or Voluntary Second Level Appeal decision. We shall consider the date of receipt for our notice to be three (3) days after the date on which our notice was drafted, unless you can prove that you received our notice after the three (3) day period ends.
2. Include in your written request a statement authorizing us to release your claim file with your health information including your medical records; or, you may submit a completed Authorization for Release of Appeal Information form which is included with the mandatory internal appeal decision letter and explanation of your appeal rights (you may call **Appeals Program** to request a copy of this form).

If we do not receive your external review request form and/or authorization form to release your health information, then we will not be able to act on your request. We must receive all of this information prior to the end of the applicable timeframe (4 months) for your request of external review.

Expedited External Review

You may request an expedited review if (1) you have a medical condition for which the timeframe for completion of a standard review would seriously jeopardize your life, health, or ability to regain maximum function, or, if you have an existing disability, would create an imminent and substantial limitation to your existing ability to live independently, or (2) in the opinion of a physician with knowledge of your medical condition, the timeframe for completion of a standard review would subject you to severe pain that cannot be adequately managed without the medical services that you are seeking. A request for an expedited external review must be accompanied by a written statement from your physician that your condition meets the expedited criteria. You must include the physician's certification that you meet expedited external review criteria when you submit your request for external review along with the other required information (described, above).

Additional Requirements for External Review regarding Experimental or Investigational Services

You may request external review or expedited external review involving an adverse benefit determination based upon the Service being experimental or investigational. Your request for external review or expedited external review must include a written statement from your physician that either (a) standard health care services or treatments have not been effective in improving your condition or are not medically appropriate for you, or (b) there is no available standard health care service or treatment covered under this EOC that is more beneficial than the recommended or requested health care service (the physician must certify that scientifically valid studies using accepted protocols demonstrate that the requested health care service or treatment is more likely to be more beneficial to you than an available standard health care services or treatments), and the physician is a licensed, board-certified, or board-eligible physician to practice in the area of medicine to treat your condition. If you are requesting expedited external review, then your physician must also certify that the requested health care service or treatment would be less effective if not promptly initiated. These certifications must be submitted with your request for external review.

No expedited external review is available when you have already received the medical care that is the subject of your request for external review. If you do not qualify for expedited external review, we will treat your request as a request for standard external review.

After we receive your request for external review, we shall notify you of the information regarding the independent external review entity that the Division of Insurance has selected to conduct the external review.

If we deny your request for standard or expedited external review, including any assertion that we have not complied with the applicable requirements related to our internal claims and appeals procedure, then we may notify you in writing and include the specific reasons for the denial. Our notice will include information about your right to appeal the denial to the Division of Insurance. At the same time that we send this denial notice to you, we will send a copy of it to the Division of Insurance.

You will not be able to present your appeal in person to the independent external review organization. You may, however, send any additional information that is significantly different from information provided or considered during the internal claims and appeal procedure and, if applicable Voluntary Second Level of Appeal process. If you send new information, we may consider it and reverse our decision regarding your appeal.

You may submit your additional information to the independent external review organization for consideration during its review within five (5) working days of your receipt of our notice describing the independent review organization that has been selected to conduct the external review of your claim. Although it is not required to do so, the independent review organization may accept and consider additional information submitted after this 5 working day period ends.

The independent external review entity shall review information regarding your benefit claim and shall base its determination on an objective review of relevant medical and scientific evidence. Within 45 days of the independent external review entity's receipt of your request for standard external review, it shall provide written notice of its decision to you. If the independent external review entity is deciding your expedited external review request, then the independent external review entity shall make its decision as expeditiously as possible and no more than 72 hours after its receipt of your request for external review and within 48 hours of notifying you orally of its decision provide written confirmation of its decision. This notice shall explain the external review entity's decision and that the external review decision is the final appeal available under state insurance law. An external review decision is binding on Health Plan and you except to the extent Health Plan and you have other remedies available under federal or state law. You or your designated representative may not file a subsequent request for external review involving the same Health Plan adverse determination for which you have already received an external review decision.

If the independent external review organization overturns our denial of payment for care you have already received, we will issue payment within five (5) working days. If the independent review organization overturns our decision not to authorize pre-service or concurrent care claims, Kaiser Permanente will authorize care within one (1) working day. Such covered services shall be provided subject to the terms and conditions applicable to benefits under your plan.

Except when external review is permitted to occur simultaneously with your urgent pre-service appeal or urgent concurrent care appeal, you must exhaust our internal claims and appeals procedure (but not the Voluntary Second Level of Appeal) for your claim before you may request external review unless we have failed to substantially comply with federal and/or state law requirements regarding our claims and appeals procedures.

Additional Review

You may have certain additional rights if you remain dissatisfied after you have exhausted our internal claims and appeals procedures, and if applicable, external review. If you are enrolled through a plan that is subject to the Employee Retirement Income Security Act (ERISA), you may file a civil action under section 502(a) of the federal ERISA statute. To understand these rights, you should check with your benefits office or contact the Employee Benefits Security Administration (part of the U.S. Department of Labor) at 1-866-444-EBSA (3272). Alternatively, if your plan is not subject to ERISA (for example, most state or local government plans and church plans or all individual plans), you may have a right to request review in state court.

X. INFORMATION ON POLICY AND RATE CHANGES

Your Group's Agreement with us will change periodically. If these changes affect this EOC or your Dues, your Group is required to notify you of them. If it is necessary to make revisions to this EOC, we will issue revised materials to you

XI. DEFINITIONS

The following terms, when capitalized and used in any part of this EOC, have the following meaning:

Accumulation Period: As stated in the "Schedule of Benefits (Who Pays What)," the period of time during which benefits are paid and are counted toward the maximum allowed for the specific benefit.

Affiliated Physician: Any doctor of medicine contracting with Medical Group to provide covered Services to Members under this EOC.

Charge(s):

1. For Services provided by Plan Providers or Medical Group, the charges in Health Plan's schedule of Medical Group and Health Plan charges for Services provided to Members; or
2. For Services for which a provider (other than Medical Group or Health Plan) is compensated on a capitation basis, the charges in the schedule of charges that Kaiser Permanente negotiates with the capitated provider; or
3. For items obtained at a Plan Pharmacy, the amount the Plan Pharmacy would charge a Member for the item if a Member's benefit plan did not cover the item (this amount is an estimate of: the cost of acquiring, storing, and dispensing drugs, the direct and indirect costs of providing Kaiser Permanente pharmacy Services to Members, and the Plan Pharmacy program's contribution to the net revenue requirements of Health Plan); or
4. For all other Services, the payments that Health Plan makes for the Services (or, if Health Plan subtracts a Copayment, Coinsurance or Deductible from its payment, the amount Health Plan would have paid if it did not subtract the Copayment, Coinsurance or Deductible).

CMS: The Centers for Medicare & Medicaid Services, the federal agency responsible for administering Medicare.

Coinsurance: A percentage of Charges that you must pay when you receive a covered Service, as listed in the "Schedule of Benefits (Who Pays What)."

Copayment: The specific dollar amount you must pay for a covered Service, as listed in the "Schedule of Benefits (Who Pays What)."

Deductible: The amount you must pay in an Accumulation Period for certain Services before we will cover those Services in that Accumulation Period. The “Schedule of Benefits (Who Pays What)” explains the amount of the Deductible and which Services are subject to the Deductible.

Dependent: A Member whose relationship to a Subscriber is the basis for membership eligibility and who meets the eligibility requirements as a Dependent. For Dependent eligibility requirements, see “Who Is Eligible” in the “Eligibility” section.

Dues: Periodic membership charges paid by Group.

Emergency Medical Condition: A medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in any of the following:

1. Placing the person’s health (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
2. Serious impairment to bodily functions; or
3. Serious dysfunction of any bodily organ or part.

Emergency Services: All of the following with respect to an Emergency Medical Condition:

1. A medical screening examination (as required under the *Emergency Medical Treatment and Active Labor Act*) that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate the Emergency Medical Condition; and
2. Within the capabilities of the staff and facilities available at the hospital, the further medical examination and treatment that the *Emergency Medical Treatment and Active Labor Act* requires to Stabilize the patient.

Family Unit: A Subscriber and all of his or her Dependents.

Health Plan: Kaiser Foundation Health Plan of Colorado, a Colorado nonprofit corporation.

Kaiser Permanente: Health Plan and Medical Group.

Medical Group: The Colorado Permanente Medical Group, P.C., a for-profit medical corporation.

Medicare: A federal health insurance program for people 65 and older, certain disabled people, and those with end-stage renal disease (ESRD).

Member: A person who is eligible and enrolled under this EOC, and for whom we have received applicable Dues. This EOC sometimes refers to a Member as “you” or “your.”

Out-of-Pocket Maximum: The annual limit to the total amount of Deductible (if any), certain Copayments and certain Coinsurance you must pay in an Accumulation Period for covered Services, as described in the “Schedule of Benefits (Who Pays What).”

Plan Facility: A Plan Medical Office or Plan Hospital.

Plan Hospital: Any hospital listed as a Plan Hospital in our provider directory. Plan Hospitals are subject to change at any time without notice.

Plan Medical Office: Any medical office listed in our provider directory. Plan Medical Offices are subject to change at any time without notice.

Plan Optometrist: Any licensed optometrist who is an employee of Health Plan or any licensed optometrist who contracts to provide Services to Members.

Plan Pharmacy: A pharmacy owned and operated by Kaiser Permanente or another pharmacy that we designate. Plan Pharmacies are subject to change at any time without notice.

Plan Physician: Any licensed physician who is an employee of Medical Group, an Affiliated Physician or any licensed physician who contracts to provide Services to Members (but not including physicians who contract only to provide referral Services).

Plan Provider: A Plan Hospital, Plan Physician or other health care provider that we designate as Plan Provider, except that Plan Providers are subject to change at any time without notice.

Service Area:

The **Denver/Boulder** Service Area is that portion of Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, Larimer, Park, Teller and Weld counties within the following zip codes: 80001, 80002, 80003, 80004, 80005, 80006, 80007, 80010, 80011, 80012, 80013, 80014, 80015, 80016, 80017, 80018, 80019, 80020, 80021, 80022, 80023, 80024, 80025, 80026, 80027, 80030, 80031, 80033, 80034, 80035, 80036, 80037, 80038, 80040, 80041, 80042, 80044, 80045, 80046, 80047, 80102, 80104, 80107, 80108, 80109, 80110, 80111, 80112, 80113, 80116, 80117, 80120, 80121, 80122, 80123, 80124, 80125, 80126, 80127, 80128, 80129, 80130, 80131, 80134, 80135, 80137, 80138, 80150, 80151, 80155, 80160, 80161, 80162, 80163, 80165, 80166, 80201, 80202, 80203, 80204, 80205, 80206, 80207, 80208, 80209, 80210, 80211, 80212, 80214, 80215, 80216, 80217, 80218, 80219, 80220, 80221, 80222, 80223, 80224, 80225, 80226, 80227, 80228, 80229, 80230, 80231,

80232, 80233, 80234, 80235, 80236, 80237, 80238, 80239, 80241, 80243, 80244, 80246, 80247, 80248, 80249, 80250, 80251, 80252, 80256, 80257, 80259, 80260, 80261, 80262, 80263, 80264, 80265, 80266, 80271, 80273, 80274, 80281, 80290, 80291, 80293, 80294, 80299, 80301, 80302, 80303, 80304, 80305, 80306, 80307, 80308, 80309, 80310, 80314, 80401, 80402, 80403, 80419, 80421, 80422, 80425, 80427, 80433, 80437, 80439, 80452, 80453, 80454, 80455, 80457, 80465, 80466, 80470, 80471, 80474, 80481, 80501, 80502, 80503, 80504, 80510, 80514, 80516, 80520, 80530, 80533, 80540, 80544, 80601, 80602, 80603, 80614, 80621, 80623, 80640, 80642, 80643.

The **Mountain Colorado** Service Area is that portion of Eagle, Garfield, Grand, Routt and Summit counties within the following zip codes: 80423, 80424, 80426, 80435, 80443, 80463, 80497, 80498, 81620, 81631, 81632, 81637, 81645, 81649, 81655, 81657, 81658.

The **Northern Colorado** Service Area is that portion of Adams, Boulder, Larimer, Morgan, and Weld counties within the following zip codes: 69128, 69145, 80511, 80512, 80513, 80515, 80517, 80521, 80522, 80523, 80524, 80525, 80526, 80527, 80528, 80532, 80534, 80535, 80536, 80537, 80538, 80539, 80541, 80542, 80543, 80545, 80546, 80547, 80549, 80550, 80551, 80553, 80610, 80611, 80612, 80615, 80620, 80622, 80624, 80631, 80632, 80633, 80634, 80638, 80639, 80644, 80645, 80646, 80648, 80649, 80650, 80651, 80652, 80654, 80729, 80732, 80742, 80754, 82063, 82082.

The **Southern Colorado** Service Area is that portion of Crowley, Custer, Douglas, El Paso, Elbert, Fremont, Huerfano, Las Animas, Lincoln, Otero, Park, Pueblo and Teller counties within the following zip codes: 80106, 80118, 80132, 80133, 80808, 80809, 80813, 80814, 80816, 80817, 80819, 80820, 80827, 80829, 80831, 80832, 80833, 80840, 80841, 80860, 80863, 80864, 80866, 80901, 80902, 80903, 80904, 80905, 80906, 80907, 80908, 80909, 80910, 80911, 80912, 80913, 80914, 80915, 80916, 80917, 80918, 80919, 80920, 80921, 80922, 80923, 80924, 80925, 80926, 80927, 80928, 80929, 80930, 80931, 80932, 80933, 80934, 80935, 80936, 80937, 80938, 80939, 80941, 80942, 80943, 80944, 80945, 80946, 80947, 80949, 80950, 80951, 80960, 80962, 80970, 80977, 80995, 80997, 81001, 81002, 81003, 81004, 81005, 81006, 81007, 81008, 81009, 81010, 81011, 81012, 81019, 81022, 81023, 81025, 81039, 81062, 81069, 81212, 81215, 81221, 81222, 81223, 81226, 81232, 81233, 81240, 81244, 81253, 81290. **Services:** Health care services or items.

Skilled Nursing Facility: A facility that is licensed as such by the state of Colorado, certified by Medicare and approved by Health Plan. The facility's primary business must be the provision of 24-hour-a-day licensed skilled nursing care for patients who need skilled nursing or skilled rehabilitation care, or both, on a daily basis, as part of an ongoing medical treatment plan.

Spinal Manipulation: Adjustment and manipulation of the vertebral column.

Spouse: Your partner in marriage or a civil union as determined by State law.

Stabilize: To provide the medical treatment of the Emergency Medical Condition that is necessary to assure, within reasonable medical probability that no material deterioration of the condition is likely to result from or occur during the transfer of the person from the facility. With respect to a pregnant woman who is having contractions, when there is inadequate time to safely transfer her to another hospital before delivery (or the transfer may pose a threat to the health or safety of the woman or unborn child), "Stabilize" means to deliver (including the placenta).

Subscriber: A Member who is eligible for membership on his or her own behalf and not by virtue of Dependent status and who meets the eligibility requirements as a Subscriber (for Subscriber eligibility requirements, see "Who Is Eligible" in the "Eligibility" section).

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ADDITIONAL PROVISIONS

Please refer to the Summary Chart in this booklet for specific charges and other limitations that may apply to the coverage(s) described below.

DOMESTIC PARTNER COVERAGE

Your Group coverage includes health benefits for same-gender domestic partners. To be covered they must meet:

- (1) the eligibility requirements as described in the “Eligibility” section of this Evidence of Coverage; and
- (2) the conditions for domestic partnership as described in the Affidavit of Domestic Partnership.

You are required to complete and submit an Affidavit of Domestic Partnership to Health Plan. Please check with your Group's benefit administrator for details.

DOMP0AA (01-15)

ELIGIBILITY AND ENROLLMENT

(Does not apply to Kaiser Permanente Senior Advantage HMO Plan)

You must live or work in Health Plan's Service Area at the time of enrollment.

WOR0AA (01-10)

SPINAL MANIPULATION SERVICES

1. Coverage

Spinal Manipulation Services are covered as shown on the “Schedule of Benefits (Who Pays What)” when provided by contracted providers. Coverage includes:

- a. Evaluation;
- b. Lab Services and X-rays required for such Services; and
- c. Manual and manipulative therapy.

You may self-refer for visits to contracted providers.

2. Exclusions:

- a. Hypnotherapy.
- b. Behavior training.
- c. Sleep therapy.
- d. Weight loss programs.
- e. Services not related to the treatment of the musculoskeletal system.
- f. Vocational rehabilitation Services.
- g. Thermography.
- h. Air conditioners, air purifiers, therapeutic mattresses, supplies, or any other similar devices and appliances.
- i. Transportation costs. This includes local ambulance charges.
- j. Prescription drugs, vitamins, minerals, food supplements or other similar products.
- k. Educational programs.
- l. Non-medical self-care or self-help training.
- m. All diagnostic testing related to these excluded Services.
- n. MRI and/or other types of diagnostic radiology.
- o. Physical or massage therapy that is not a part of the manual and manipulative therapy.
- p. Durable medical equipment (DME) and/or supplies for use in the home.

CHIR0AA (01-15) DMES0AB

DURABLE MEDICAL EQUIPMENT (DME) AND PROSTHETIC AND ORTHOTIC DEVICES

When prescribed by a Plan Physician and obtained from sources designated by Health Plan on either a purchase or rental basis, as determined by Health Plan, DME, prosthetics and orthotics, including replacements other than those necessitated by misuse or loss, are provided as shown on the “Schedule of Benefits (Who Pays What)” for your use during the period prescribed. Necessary fittings, repairs and adjustments, other than those necessitated by misuse, are covered. Health Plan may repair or replace a device at its option. Repair or replacement of defective equipment is covered at no additional Charge.

Health Plan uses Local Coverage Determinations (LCD) and National Coverage Determinations (NCD) (hereinafter referred to as Medicare Guidelines) for our DME, prosthetic and orthotic formulary guidelines. These are guidelines only. Health Plan reserves the

right to exclude items listed in the Medicare Guidelines (does not apply to Kaiser Permanente Senior Advantage plans). Please note that this EOC may contain some, but not all, of these exclusions.

Limitations: Coverage is limited to a standard item of DME, prosthetic device or orthotic device that adequately meets a Member's medical needs.

1. Durable Medical Equipment (DME)

a. Coverage:

- i. DME is equipment that is appropriate for use in the home, able to withstand repeated use, Medically Necessary, not of use to a person in the absence of illness or injury, and approved for coverage under Medicare. It includes, but is not limited to, infant apnea monitors, insulin pumps and insulin pump supplies, and oxygen and oxygen dispensing equipment.
- ii. Insulin pumps and insulin pump supplies are provided when clinical guidelines are met and when obtained from sources designated by Health Plan.
- iii. When use is no longer prescribed by a Plan Physician, DME must be returned to Health Plan or its designee. If the equipment is not returned, you must pay Health Plan or its designee the fair market price, established by Health Plan, for the equipment.

b. Limitation: Coverage is limited to the lesser of the purchase or rental price, as determined by Health Plan.

c. Durable Medical Equipment Exclusions:

- i. Electronic monitors of bodily functions, except infant apnea monitors are covered.
- ii. Devices to perform medical testing of body fluids, excretions or substances, except nitrate urine test strips for home use for pediatric patients are covered.
- iii. Non-medical items such as sauna baths or elevators.
- iv. Exercise or hygiene equipment.
- v. Comfort, convenience, or luxury equipment or features.
- vi. Disposable supplies for home use such as bandages, gauze*, tape, antiseptics, dressings and ace-type bandages. *Gauze not excluded in Kaiser Permanente Senior Advantage Part D plans.
- vii. Replacement of lost equipment.
- viii. Repairs, adjustments or replacements necessitated by misuse.
- ix. More than one piece of DME serving essentially the same function, except for replacements.
- x. Spare equipment or alternate use equipment is not covered.

2. Prosthetic Devices

a. Coverage

Prosthetic devices are those rigid or semi-rigid external devices that are required to replace all or part of a body organ or extremity. Coverage of prosthetic devices includes:

- i. Internally implanted devices for functional purposes, such as pacemakers and hip joints.
- ii. Prosthetic devices for Members who have had a mastectomy. Medical Group or Health Plan will designate the source from which external prostheses can be obtained. Replacement will be made when a prosthesis is no longer functional. Custom-made prostheses will be provided when necessary.
- iii. Prosthetic devices, such as obturators and speech and feeding appliances, required for the treatment of cleft lip and cleft palate are covered when prescribed by a Plan Physician and obtained from sources designated by Health Plan.
- iv. Prosthetic devices intended to replace, in whole or in part, an arm or leg when prescribed by a Plan Physician, as Medically Necessary and when obtained from sources designated by Health Plan.

b. Prosthetic Devices Exclusions:

- i. Dental prostheses, except for Medically Necessary prosthodontic treatment for treatment of cleft lip and cleft palate, as described above.
- ii. Internally implanted devices, equipment and prosthetics related to treatment of sexual dysfunction.
- iii. More than one prosthetic device for the same part of the body, except for replacements.
- iv. Spare devices or alternate use devices.
- v. Replacement of lost prosthetic devices.
- vi. Repairs, adjustments or replacements necessitated by misuse.

3. Orthotic Devices

a. Coverage

Orthotic devices are those rigid or semi-rigid external devices that are required to support or correct a defective form or function of an inoperative or malfunctioning body part or to restrict motion in a diseased or injured part of the body.

b. Orthotic Devices Exclusions:

- i. Corrective shoes and orthotic devices for podiatric use and arch supports, except for diabetic shoes in accord with clinical guidelines and therapeutic shoes for patients with a diagnosis of peripheral vascular disease or peripheral neuropathy.
- ii. Dental devices and appliances except that Medically Necessary treatment of cleft lip or cleft palate is covered when prescribed by a Plan Physician, unless the Member is covered for these Services under a dental insurance policy or contract.
- iii. Experimental and research braces.

- iv. More than one orthotic device for the same part of the body, except for covered replacements.
- v. Spare devices or alternate use devices.
- vi. Replacement of lost orthotic devices.
- vii. Repairs, adjustments or replacements necessitated by misuse.

DMES0AB (01-16)
INFT0AA

INFERTILITY BENEFIT

1. Coverage:

We cover the following Services as shown on the “Schedule of Benefits (Who Pays What)”:

- a. Services for diagnosis and treatment of involuntary infertility (includes lab and X-ray); and
- b. Office administered drugs; and
- c. Artificial insemination.

2. Infertility Exclusions:

These exclusions apply to fertile as well as infertile individuals or couples.

- a. Services to reverse voluntary, surgically induced infertility.
- b. Donor semen.
- c. All Services and supplies related to procurement or storage of donor semen for artificial insemination.
- d. Prescription drugs received from the pharmacy for artificial insemination.
- e. Any and all Services, supplies, office administered drugs and prescription drugs received from the pharmacy that are related to conception by artificial means (in vitro fertilization; ovum transplants; gamete intra fallopian transfer; and zygote intra fallopian transfer)

INFT0AA (01-16)

PREVENTIVE SERVICES RIDER

Preventive care services, as defined under the Patient Protection and Affordable Care Act, are provided at no charge including those shown on the “ Schedule of Benefits (Who Pays What)” when prescribed by a Plan Physician. Please contact Member Services for a complete list of covered Preventive Services.

Coverage includes, but not limited to, preventive health care Services for the following in accordance with the A or B recommendations of the U.S. Preventive Services Task Force for the particular preventive health care Service:

1. Office visits for preventive care Services.
2. Alcohol misuse screening and behavioral counseling interventions for adults by your Primary Care Plan Physician.
3. Cervical cancer screening.
4. Breast cancer screening.
5. Cholesterol screening.
6. Colorectal cancer screening.
7. Immunizations pursuant to the schedule established by the ACIP.
8. Tobacco use screening of adults and tobacco cessation interventions by your Primary Care Plan Physician.
9. Type 2 diabetes screening for adults with high blood pressure.
10. Diet counseling for adults with hyperlipidemia and at higher risk for cardiovascular and diet-related chronic disease.
11. Prostate Cancer screening.
12. Cervical cancer vaccines.

“ACIP” means the Advisory Committee on Immunization Practices to the Center for Disease Control and Prevention in the federal Department of Health and Human Services, or any successor entity. www.cdc.gov/vaccines/acip/. For a list of preventive services that have a rating of A or B from the U.S. Preventive Task Force, go to www.uspreventiveservicestaskforce.org/uspstf/uspstabrecs.

PV0AA (01-14)

PREScription DRUG BENEFIT

NOTE: When used in this Evidence of Coverage or Membership Agreement, the term “preferred” refers to drugs that are included in the Health Plan Drug Formularies. The term “non-preferred” refers to drugs that are not included in the Health Plan Drug Formularies.

Please refer to the “Schedule of Benefits (Who Pays What)” in this booklet for the specific Copayments, Coinsurance, Deductible and supply limits that apply to the covered prescription drugs described below.

1. Coverage:

Prescribed covered drugs are provided at the applicable prescription drug Copayment or Coinsurance for each tier of drug coverage. This may include: a preferred generic drug tier; a tier for preferred brand-name drugs or medications not having a generic or a generic equivalent; specialty drugs, including self-administered injectable drugs; and a tier for prescribed non-preferred drugs authorized through the non-preferred drug process.

Prescribed supplies and accessories include, but may not be limited to:

- a. Home glucose monitoring supplies.
- b. Glucose test strips.
- c. Acetone test tablets.
- d. Nitrate urine test strips for pediatric patients.
- e. Disposable syringes for the administration of insulin.

Such items are provided when obtained at Plan Pharmacies or from sources designated by Health Plan.

For Copayment or Coinsurance information related to contraceptive drugs and certain devices please refer to your “Schedule of Benefits (Who Pays What).”

For each drug, the amount covered will be the lesser of the quantity prescribed or the day supply limit. Any amount you receive that exceeds the day supply will not be covered. If you receive more than the day supply limit, you will be charged as a non-Member for any prescribed amount exceeding the limit. Certain drugs have a significant potential for waste and diversion. Those drugs will be provided for up to a 30-day supply. Each prescription refill is provided on the same basis as the original prescription. Kaiser Permanente may, in its sole discretion, establish quantity limits for specific prescription drugs.

Generic drugs:

- a. Available in the United States only from a single manufacturer; and
- b. Not listed as generic in the then-current commercially available drug database(s) Health Plan subscribes to; are provided at the brand-name Copayment. The amount covered will be the lesser of the quantity prescribed or the day supply limit.

Prescription drugs are covered only when prescribed by a:

- a. Plan Physician and are obtained at Plan Pharmacies; or
- b. Physician to whom a Member has been referred by a Plan Physician and are obtained at Plan Pharmacies; or
- c. Dentist (when prescribed for acute conditions); and are obtained at Plan Pharmacies.

Covered drugs include:

- a. Drugs for which a prescription is required by law. Plan Pharmacies may substitute a generic equivalent for a brand-name drug unless prohibited by the Plan Physician. If a Member requests a brand-name drug when a generic equivalent drug is the preferred product, the Member must pay the brand-name Copayment, plus any difference in price between the preferred generic equivalent drug prescribed by the Plan Physician and the requested brand-name drug. If the brand-name drug is prescribed due to Medical Necessity, the Member pays only the brand-name Copayment.
- b. Insulin
- c. For Denver/Boulder and Northern Colorado Service Areas, compounded medications as long as they are on the compounding formulary.

2. Limitations for Southern Colorado Service Area:

- a. Some drugs may require prior authorization.
- b. Plan Physicians may request compound medications through the medical exception process. Medical Necessity requirements must be met.
- c. Plan Physicians may apply for formulary exceptions in cases where it is Medically Necessary.

3. Drugs, Supplies and Supplements Exclusions:

- a. Prescription drugs necessary for Services excluded in the Evidence of Coverage or Membership Agreement.
- b. Non-preferred drugs, except those prescribed and authorized through the non-preferred drug process.
- c. Any drugs listed as not covered in the Schedule of Benefits
- d. Drugs to shorten the length of the common cold.
- e. Drugs to enhance athletic performance.
- f. Drugs available over the counter and by prescription for the same strength.
- g. Individual drugs and/or Drug classes determined excluded by our Pharmacy and Therapeutics Committee.
- h. Drugs for the treatment of weight control.
- i. Any prescription drug packaging except the dispensing pharmacy's standard packaging.
- j. Replacement of prescription drugs for any reason. This includes spilled, lost, damaged or stolen prescriptions.
- k. Unless approved by Health Plan, drugs:
 - i. Not approved by the FDA; and
 - ii. Not in general use as of March 1 of the year prior to your effective date or last renewal.

RX0BL (01-16)

**Kaiser Foundation Health
Plan of Colorado**
2500 S. Havana St.
Aurora, CO 80014-1622

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ALEJANDRO A ZAPIEN MATA
3145 W CUSTER PL
DENVER, CO 80219-2805

Important plan information

EXHIBIT B
WELLNESS PROGRAM DESCRIPTION
KAISER HEALTHWORKS SERVICES

KAISER HEALTHWORKS SERVICES

This letter ("**Agreement**") memorializes the Kaiser Permanente HealthWorks services that Kaiser Foundation Health Plan of Colorado for the Colorado Region ("**Kaiser Permanente**" or "**KP**") is providing or arranging for City and County of Denver ("**Group**"). The services provided or arranged for under this Agreement and are referred to in this Agreement as the "**Services**."

NOTICE: All fees and charges of any kind as referenced in this program shall be limited to and charged against KP's wellness dollars or wellness credits set aside each calendar year for all KP-related wellness programs. The Group shall not be liable for or required to pay KP any amount of funds directly as a result of the wellness program services herein.

ELIGIBLE GROUP PARTICIPANTS

Services will be available to certain Group participants as determined by Group, and the specific Group participants eligible for each Service. Group participants include the following categories of participants:

Category of Group Participant	Description
1. KP-Subscribers	Group employees who are members of a KP health plan offered by Group (referred to as " KP-Subscribers ")
2. KP-Subscriber-Dependents	KP-Subscribers' spouses and domestic partners aged 18 or older who are members of a KP health plan offered by Group (referred to as " KP-Subscriber-Dependents ")
3. Non-Subscribers	Group employees who are <u>not</u> members of a KP health plan offered by Group (referred to as " Non-Subscribers ")
4. Non-Subscriber-Dependents	Non-Subscribers' and KP-Subscribers' spouses and domestic partners aged 18 or older who are <u>not</u> members of a KP health plan offered by Group (referred to as " Non-Subscriber-Dependents ")

SERVICES UNDER AGREEMENT

The Services are not regulated health plan benefits covered by KP when offered in the manner described in this Agreement. Group retains all responsibility for its group health plans' compliance with applicable law (including, as applicable, the Employment Retirement Income Security Act and its implementing regulations), as well as for its employee wellness programs'

compliance with applicable law. KP does not provide legal advice to Group regarding the Services, and Group acknowledges its responsibility to consult with its own professionals for any legal advice regarding the Services.

INFORMATION NEEDED FROM GROUP

Where KP requires information or materials (for example, information about Non-Subscribers or access to space for work-site clinics) to perform its obligations under this Agreement, Group agrees to provide such information and materials (the "Required Materials").

USE OF KP PROPRIETARY MATERIALS

With respect to Services provided by KP, Group acknowledges that, as between the Parties, KP will have all right, title and interest in and to: (a) all content, materials, reports, software and documentation, and any other works of authorship, analytical methodologies, data organization, processes, concepts, systems, know-how, ideas, inventions, and other technology, whether or not confidential, related to the Services, (b) all enhancements, modifications, improvements or derivatives to the foregoing (whether or not created by KP, alone or with others), and (c) all intellectual property rights related to the foregoing (collectively (a), (b) and (c) are referred to as the "KP Proprietary Materials"). Group will not acquire any proprietary rights or licenses in the KP Proprietary Materials.

By providing the Services, KP grants to Group a non-exclusive, non-assignable, non-sublicenseable, non-transferable right to use any KP Proprietary Materials delivered to it by KP solely in connection with this Agreement. Upon the expiration or termination of the Services at any time or for any reason, Group will have a non-exclusive, non-assignable, non-sublicenseable, non-transferable right to continue to use the reports containing data as well as health education materials furnished by KP to Group under this Agreement. At all times, Group's use of the KP Proprietary Materials is subject to and conditioned on Group's compliance with the terms and conditions of this Agreement.

NOTICES

All notices, consents, requests, demands or other communications to or upon the respective Parties will be in writing and will be effective for all purposes upon receipt, including without limitation, in the case of (i) personal delivery, (ii) delivery by messenger, express or air courier or similar courier, (iii) delivery by United States first class certified or registered mail, postage prepaid and (iv) transmittal by facsimile, addressed to the respective address provided on the signature page. Changes in address will be communicated pursuant to this paragraph.

COOPERATION

Each Party may use affiliates, consultants or other contractors (together, "Delegates") in connection with the performance of its obligations and the exercise of its rights under this Agreement, provided that such Delegate will be subject to those obligations applicable to the delegating Party that are relevant to activities performed by Delegate.

MISCELLANEOUS

REWARDS

1. Description of Program

KP's Rewards Program encourages eligible participants to complete selected health and wellness programs. KP can provide VISA prepaid debit cards, facilitate deposits to KP-administered Health Savings Accounts and Health Reimbursement Arrangement Accounts, provide data reporting to facilitate Rewards programs administered by Group, and provide bulk cards to facilitate Rewards programs administered by Group. All these activities are referred to as "Rewards."

Type of Service

Type of Service	Description
HEP Activity Portal	<ul style="list-style-type: none"> • KP's Health Engagement Platform (HEP) encourages eligible participants to complete selected health and wellness activities in order to earn Rewards • Group participants will access an online portal to track their activity status. • Group participants will need to sign the Rewards Wellness Agreement on HEP in order to participate in the Rewards program.

Group Participants Eligible for this Service

x	KP-Subscribers
	KP Subscriber-Dependents
	Non-Subscribers
	Non-Subscriber-Dependents

Rewards Format Available

	Reward Format	Description
	Automatic Prepaid VISA gift card	Group participants will automatically receive a prepaid Visa gift card.
	Redeemed Prepaid VISA gift card	Group participants will need to redeem their Rewards on the HEP Activity Portal for a prepaid Visa gift card.
	Choice of Prepaid VISA gift card or merchandise gift card	Group participants will need to redeem their Rewards on the HEP Activity Portal and may choose a prepaid Visa gift card or a merchandise gift card.
	Health Savings Account (HSA) Deposit	Group participants will have their Rewards automatically deposited into their Health Savings Account.
	Health Reimbursement Arrangement (HRA) Account Deposit	Group participants will have their Rewards automatically deposited into their Health Reimbursement Arrangement Account.
x	Group Administered Reward	Group will administer their rewards directly to the Group participants. KP will support the Group by providing individual level data extracts.
	Raffles	Random drawing among group participants, resulting in selected Group participants receiving a prepaid Visa gift card, as administered by KP.
	Bulk Prepaid VISA gift cards	Group receives bulk prepaid VISA cards to administer to participants as it wishes.

Activities resulting in Rewards

	Activity	Description
x	HealthMedia® Total Health Assessment	Completion of HealthMedia® Total Health Assessment
	HealthMedia® Healthy Lifestyle Programs	Completion of one or more HealthMedia® Healthy Lifestyle Programs.
	Telephonic Wellness Coaching Program	Completion of KP Telephonic Wellness Coaching Program.
x	Biometric Screenings	Receipt of four specific biometric screenings (body mass index, blood pressure, blood glucose, and cholesterol).
	Cancer Screenings	Receipt of one or more specific cancer screenings (breast, cervical, and colorectal) based on the group participant's age and gender requirements.
	Annual Flu Vaccination	Receipt of an annual flu vaccination.

Activity Details

Completion of HealthMedia® Total Health Assessment

The HealthMedia® Total Health Assessment is an online total health assessment that offers a personalized assessment and action plan that will refer the Group participant to other online wellness programs. It is offered in collaboration with Wellness and Prevention, Inc. (formerly HealthMedia, Inc.).

Group participants who are 18 years or older may earn a reward for completing the online HealthMedia® Total Health Assessment program during the activity period. A Group participant may only earn one reward for this health and wellness activity.

Is the activity required to earn a reward?	Yes
Does this activity need to be completed prior to earning Rewards for other activities?	No
What is the start date of the activity period?	March 1, 2016
What is the end date of the activity period?	October 31, 2016
Bundled Reward Value -- <u>must be bundled with other activities:</u> [THA and Biometric Screening]	Prize value up to \$200

Receipt of specific Biometric Screenings

Group participants who are 18 years or older may earn a reward for receiving the following four biometric screenings: body mass index (BMI), blood pressure, blood glucose, and cholesterol. To be eligible for this reward, group participants must have received all four of the biometric screenings at a KP facility within the activity period or within these look-back time periods: for BMI and blood pressure screenings, within two years prior to the first day of the activity period, and for blood glucose and cholesterol screenings, within five years prior to the first day of the activity period.

Is the activity required to earn a reward?	Yes
Does this activity need to be completed prior to earning Rewards for other activities?	No
What is the start date of the activity period?	March 1, 2016
What is the end date of the activity period?	October 31, 2016
Bundled Reward Value -- <u>must be bundled with other activities:</u> [THA and Biometric Screening]	Prize value up to \$200

OTHER INFORMATION ABOUT THE REWARDS PROGRAM:

Each Group participant is limited to Rewards totaling no more than \$200 per year. Group acknowledges that Rewards may be taxable.

Group acknowledges that some participants may find some Reward activities medically difficult or inadvisable and that such participants may nevertheless be eligible to receive credit for these activities through a waiver process. More information on these situations is available from KP, for example, in the Rewards Guide describing processes for Rewards in more detail.

2. What needs to be supplied by Kaiser Permanente?

HEP Activity Portal

KP will provide the HEP Activity Portal which allows the Group participant to agree or decline the Rewards Wellness Agreement, tracks the group participant's activity status, and provides the Group with standard aggregate reporting.

Reporting Details

KP will provide reporting formats and schedule:

- File Format: Microsoft Excel
- Frequency: One-time per month
- Delivery Methodology: Secure Web
- Deliver Date: The 10th day or 15th day of every month

3. What needs to be supplied by Group (“Required Materials”)?

Group acknowledges that tasks must be completed on a schedule in order for the Rewards program to launch on time. This schedule is set at the discretion of KP, communicated by KP to Group, and allows successful completion of necessary tasks in a manner consistent with industry best practices. Group agrees to cooperate with KP in completing the tasks on schedule, as required to ensure a timely Rewards launch.

Any changes to the Rewards program must be submitted in writing to KP. KP will assess each change request to determine feasibility, scheduling, and potential additional fees to Group.

If Group elects to have Rewards delivered as deposits to a participant’s HSA/HRA account, Group must provide the information required to administer the deposits, including without limitation, the participant’s social security number and Group’s employer tax identification number.

If Group’s Rewards program includes the Health Engagement Platform (HEP) portal, Group acknowledges that it has received and read the Health Engagement Platform Guide and agrees to use of the HEP URL: <https://healthworks.kp.org/myrewards>.

1. Fee Schedule: All fees and amounts due as referenced in this program shall be limited to and charged against KP’s wellness dollars or wellness credits set aside each calendar year for this and other programs. The Group shall not be liable for or required to pay any funds to KP as a result of the Services under this agreement.

Service	Fee
HEP Activity Portal	<ul style="list-style-type: none"> \$3 per eligible participant or a minimum of \$1,500, whichever is greater
Terms & Conditions	
Fees	<ul style="list-style-type: none"> Monthly reports and data extracts are included in the program fee. Additional reports are \$250 per report. Additional fees may apply for non-standard requests. Total fees may vary by customization, etc. Estimated fees will be provided during the proposal. Total actual fees will be detailed on an invoice as applicable.
Guidelines	<ul style="list-style-type: none"> Kp.org requests must be submitted at least 20 business days in advance. Requests submitted with less than 20 business days’ notice will be accommodated if possible, but are not guaranteed. HEP Portal requests must be submitted at least 80 business days in advance. Requests submitted with less than 80 business days’ notice will be accommodated if possible, but are not guaranteed. HEP Data Portal requests must be submitted at least 60 business days in advance. Requests submitted with less than 60 business days’ notice will be accommodated if possible, but are not guaranteed. Automatic Prepaid VISA gift card, Redeemed Prepaid VISA gift card, and Choice of Prepaid VISA gift card or merchandise gift card may take between 20-30 business days for delivery. Bulk Card requests must be submitted at least 20 business days in advance. Requests submitted with less than 20 business days’ notice will be accommodated if possible, but are not guaranteed.
Change Request & Cancellations	<ul style="list-style-type: none"> If a program is cancelled prior to User Acceptance Testing, 50% of program cost will be charged

Service	Fee
	<ul style="list-style-type: none"> • If a program is cancelled between User Acceptance Testing and the program launch date, 75% of program cost will be charged • If a program is cancelled post launch date, 100% of program cost will be charged • Any changes to the Rewards program must be submitted in writing to KP. KP will assess each change request to determine feasibility, scheduling, and potential additional fees to Group.

Credits

In connection with KP's mission to promote wellness in the community, the following credits will be applied to the Group's fees.

Services covered by credits	Health Engagement Platform
Maximum Credit	\$20,000
Time Period	January 1, 2016-December 31, 2016

EXHIBIT B-1
WELLNESS PROGRAM DESCRIPTION

KAISER A-1-C



April 7, 2015

City and County of Denver
Heather Britton, Office of Human Resources
201 W. Colfax, Denver CO 80202

Re: Kaiser Permanente HealthWorks

This letter agreement (“**Agreement**”) memorializes our previous discussions about the Kaiser Permanente HealthWorks services that Kaiser Foundation Health Plan of Colorado for the Colorado Region (“**Kaiser Permanente**” or “**KP**”) is providing or arranging for **City and County of Denver** (“**Group**”), on its own behalf and/or on behalf of its group health plan. Kaiser Permanente and Group are collectively the “**Parties**,” and each is a “**Party**.” The services provided or arranged for under this Agreement are described in Exhibits A (any combination of Exhibits A-1, A-2, A-3, etc.) and are referred to in this Agreement as the “**Services**.” The compensation from Group for the Services (“**Compensation**”) and the timing of the compensation are described in Exhibit B.

INFORMATION NEEDED FROM GROUP:

Group shall provide the information necessary for Kaiser Permanente to perform its obligations (the “**Required Materials**,” as described in Exhibits A) under this Agreement. Kaiser Permanente shall have the right, and Group shall obtain all third party rights necessary for Kaiser Permanente, to copy, modify, and otherwise use Required Materials and any other content, information, records, and materials provided by or for Group to Kaiser Permanente for the purpose of Kaiser Permanente performing its obligations and exercising its rights under this Agreement. If Kaiser Permanente does not receive the Required Materials in the specific manner and according to the terms set forth in this Agreement, Kaiser Permanente shall be under no obligation to provide the Services which require such Required Materials.

SERVICES AVAILABLE TO GROUP PARTICIPANTS

Services shall be available to certain Group participants, as specifically indicated for each Service described in the various Exhibits A attached to this Agreement. Group participants include the following categories of participants:

Category of Group Participant	Description
1. KP-Subscribers	Group employees who are members of a KP health plan offered by Group (referred to as "KP-Subscribers")
2. KP-Subscriber-Dependents	KP-Subscribers' dependents [and domestic partners] who are members of a KP health plan offered by Group, in accordance with such dependents' eligibility for such Services (referred to as "KP-Subscriber-Dependents")
3. Non-Subscribers	Group employees who are not members of a KP health plan offered by Group (referred to as "Non-Subscribers")
4. Non-Subscriber-Dependents	Non-Subscribers' dependents [and domestic partners] and KP-Subscribers' dependents [and domestic partners] who are not members of a KP health plan offered by Group, in accordance with such dependent's eligibility for such Services (referred to as "Non-Subscriber-Dependents")

The eligibility for any particular category of Group participant to access Services may vary by Exhibit and potentially within an Exhibit, and each Exhibit will control as to the availability of a Service to a particular Group participant.

TIMING OF SERVICES

Services shall commence on May 12th at the Wellington Webb Building 102 W. Colfax Denver, CO 80202 from 10:00am-2:00pm and on and May 14th at the DHS Castro Building 1200 Federal Blvd, Denver, CO 80204 from 10:00am – 2:00pm.

SERVICES UNDER AGREEMENT

The Services are not regulated health plan benefits covered by Kaiser Permanente when offered in the manner described in this Agreement. Group retains all responsibility for its group health plan's compliance with the Employment Retirement Income Security Act (ERISA) and its implementing regulations, as well as for its employee wellness programs' compliance with all applicable law. Kaiser Permanente does not provide legal advice to Group regarding the Services, and Group acknowledges its responsibility to consult with its own professionals for any legal advice regarding the Services.

AUTHORIZATIONS/CONSENTS NEEDED:

Group shall obtain and maintain any consents, releases, waivers, approvals and other documents or authorizations required from or by each employee (or other participant) of Group or any other person or organization affiliated or contracted with Group in order for Group to release the information, data and documents to Kaiser Permanente and its vendors needed for Kaiser Permanente and such vendors to perform the Services. This includes, without limitation, any authorizations Group may need to obtain from an employee based on an agreement between Group and such employee, any privacy policy or other policies of Group, or applicable law.

REPORTS OR OTHER DATA TO GROUP ONLY FOR GROUP'S INTERNAL USE

Group acknowledges that, as between the Parties, Kaiser Permanente shall have all right, title and interest in and to: (a) all content, materials, reports, software and documentation, and any other works of authorship, analytical methodologies, data organization, processes, concepts, systems, know-how, ideas, inventions, and other technology, whether or not confidential, related to the Services, (b) all enhancements, modifications, improvements or derivatives to the foregoing (whether or not created by Kaiser Permanente, alone or with others), and (c) all intellectual property rights related to the foregoing (collectively (a), (b) and (c) are referred to as the "**Kaiser Permanente Proprietary Materials**"). Group shall not acquire any proprietary rights or licenses in the Kaiser Permanente Proprietary Materials. In accordance with applicable law, Kaiser Permanente may use aggregated data and information collected in providing the Services.

Kaiser Permanente grants to Group a non-exclusive, non-assignable, non-sublicenseable, non-transferable right to use any Kaiser Permanente Proprietary Materials delivered to it by Kaiser Permanente solely in connection with this Agreement. Upon the expiration or termination of this Agreement for any reason, Group shall have a non-exclusive, non-assignable, non-sublicenseable, non-transferable right to continue to use the reports containing data furnished by Kaiser Permanente to Group under this Agreement. At all times, Group's use of the Kaiser Permanente Proprietary Materials is subject to and conditioned on Group's compliance with the terms and conditions of this Agreement.

GENERAL PROVISIONS

Group and Kaiser Permanente each recognize that the other Party and its affiliates own or have the license to use certain logos, trademarks, service marks and trade names that identify the other Party and its affiliates and contractors and its and their products and services ("**Marks**"). All goodwill resulting from use of a Party's and its affiliate's and contractor's Marks shall inure solely to that Party, its affiliates or contractors, as applicable. Neither Party has acquired, and shall not acquire, any right, title or interest in or to the other Party's or its affiliate's or contractor's Marks. Each Party and its affiliates shall not register or attempt to register the Marks or any trademark or service mark confusingly similar to the Marks of the other Party, its affiliates or contractors, and shall retain the exclusive right to apply for and obtain registrations for its Marks and those of its affiliates throughout the world.

EXHIBIT A-2

WORKSITE BIOMETRIC SCREENINGS AND SERVICES

1. Description of program

With a minimum requirement of thirty (30) Group participants for biometric screenings per location, Kaiser Permanente will provide the worksite screenings and services described below.

Biometric Screenings:

- A1c Fingerstick**

Worksite biometric screenings and services are available to the following eligible Group participants (with the participant categories as defined in the Agreement):

Group Number: #75 City and County of Denver Eligible for this Service		9,130 Eligibles
X	KP-Subscribers	5,766
	KP-Subscriber-Dependents	
X	Non-Subscribers	
	Non-Subscriber-Dependents	

2. What needs to be supplied by Kaiser Permanente?

- o On-line link for pre-registration
- o Planning call and implementation guide
- o Marketing templates
- o Results letter

Date	Time	Full Address and Room	Contact Name, Number & Email	Expected Participation
5/12/15	10am-2pm	Webb Building 201 W. Colfax	Lizzie Schoon - 720.913.0758, Lizbeth.schoon@denvergov.org	30-40
5/14/15	10am-2pm	DHS Castro Building 1200 Federal Blvd	Same as above	30-40

3. What needs to be supplied by Group ("Required Materials"?)

Group will provide the site location and other identified hardware, as well as at least 6 weeks advance notification of the date the worksite screenings and services are to take place.

- o Communication of the event to employees
- o Assist with the set up and tear down of the event
- o Provide a room large enough to fulfill the set-up requirements and ensure privacy
- o Writing surface to fill out forms
- o Personnel to help manage the check-in process
- o Tables, chairs and trashcans to accommodate the set-up blueprint
- o Individual billing (if applicable)

**EXHIBIT B
COMPENSATION**

Fees for Worksite Biometric Screenings and Services (Exhibit A-2)

The table below details the prices of worksite biometric screenings and services and applies uniformly to all categories of Group participants.

Worksite Screenings & Services
A1c
PRICING & SCHEDULING GUIDELINES FOR SCREENINGS & SERVICES
<p>FEES</p> <ul style="list-style-type: none"> ▪ \$49 per participant. Screenings will be charged a minimum of 35 participants or 80% of estimated participation, whichever is greater. ▪ Kaiser Permanente will fund KP Subscriber and KP Subscriber-Dependent screenings up to \$10,000 ▪ Group is responsible for KP Non-Subscribers, and KP non-Subscriber-Dependents fees at a rate of \$49 per participant.
<p>SCHEDULING GUIDELINES</p> <ul style="list-style-type: none"> ▪ All services must be scheduled at least 6 weeks in advance in order to comply with government permit application deadlines and staff scheduling time lines. Requests submitted with less than 6 weeks' notice will be accommodated if possible, but are not guaranteed. ▪ Requests to increase the number of attendees or event duration within 10 business days of a scheduled event will be accommodated if possible, but are not guaranteed. Premium freight fees and supplemental staffing fees may apply. ▪ Requests to decrease the number of attendees or event duration within 10 business days of a scheduled event cannot be accommodated. In such cases, billing will be based on the most recent participation estimate and event schedule provided before the 10 business day cut-off. ▪ Requests to change the event type within 10 business days of a scheduled event will be accommodated if possible, but cannot be guaranteed. If requested changes cannot be accommodated, Group may either reschedule (subject to rescheduling fees described below) or proceed with services confirmed before the 10 business day cut-off.
<p>CANCELLATION & RESCHEDULING</p> <ul style="list-style-type: none"> • If a confirmed event is cancelled within 5 business days before the scheduled event date, 100% of the total estimated event fees will be charged. • If a confirmed event is cancelled between 6 and 10 business days before the scheduled event date, 50% of the total estimated event fees will be charged. • If a confirmed event is rescheduled within 10 business days before the scheduled event date, 25% of total estimated event fees will be charged in addition to the actual cost of the rescheduled event. Rescheduling requests are subject to the 6 week lead time described above. Rescheduling requests with less than 6 weeks' notice will be accommodated if possible, but are not guaranteed.

1. Credits

In connection with Kaiser Permanente's mission to promote wellness in the community, for Services provided during time period between May 12, 2015 and May 14, 2015, Group will receive credit up to \$10,000 through their wellness fund investment back toward the cost of A1c screenings.

2. Invoices

Kaiser Permanente shall submit an invoice to Group for Services rendered in this agreement for non-member A1c screenings.

EXHIBIT B-2
WELLNESS PROGRAM DESCRIPTION
KAISER MAMMOGRAPHY VEHICLE

March 19, 2015

Mobile Mammography Vehicle
for
City and County of Denver ("Group")

Group wishes to engage Kaiser Foundation Health Plan, Inc. ("KP") to arrange for the Kaiser Permanente Mobile Mammography Vehicle to provide the services described below at Group's worksite (the "Services"), and KP wishes to provide such Services:

- Mobile Mammogram to Kaiser Permanente members (non-Medicare, non-Medicaid)

TERMS & CONDITIONS FOR KAISER PERMANENTE WORKSITE SERVICES
FEES <ul style="list-style-type: none"> Member copayments and deductibles apply if applicable per member benefits
PARTICIPATION GUIDELINES <ul style="list-style-type: none"> KP members due for a mammogram who are non-Medicare and non-Medicaid are eligible to participate KP Medicare, KP Medicaid and KP non-members are not eligible to participate
REQUIREMENTS <ul style="list-style-type: none"> Kaiser Permanente will set up a registration site and provide the registration link to group a minimum of 4 week prior to event. Group is required to promote the event a minimum of 3 weeks prior to event Registration site will be closed 1 week prior to event. Open appointment times will be provided to group to promote walk-ins. A reminder email will be sent to registrants with their appointment time. Group will make all necessary adjustments and block off necessary parking spaces (per meeting with Kaiser Permanente radiology) to secure space for the mammography coach.
CANCELLATION <ul style="list-style-type: none"> If a confirmed event is cancelled at least 60 days prior to event, cancellation charges will not apply If a confirmed event is cancelled fewer than 60 business days prior to the confirmed event date and the Mobile Mammogram Vehicle cannot be rescheduled on that date for an alternate event elsewhere, 50% of the total Mobile Mammogram Vehicle cost or \$2,600 will apply. Group wellness investment funds may be used if necessary

Mammography vehicle will arrive between 8am and 8:15 am. Appointments will run in 15 minute increments from 9 am to 3.45 pm with a 1 hour lunch break.

EXHIBIT C

**To Agreement with
Kaiser Foundation Health Plan of Colorado**

DENVER LOGO COLORS

DENVER LOGO COLORS



The Denver logo is available in a horizontal layout, which is preferred, or a vertical layout. The color palette is comprised of five colors:



PMS 1805
BRICK RED



PMS 2925
SKY BLUE



PMS 130
SUNSHINE
GOLD



PMS 268
MOUNTAIN
PURPLE



PANTONE
PROCESS
80% BLACK

REVERSE USAGE A reverse version of the Denver logo has been developed to be used on black or other dark colors. A white border is used to separate the symbol from the background. The logotype and tagline are white instead of black to increase legibility. When only one color is available, the black logo or one-color reverse artwork should be used. Additional details on the appropriate use of the Denver logo can be found in the [Denver brand center](#).