

# Kaiser Foundation Health Plan of Colorado

<http://members.kaiserpermanente.org>



KAISER PERMANENTE

## 2004

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### A Health Maintenance Organization

**Serving:** *Metropolitan Denver, Colorado area  
Colorado Springs, Colorado area*



**For changes  
in benefits  
see page 10**

**Enrollment in this Plan is limited. You must live in our geographic service area to enroll. See page 9 for requirements.**



*This Plan has excellent  
accreditation from the NCQA.  
See the 2004 Guide for more  
information on accreditation.*

#### **Enrollment codes for this Plan:**

**651 Self Only**

**652 Self and Family**

Authorized for distribution by the:



**United States  
Office of Personnel Management**

Center for  
Retirement and Insurance Services  
<http://www.opm.gov/insure>



**RI 73-019**



UNITED STATES  
OFFICE OF PERSONNEL MANAGEMENT  
WASHINGTON, DC 20415-0001

OFFICE OF THE DIRECTOR

Dear Federal Employees Health Benefits Program Participant:

I am pleased to present this 2004 Federal Employees Health Benefits (FEHB) Program plan brochure. The brochure describes the benefits this plan offers you for 2004. Because benefits vary from year to year, you should review your plan's brochure every Open Season – especially Section 2, which explains how the plan changed.

It takes a lot of information to help a consumer make wise healthcare decisions. The information in this brochure, our FEHB Guide, and our web-based resources, make it easier than ever to get information about plans, to compare benefits and to read customer service satisfaction ratings for the national and local plans that may be of interest. Just click on [www.opm.gov/insure!](http://www.opm.gov/insure!)

The FEHB Program continues to be an enviable national model that offers exceptional choice, and uses private-sector competition to keep costs reasonable, ensure high-quality care, and spur innovation. The Program, which began in 1960, is sound and has stood the test of time. It enjoys one of the highest levels of customer satisfaction of any healthcare program in the country.

I continue to take aggressive steps to keep the FEHB Program on the cutting edge of employer-sponsored health benefits. We demand cost-effective quality care from our FEHB carriers and we have encouraged Federal agencies and departments to pay the full FEHB health benefit premium for their employees called to active duty in the Reserve and National Guard so they can continue FEHB coverage for themselves and their families. Our carriers have also responded to my request to help our members to be prepared by making additional supplies of medications available for emergencies as well as call-up situations and you can help by getting an Emergency Preparedness Guide at [www.opm.gov](http://www.opm.gov). OPM's *HealthierFeds* campaign is another way the carriers are working with us to ensure Federal employees and retirees are informed on healthy living and best-treatment strategies. You can help to contain healthcare costs and keep premiums down by living a healthy life style.

Open Season is your opportunity to review your choices and to become an educated consumer to meet your healthcare needs. Use this brochure, the FEHB Guide, and the web resources to make your choice an informed one. Finally, if you know someone interested in Federal employment, refer them to [www.usajobs.opm.gov](http://www.usajobs.opm.gov).

Sincerely,

A handwritten signature in black ink, appearing to read "Kay Coles James".

Kay Coles James  
Director



## Notice of the Office of Personnel Management's Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

By law, the United States Office of Personnel Management (OPM), which administers the Federal Employees Health Benefits (FEHB) Program, is required to protect the privacy of your personal medical information. OPM is also required to give you this notice to tell you how OPM may use and give out ("disclose") your personal medical information held by OPM.

OPM **will** use and give out your personal medical information:

- To you or someone who has the legal right to act for you (your personal representative),
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected,
- To law enforcement officials when investigating and/or prosecuting alleged or civil or criminal actions, and
- Where required by law.

OPM **has the right** to use and give out your personal medical information to administer the FEHB Program. For example:

- To communicate with your FEHB health plan when you or someone you have authorized to act on your behalf asks for our assistance regarding a benefit or customer service issue.
- To review, make a decision, or litigate your disputed claim.
- For OPM and the General Accounting Office when conducting audits.

OPM **may** use or give out your personal medical information for the following purposes under limited circumstances:

- For Government health care oversight activities (such as fraud and abuse investigations),
- For research studies that meet all privacy law requirements (such as for medical research or education), and
- To avoid a serious and imminent threat to health or safety.

By law, OPM must have your written permission (an "authorization") to use or give out your personal medical information for any purpose that is not set out in this notice. You may take back ("revoke") your written permission at any time, except if OPM has already acted based on your permission.

By law, you **have the right** to:

- See and get a copy of your personal medical information held by OPM.
- Amend any of your personal medical information created by OPM if you believe that it is wrong or if information is missing, and OPM agrees. If OPM disagrees, you may have a statement of your disagreement added to your personal medical information.
- Get a listing of those getting your personal medical information from OPM in the past 6 years. The listing will not cover your personal medical information that was given to you or your personal representative, any

information that you authorized OPM to release, or that was given out for law enforcement purposes or to pay for your health care or a disputed claim.

- Ask OPM to communicate with you in a different manner or at a different place (for example, by sending materials to a P.O. Box instead of your home address).
- Ask OPM to limit how your personal medical information is used or given out. However, OPM may not be able to agree to your request if the information is used to conduct operations in the manner described above.
- Get a separate paper copy of this notice.

For more information on exercising your rights set out in this notice, look at [www.opm.gov/insure](http://www.opm.gov/insure) on the web. You may also call 202/606-0191 and ask for OPM's FEHB Program privacy official for this purpose.

If you believe OPM has violated your privacy rights set out in this notice, you may file a complaint with OPM at the following address:

Privacy Complaints  
United States Office of Personnel Management  
P.O. Box 707  
Washington, DC 20004-0707

Filing a complaint will not affect your benefits under the FEHB Program. You also may file a complaint with the Secretary of the United States Department of Health and Human Services.

By law, OPM is required to follow the terms in this privacy notice. OPM has the right to change the way your personal medical information is used and given out. If OPM makes any changes, you will get a new notice by mail within 60 days of the change. The privacy practices listed in this notice are effective April 14, 2003.

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## Introduction

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This brochure describes the benefits of Kaiser Foundation Health Plan of Colorado under our contract (CS 1268) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for Kaiser Foundation Health Plan of Colorado's administrative office is:

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

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2004, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2004, and changes are summarized on page 10. Rates are shown on the back cover of this brochure.

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## Plain Language

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All FEHB brochures are written in plain language to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, "you" means the enrollee or family member; "we" or "Plan" means Kaiser Foundation Health Plan of Colorado.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

If you have comments or suggestions about how to improve the structure of this brochure, let us know. Visit OPM's "Rate Us" feedback area at [www.opm.gov/insure](http://www.opm.gov/insure) or e-mail OPM at [fehwebcomments@opm.gov](mailto:fehwebcomments@opm.gov). You may also write to OPM at the Office of Personnel Management, Insurance Services Program, Program Planning & Evaluation Group, 1900 E Street NW, Washington, DC 20415-3650.

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## Stop Health Care Fraud!

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Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits (FEHB) Program premium.

OPM's Office of the Inspector General investigates all allegations of fraud, waste and abuse in the FEHB Program regardless of the agency that employs you or from which you retired.

**Protect Yourself From Fraud** – Here are some things you can do to prevent fraud:

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.

- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call us at 303/338-3800 in Denver/Boulder or 888/681-7878 in Colorado Springs and explain the situation.
  - If we do not resolve the issue:

**CALL – THE HEALTH CARE FRAUD HOTLINE**  
**202/418-3300**

**OR WRITE TO:**

The United States Office of Personnel Management  
 Office of the Inspector General Fraud Hotline  
 1900 E Street, NW, Room 6400  
 Washington, DC 20415-1100

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  - Your child over age 22 (unless he/she is disabled and incapable of self support).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under your Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

## Preventing Medical Mistakes

An influential report from the Institute of Medicine estimates that up to 98,000 Americans die every year from medical mistakes in hospitals alone. That's about 3,230 preventable deaths in the FEHB Program a year. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and even additional treatments. By asking questions, learning more and understanding your risks, you can improve the safety of your own health care, and that of your family members. Take these simple steps:

1. **Ask questions if you have doubts or concerns.**
  - Ask questions and make sure you understand the answers.
  - Choose a doctor with whom you feel comfortable talking.
  - Take a relative or friend with you to help you ask questions and understand answers.
2. **Keep and bring a list of all the medicines you take.**
  - Give your doctor and pharmacist a list of all the medicines that you take, including non-prescription medicines.
  - Tell them about any drug allergies you have.
  - Ask about side effects and what to avoid while taking the medicine.
  - Read the label when you get your medicine, including all warnings.

- Make sure your medicine is what the doctor ordered and know how to use it.
  - Ask the pharmacist about your medicine if it looks different than you expected.
3. **Get the results of any test or procedure.**
    - Ask when and how you will get the results of test or procedures.
    - Don't assume the results are fine if you do not get them when expected, be it in person, by phone, or by mail.
    - Call your doctor and ask for your results.
    - Ask what the results mean for your care.
  4. **Talk to your doctor about which hospital is best for your health needs.**
    - Ask your doctor about which hospital has the best care and results for your condition if you have more than one hospital to choose from to get the health care you need.
    - Be sure you understand the instructions you get about follow-up care when you leave the hospital.
  5. **Make sure you understand what will happen if you need surgery.**
    - Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.
    - Ask your doctor, "Who will manage my care when I am in the hospital?"
    - Ask your surgeon:
      - Exactly what will you be doing?
      - About how long will it take?
      - What will happen after surgery?
      - How can I expect to feel during recovery?
    - Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reaction to anesthesia, and any medications you are taking.

Want more information on patient safety?

- [www.ahrq.gov/consumer/pathqpack.htm](http://www.ahrq.gov/consumer/pathqpack.htm). The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality healthcare providers and improve the quality of care you receive.
- [www.npsf.org](http://www.npsf.org). The National Patient Safety Foundation has information on how to ensure safer healthcare for you and your family.
- [www.talkaboutrx.org/consumer.html](http://www.talkaboutrx.org/consumer.html). The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.
- [www.leapfroggroup.org](http://www.leapfroggroup.org). The Leapfrog Group is active in promoting safe practices in hospital care.
- [www.ahqa.org](http://www.ahqa.org). The American Health Quality Association represents organizations and healthcare professionals working to improve patient safety.
- [www.quic.gov/report](http://www.quic.gov/report). Find out what federal agencies are doing to identify threats to patient safety and help prevent mistakes in the nation's healthcare delivery system.

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## Section 1. Facts about this HMO plan

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This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. These Plan providers coordinate your health care services. The Plan is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of our most recent provider directory.

HMOs emphasize preventive care such as routine office visits, physical exams, well-baby care, and immunizations, in addition to treatment for illness and injury. Our providers follow generally accepted medical practice when prescribing any course of treatment.

When you receive services from Plan providers, you will not have to submit claim forms or pay bills. You only pay the copayments and coinsurance described in this brochure. When you receive emergency services or services covered under the travel benefit, from non-Plan providers, you may have to submit claim forms.

**You should join an HMO because you prefer the plan's benefits, not because a particular provider is available. You cannot change plans because a provider leaves our Plan. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with us.**

### How we pay providers

We contract with the Colorado Permanente Medical Group (Plan physicians) in the Denver/Boulder area to provide care in our Plan Medical Offices and network physicians (Plan physicians) in the Colorado Springs area. These Plan physicians are paid in a number of ways, including salary, capitation, per diem rates, case rates, fee-for-service, and incentive payments, for services they provide and services that are referred. If you would like further information about the way we pay Plan physicians to provide or arrange medical and hospital care in your service area, please call the Customer Service Center at 303/338-3800, or for Colorado Springs members, 888/681-7878.

### Your Rights

OPM requires that all FEHB plans provide certain information to their FEHB members. You may get information about us, our networks, providers, and facilities. OPM's FEHB website ([www.opm.gov/insure](http://www.opm.gov/insure)) lists the specific types of information that we must make available to you. Some of the required information is listed below.

We are a federally qualified health maintenance organization, and we have provided health care services to the Denver, Colorado area since 1969. Kaiser Foundation Health Plan of Colorado is a Colorado not-for-profit organization. This Plan is part of the Kaiser Permanente Medical Care Program, a group of not-for-profit organizations and contracting medical groups that serve over 8 million members nationwide. Our Medical Group, the Colorado Permanente Medical Group, P.C., operates Plan medical offices in the Denver/Boulder area. For the Colorado Springs area, we offer you services through participating providers.

If you want more information about us, call our Customer Service Center at 303/338-3800 for Denver members or 888/681-7878 for Colorado Springs members, or write to Kaiser Foundation Health Plan of Colorado, Customer Service Center, 2500 South Havana Street, Aurora, Colorado 80014-1622. You may also visit our website at <http://members.kaiserpermanente.org>.

## Service Area

To enroll in this Plan, you must live in our service area. This is where our providers practice. Our service area is:

**Denver.** These zip codes in Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, Larimer, Park and Weld counties: 80001-7, 80010-22, 80024-28, 80030-31, 80033-34, 80036-38, 80040-42, 80044-47, 80102, 80104, 80107-12, 80116-17, 80120-31, 80134-35, 80137-38, 80150-51, 80154-55, 80160-63, 80201-12, 80214-39, 80241, 80243-44, 80246-52, 80254-56, 80259-66, 80270-71, 80273-75, 80279-81, 80290-95, 80299, 80301-10, 80314, 80321-23, 80328-29, 80401-3, 80421-22, 80425, 80427, 80433, 80437, 80439, 80452-55, 80457, 80465-66, 80470-71, 80474, 80481, 80501-4, 80510, 80513-14, 80516, 80520, 80530, 80533-34, 80537-40, 80542-44, 80601-3, 80614, 80621, 80623, 80640, 80642-43, 80651.

**Colorado Springs.** These zip codes in Douglas, El Paso, Fremont, Park and Teller counties: 80106, 80118, 80132-33, 80808-09, 80813-14, 80816-17, 80819-20, 80827, 80829, 80831-33, 80840-41, 80860, 80863-64, 80866, 80901, 80903-22, 80925-26, 80928-37, 80940-47, 80949-50, 80960, 80962, 80970, 80977, 80995, 80997, 81007-08, 81212, 81240.

Ordinarily, you must receive your care from physicians, hospitals, and other providers who contract with us. However, we are part of the Kaiser Permanente Medical Care Program, and if you are visiting another Kaiser Permanente service area, you can receive virtually all of the benefits of this Plan at any other Kaiser Permanente facility, including our mail order prescription program. You must pay the charges or copayments imposed by the Kaiser Permanente Plan you are visiting, with the exception of mail order prescriptions which are administered by your home Plan. See Section 5(g), Special Features, for more details. We also pay for certain follow-up services or continuing care services while you are traveling outside the service area, as described on page 45; and for emergency care obtained from any non-Plan provider, as described on page 36. We will not pay for any other health care services.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

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## Section 2. How we change for 2004

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Do not rely on these change descriptions; this page is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

### Program-wide changes

- We added information regarding two new Federal Programs that complement FEHB benefits, the Federal Flexible Spending Account Programs – FSAFEDS and the Federal Long Term Care Insurance Program. See page 70.
- We added information regarding Preventing medical mistakes. See page 6.
- We added information regarding enrolling in Medicare. See page 59.
- We revised the Medicare Primary Payer Chart. See page 61.

### Changes to this Plan

- Your share of the non-Postal premium will increase by 6.5% for Self Only or decrease by 9.8% for Self and Family.
- We increased the copayment for primary care visits (non-preventive care visits) from \$10 to \$15.
- We increased the copayment for specialty care visits from \$20 to \$25.
- We increased the copayment for after hours visits from \$25 to \$50.
- We added a \$100 copayment for MRI, CAT scan, PET scan and nuclear medicine outpatient special procedures.
- We decreased the copayment for preventive and maternity care visits from \$10 to \$5.
- We increased the copayment for inpatient hospital admissions from \$100 to \$250.
- We increased the copayment for outpatient surgeries from \$50 to \$100.
- We changed the ambulance copayment from \$50 to 20% coinsurance up to \$500 per trip.
- We increased the office visit copayments for Senior Advantage-FEHBP members from \$5 to \$10 for outpatient office visits, short term speech, occupational and physical rehabilitative therapy, outpatient mental health office visits, family planning services, infertility treatment and substance abuse treatment and from \$25 to \$30 for after hours/urgent care in a Plan urgent care center.

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## Section 3. How you get care

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### Identification cards

We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation (for annuitants), or your Employee Express confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call our Customer Service Center. The Customer Service Center's numbers for ID issues are: Denver/Boulder: 303/338-3800, 303/338-3820 (TTY/TDD), and 800/632-9700 (toll free). In Colorado Springs, the number is: 888/681-7878. Customer Service Center hours are Monday – Friday, 8:00 a.m. – 5:00 p.m. (MST). Members with ID card issues can write to: Kaiser Foundation Health Plan of Colorado, Customer Service Center, 2500 South Havana Street, Aurora, Colorado 80014-1622. You may also request replacement cards through our website at <http://members.kaiserpermanente.org>.

### Where you get covered care

You get care from "Plan providers" and "Plan facilities." You will only pay copayments or coinsurance, and you will not have to file claims.

- **Plan providers**

**Denver/Boulder area:** We contract with the Colorado Permanente Medical Group, P.C., to provide or arrange all necessary health care services. Physicians, including specialists, and other health care professionals such as nurse practitioners, physician assistants, and other skilled medical personnel working as medical teams at our Plan facilities provide your medical care. You also receive other necessary medical services, such as physical therapy, laboratory and x-ray services at our Plan facilities.

We list Plan physicians in our provider directory, which we update periodically. The list is also on our website, <http://members.kaiserpermanente.org>.

**Colorado Springs area:** We contract, through the Colorado Permanente Medical Group, P.C., with a panel of affiliated primary care physicians, specialists, and other health care professionals to provide medical services. You can identify these physicians, along with a listing of affiliated specialists and ancillary providers in the Affiliated Practitioner Directory. You may obtain a copy by calling Customer Service at 888/681-7878 or going to our website, <http://members.kaiserpermanente.org> and clicking on "locate our services", then on Colorado Springs.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members.

**Denver/Boulder area:** Our contracted hospitals include Exempla St. Joseph's Hospital, Swedish Medical Center and Boulder Community Hospital.

We offer health care at 16 Plan medical offices conveniently located throughout the Denver/Boulder metropolitan area. We list these in the

provider directory, which we update periodically. The list is also on our website.

**Colorado Springs area:** Our contracted hospital is Memorial Hospital.

When you select your primary care physician, you will receive your services at that physician's office.

You must receive your health services at affiliated Plan facilities, except if you have an emergency. If you are visiting another Kaiser Permanente service area, you may receive health care services at those Kaiser Permanente facilities. Under the circumstances specified in this brochure, you may receive follow-up or continuing care while you travel anywhere.

## What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care.

**Denver/Boulder area:** Choose your primary care physician from our provider directory. If you want to receive care from a specific physician who is listed in the directory, call the physician to verify that he or she still participates with the Plan and is accepting new patients.

**Colorado Springs area:** Choose your primary care physician from our panel of affiliated primary care physicians. Our affiliated physicians, both primary care and specialists, are listed in the Affiliated Practitioner Directory. You may obtain a copy by calling the Customer Service Center at 888/681-7878 or by going to our website, <http://members.kaiserpermanente.org> and clicking on "Affiliated Practitioner Directory".

### • Primary care

Your primary care physician can be a family practitioner, internist or pediatrician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist. We cover specialists' services only when your primary care physician refers you.

Note that your primary care copayment may apply to other providers, such as geriatricians, obstetricians and gynecologists, osteopaths and optometrists.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.

In Colorado Springs, you may change your primary care physician at any time. Call the Customer Service Center at 888/681-7878. Notify us of your new primary care physician choice by the 15<sup>th</sup> day of the month. Your selection will be effective on the first day of the following month.

### • Specialty care

Your primary care physician will refer you to a specialist for needed care. You pay a different copayment for your specialty care. If you need further services, you must return to the primary care physician after you receive the services described in the referral. The primary care physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. However, you may see a gynecologist, an optometrist, or our mental health and substance abuse Plan providers without a referral.

Here are other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan.
- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic or disabling condition and lose access to your specialist because we:

—terminate our contract with your specialist for other than cause; or

—drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB plan; or

—reduce our service area and you enroll in another FEHB plan,

you may be able to continue seeing your specialist for up to 90 days after you receive notice of the change. Contact us or, if we drop out of the Program, contact your new plan.

If you are in the second or third trimester of pregnancy and you lose access to your specialist based on the above circumstances, you can continue to see your specialist until the end of your postpartum care, even if it is beyond the 90 days.

- **Hospital care**

Your Plan primary care physician or specialist will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility.

If you are in the hospital when your enrollment in our Plan begins, for Denver/Boulder members, call our Customer Service Center immediately at 303/338-3800, or for Colorado Springs members, 888/681-7878. If you are new to the FEHB Program, we will arrange for you to receive care.

If you changed from another FEHB plan to us, your former plan will pay for the hospital stay until:

- you are discharged, not merely moved to an alternative care center; or
- the day your benefits from your former plan run out; or
- the 92<sup>nd</sup> day after you become a member of this Plan,

whichever happens first.

These provisions apply only to the benefits of the hospitalized person. If your plan terminates participation in the FEHB Program in whole or in part, or if OPM orders an enrollment change, this continuation of coverage provision does not apply. In such case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

### **Circumstances beyond our control**

Under certain extraordinary circumstances, such as natural disasters, we may have to delay your services or we may be unable to provide them. In that case, we will make all reasonable efforts to provide you with the necessary care.

### **Services requiring our prior approval**

Your primary care physician has authority to refer you for most services. However, for certain services, such as oral and maxillofacial surgery, reconstructive surgery, DME, and pulmonary rehabilitation, your physician must obtain approval from us.

We call this review and approval process "preauthorization." Preauthorization is the process of collecting information so we can determine coverage, eligibility, medical appropriateness, and benefit limitations.

Preauthorization determinations are made based on the information available at the time the service or procedure is requested.

Registered nurses perform the first level of review using nationally recognized guidelines and resources, as well as our own internal guidelines and policies. The nurse coordinates with the requesting physician in evaluating the medical appropriateness of the service or procedure. The Utilization Management nurse will approve cases that meet our criteria. If the nurse is unable to approve the services based on the application of our criteria, the Medical Director will review the matter. If the Medical Director approves, you will receive the service. If the Medical Director denies the service we send a denial letter to your physician and you.

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## Section 4. Your costs for covered services

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You must share the cost of some services. You are responsible for:

- **Copayments** A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive services. Example: When you see your primary care physician, you pay a copayment of \$15 per office visit.
- **Deductible** We do not have a deductible.
- **Coinsurance** Coinsurance is the percentage of our allowance that you must pay for certain services you receive. Example: In our Plan, you pay 50% of our allowance for infertility services.
- **Fees when you fail to make your copayment** If you do not pay your copayment at the time you receive services, we will bill you. You will be required to pay a \$10 charge for each bill sent for unpaid services. In Colorado Springs, affiliated physician offices may bill you an additional charge along with any unpaid copayments.

### **Your catastrophic protection out-of-pocket maximum for copayments and coinsurance**

After your copayments and coinsurance total \$2,000 per person or \$4,500 per family enrollment in any calendar year, you do not have to pay any more for covered services. However, copayments for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments for these services.

- Prescription drugs
- Dental services
- Chiropractic services
- Extended care services
- Durable medical equipment
- External prostheses and braces
- The \$25 charges paid for follow-up or continuing care outside the service area

Be sure to keep accurate records of your copayments and coinsurance since you are responsible for informing us when you reach the maximum.

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## Section 5. Benefits – OVERVIEW

(See page 10 for how our benefits changed this year and page 76 for a benefits summary.)

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**NOTE:** This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. Also read the General Exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about our benefits, contact us at 303/338-3800 or at our website at <http://members.kaiserpermanente.org>.

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•Lab, X-ray, and other diagnostic tests	
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•Allergy care	
•Treatment therapies	
•Physical and occupational therapies	
•Speech therapy	
•Hearing services (testing, treatment, and supplies)	
•Vision services (testing, treatment, and supplies)	
•Foot care	
•Orthopedic and prosthetic devices	
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•Emergency outside our service area	
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(e) Mental health and substance abuse benefits.....	38-39
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•Flexible benefits option	
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•Services from other Kaiser Permanente Plans	
(h) Dental benefits .....	47-52
(i) Non-FEHB benefits available to Plan members .....	53
Summary of benefits .....	76

**Section 5 (a). Medical services and supplies provided by physicians and other health care professionals**

<b>I M P O R T A N T</b>	<p><b>Here are some important things to keep in mind about these benefits:</b></p> <ul style="list-style-type: none"> <li>• Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.</li> <li>• Plan physicians must provide or arrange your care.</li> <li>• We have no calendar year deductible.</li> <li>• Be sure to read Section 4, <i>Your costs for covered services</i>, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.</li> <li>• Different copayments apply for primary care visits and specialty care visits. Please refer to Section 10, <i>Definitions</i>, to learn more about when your primary and specialty care copayments will apply.</li> <li>• Note: We waive or lower the office visit charge when you enroll in our Medicare+Choice Plan and assign your Medicare benefits to the Plan.</li> </ul>	<b>I M P O R T A N T</b>
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Benefit Description	You pay
<b>Diagnostic and treatment services</b>	
Professional services of physicians and other health care professionals <ul style="list-style-type: none"> <li>• In a physician’s office</li> <li>• Office medical and clinical pharmacist consultations</li> <li>• Initial examination of a newborn child covered under a family enrollment</li> <li>• Second surgical option</li> </ul>	\$15 per visit to your primary care provider  \$25 per visit to a specialist
Professional services of physicians and other health care professionals <ul style="list-style-type: none"> <li>• In a Plan urgent care center after office hours</li> </ul>	\$50 per office visit
Professional services of physicians and other health care professionals <ul style="list-style-type: none"> <li>• During a hospital stay</li> <li>• In a skilled nursing facility</li> </ul>	Nothing
At home	Nothing

Lab, X-ray, and other diagnostic tests	You pay
<p>Tests, such as:</p> <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> <li>• Non-routine pap tests</li> <li>• Pathology</li> <li>• X-rays</li> <li>• Non-routine mammograms</li> <li>• Ultrasound</li> <li>• Electrocardiogram and EEG</li> </ul>	<p>Nothing</p>
<p>Special procedures:</p> <ul style="list-style-type: none"> <li>• MRI</li> <li>• CAT scans</li> <li>• PET scans</li> <li>• Nuclear medicine</li> </ul>	<p>Nothing for inpatient</p> <p>\$100 for outpatient procedure</p>
Preventive care, adult	
<p>Routine screenings, such as:</p> <ul style="list-style-type: none"> <li>• Blood lead level</li> <li>• Total blood cholesterol</li> <li>• Colorectal cancer screening, including <ul style="list-style-type: none"> <li>—Fecal occult blood test</li> <li>—Sigmoidoscopy - every five years starting at age 50</li> </ul> </li> <li>• Routine Prostate Specific Antigen (PSA) test - one annually for men age 40 and older</li> <li>• Routine pap test</li> </ul> <p>Note: You should consult with your physician to determine what is appropriate for you.</p> <p>Note: You will pay only one copayment if you receive your routine screening on the same day as your office visit.</p>	<p>\$5 preventive care copayment per visit</p>

Preventive care, adult – *continued on next page*

<b>Preventive care, adult</b> <i>(continued)</i>	<b>You pay</b>
<p>Routine mammogram – covered for women age 35 and older, as follows:</p> <ul style="list-style-type: none"> <li>• From age 35 through 39, one during this five year period</li> <li>• From age 40 through 64, one every calendar year</li> <li>• At age 65 and older, one every two consecutive calendar years</li> </ul> <p>Note: In addition to routine screening, we cover mammograms when medically necessary to diagnose or treat your illness.</p>	Nothing
<p>Routine immunizations and boosters</p>	Nothing
<p><i>Not covered:</i></p> <p><i>Physical exams required for:</i></p> <ul style="list-style-type: none"> <li>• <i>Obtaining or continuing employment</i></li> <li>• <i>Insurance</i></li> <li>• <i>Attending schools</i></li> <li>• <i>Travel immunizations</i></li> </ul>	<i>All charges</i>
<b>Preventive care, children</b>	
<ul style="list-style-type: none"> <li>• Childhood immunizations recommended by the American Academy of Pediatrics</li> <li>• Examinations, such as: <ul style="list-style-type: none"> <li>—Eye exams through age 17 to determine the need for vision correction</li> <li>—Ear exams through age 17 to determine the need for hearing correction</li> </ul> </li> <li>• Well-child care including routine examinations and immunizations</li> </ul>	\$5 preventive care copayment per visit
<p><i>Not covered:</i></p> <p><i>Physical exams required for:</i></p> <ul style="list-style-type: none"> <li>• <i>Obtaining or continuing employment</i></li> <li>• <i>Insurance</i></li> <li>• <i>Attending schools or camp</i></li> <li>• <i>Travel immunizations</i></li> </ul>	<i>All charges</i>

Maternity care	You pay
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> <li>• Prenatal care</li> <li>• Delivery</li> <li>• Postnatal care</li> </ul> <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> <li>• You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. Your physician will extend your inpatient stay if medically necessary.</li> <li>• We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment.</li> <li>• We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Section 5(c) for hospital benefits and Section 5(b) for surgery benefits.</li> </ul>	<p>\$5 preventive care copayment per visit</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Routine sonograms to determine fetal age, size, or sex</i></li> </ul>	<p><i>All charges</i></p>
Family planning	
<p>A broad range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> <li>• Family planning services including counseling</li> <li>• Voluntary sterilization (See Surgical procedures Section 5(b))</li> </ul> <p>Note: We cover surgically implanted time-release contraceptive drugs, injectable contraceptive drugs, intrauterine devices (IUDs), and diaphragms under the prescription drug benefit.</p>	<p>\$15 per visit to your primary care provider \$25 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary surgical sterilization</i></li> <li>• <i>Genetic counseling</i></li> </ul>	<p><i>All charges</i></p>

Infertility services	You pay
<p>Medical services for diagnosis of involuntary infertility.</p> <p>Treatment of involuntary infertility including artificial insemination limited to intrauterine insemination (IUI).</p>	50% of our allowance
<p><i>Not covered:</i></p> <p><i>These exclusions apply to fertile as well as infertile individuals or couples:</i></p> <ul style="list-style-type: none"> <li>• <i>Intravaginal insemination (IVI)</i></li> <li>• <i>Intra-cervical insemination (ICI)</i></li> <li>• <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> <li>—<i>in vitro fertilization</i></li> <li>—<i>gamete and zygote intrafallopian transfer (GIFT and ZIFT)</i></li> </ul> </li> <li>• <i>Services and supplies related to excluded ART procedures</i></li> <li>• <i>Cost of donor sperm and donor eggs and services related to their procurement and storage</i></li> <li>• <i>Drugs related to infertility treatment</i></li> </ul>	<i>All charges</i>
Allergy care	
<ul style="list-style-type: none"> <li>• Testing and treatment</li> <li>• Allergy injections</li> </ul>	<p>\$15 per visit to your primary care provider</p> <p>\$25 per visit to a specialist</p>
Allergy serum	Nothing
Treatment therapies	
<ul style="list-style-type: none"> <li>• Chemotherapy and radiation therapy</li> </ul> <p>Note: We limit high dose chemotherapy in association with autologous bone marrow transplants to those transplants listed under Organ/tissue transplants.</p> <ul style="list-style-type: none"> <li>• Respiratory and inhalation therapy</li> <li>• Dialysis – hemodialysis and peritoneal dialysis</li> </ul> <p>Note: We waive office visit charges if you enroll in Medicare Part B and assign your Medicare benefits to us.</p> <p>Note: Intravenous (IV)/Infusion Therapy – we cover home IV and antibiotic therapy and growth hormone therapy (GHT) under the Prescription Drug benefit.</p>	<p>\$15 per visit to your primary care provider</p> <p>\$25 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Chemotherapy supported by a bone marrow transplant or with stem cell support, for any diagnosis not listed as covered</i></li> </ul>	<i>All charges</i>

Physical and occupational therapies	You pay
<p>If, in the judgment of a Plan physician, significant improvement is achievable within a two-month period, two consecutive months of therapy per condition:</p> <ul style="list-style-type: none"> <li>Physical therapy by qualified physical therapists to restore bodily function when you have a total or partial loss of bodily function due to illness or injury</li> <li>Occupational therapy by occupational therapists to assist you in achieving and maintaining self-care and improved functioning in other activities of daily life</li> </ul> <p>Note: If you have not received 20 or more outpatient visits within the two-month period that started with your first visit to a therapist, we may continue your therapy for up to 20 outpatient visits per therapy per condition.</p> <p>Cardiac rehabilitation in a Multifit Intervention Program that provides exercise stress testing, exercise prescriptions, home self-monitored exercise and case management by registered nurses.</p> <p>Four educational sessions in "Cardiac College" to learn about diet, exercise, lipids, smoking cessation, and on-site monitored programs.</p>	<p>\$15 per visit to your primary care provider</p> <p>\$25 per visit to a specialist</p> <p>Nothing for inpatient</p>
<p>Pulmonary rehabilitation. The program consists of:</p> <ul style="list-style-type: none"> <li>Initial evaluation</li> <li>6 education sessions</li> <li>12 exercise sessions</li> <li>A final evaluation</li> </ul> <p>Note: You must complete the course within a two to three-month period.</p>	<p>\$50 for the program</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Long-term rehabilitative therapy</i></li> <li><i>Exercise programs</i></li> </ul>	<p><i>All charges</i></p>
Speech therapy	
<p>Two consecutive months of therapy per condition:</p> <ul style="list-style-type: none"> <li>Speech therapy by speech therapists when medically necessary</li> </ul> <p>Note: If you have not received 20 or more outpatient visits within the two-month period that started with your first visit to a therapist, we may continue your therapy for up to 20 outpatient visits per therapy per condition.</p>	<p>\$15 per visit to your primary care provider</p> <p>\$25 per visit to a specialist</p> <p>Nothing for inpatient</p>

Speech therapy - *continued on next page*

<b>Speech therapy (continued)</b>	<b>You pay</b>
<p><i>Not covered:</i></p> <p><i>Speech therapy that is not medically necessary such as:</i></p> <ul style="list-style-type: none"> <li>• <i>Therapy for educational placement or other educational purposes</i></li> <li>• <i>Training or therapy to improve articulation in the absence of injury, illness, or medical condition affecting articulation</i></li> <li>• <i>Therapy for tongue thrust in the absence of swallowing problems</i></li> </ul>	<p><i>All charges</i></p>
<b>Hearing services (testing, treatment, and supplies)</b>	
<ul style="list-style-type: none"> <li>• Exam to determine the need for hearing correction</li> <li>• Hearing testing for children through age 17 (see Preventive care, children)</li> </ul>	<p>\$15 per visit to your primary care provider</p> <p>\$25 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>All other hearing testing</i></li> <li>• <i>Hearing aids and supplies</i></li> </ul>	<p><i>All charges</i></p>
<b>Vision services (testing, treatment, and supplies)</b>	
<ul style="list-style-type: none"> <li>• Diagnosis and treatment of diseases of the eye</li> <li>• Eye exam to determine the need for vision correction for children through age 17 (see Preventive care, children)</li> <li>• Eye refractions to provide a written lens prescription for eyeglasses only</li> </ul>	<p>\$15 per visit to your primary care provider</p> <p>\$25 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Corrective eyeglass lenses or frames</i></li> <li>• <i>Examinations for contact lenses or the fitting of contact lenses</i></li> <li>• <i>Eye exercises</i></li> <li>• <i>Radial keratotomy and other refractive surgery</i></li> </ul>	<p><i>All charges</i></p>
<b>Foot care</b>	
<p>Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</p>	<p>\$15 per visit to your primary care provider</p> <p>\$25 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cutting, trimming or removal of corns, calluses, or the free edge of toenails and similar routine treatment of conditions of the foot</i></li> <li>• <i>Treatment of weak, strained or flat feet or bunions or spurs of any instability, imbalance or subluxation of the foot</i></li> </ul>	<p><i>All charges</i></p>

Orthopedic and prosthetic devices	You pay
<p>When prescribed by a Plan physician, we cover internal prosthetic devices, such as:</p> <ul style="list-style-type: none"> <li>• Artificial joints</li> <li>• Pacemakers</li> <li>• Cochlear implants</li> <li>• Surgically implanted breast implant following mastectomy.</li> </ul> <p>Note: See Section 5(b) for coverage of the surgery to insert the device.</p>	Nothing
<p>When prescribed by a Plan physician, we cover:</p> <ul style="list-style-type: none"> <li>• Artificial legs, arms, and eyes; stump hose</li> <li>• Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy</li> <li>• Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome</li> </ul>	20% of our allowance
<p>Note: We will pay no more than \$2000 per year. The \$2000 limit does not apply to artificial arms and legs.</p> <p>Note: We cover only those standard items that are adequate to meet the medical needs of the member.</p>	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Comfort, convenience, or luxury equipment or features</i></li> <li>• <i>Orthopedic and corrective shoes</i></li> <li>• <i>Podiatric use devices and arch supports</i></li> <li>• <i>Foot orthotics</i></li> <li>• <i>Dental prostheses, devices, and appliances</i></li> </ul> <p><i>Note: We will provide medically necessary orthodontic and prosthodontic treatment for cleft lip or cleft palate for the repair of congenital anomalies, unless these services are covered under a dental insurance policy.</i></p> <ul style="list-style-type: none"> <li>• <i>Spare or alternate use devices</i></li> <li>• <i>Replacement of lost prosthetic and orthotic devices</i></li> <li>• <i>Repairs, adjustments, or replacements because of misuse</i></li> <li>• <i>Devices, equipment, and prosthetics related to treatment of sexual dysfunction</i></li> </ul>	<i>All charges</i>

<b>Durable medical equipment (DME)</b>	<b>You pay</b>
<p>When prescribed by a Plan physician, we cover rental or purchase, at our option, of durable medical equipment intended to be used repeatedly and in the home. Covered items include:</p> <ul style="list-style-type: none"> <li>• Oxygen and oxygen equipment</li> <li>• Dialysis equipment</li> <li>• Infant apnea monitors</li> <li>• Insulin pumps for Type 1 diabetes</li> <li>• Hospital beds</li> <li>• Wheelchairs, including motorized wheelchairs when medically necessary</li> <li>• Crutches</li> <li>• Walkers</li> <li>• Commodes</li> <li>• Respirators</li> <li>• Blood glucose monitors</li> <li>• Repair and adjustment</li> </ul> <p>Note: We will pay no more than \$2000 per year for all DME. Oxygen and insulin pumps are not subject to the \$2000 limit. When outside the service area, you must obtain your oxygen supplies and services from Apria.</p> <p>Note: We cover only those standard items that are adequate to meet the medical needs of the member.</p> <p>Note: We use a DME formulary to determine which items will be provided to members.</p>	<p>20% of our allowance</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Comfort, convenience, or luxury equipment or features</i></li> <li>• <i>Devices, equipment, supplies, and prosthetics related to the treatment of sexual dysfunction</i></li> <li>• <i>Electric monitors of bodily functions</i></li> <li>• <i>Devices to perform medical testing of bodily fluids, excretions, or substances</i></li> <li>• <i>Devices not medical in nature such as whirlpools, saunas, elevators, convenience, or comfort items</i></li> </ul>	<p><i>All charges</i></p>

Durable medical equipment (DME) - *continued on next page*

<b>Durable medical equipment (DME) (continued)</b>	<b>You pay</b>
<p><i>Not covered: (continued)</i></p> <ul style="list-style-type: none"> <li>• <i>Disposable supplies</i></li> <li>• <i>Replacement of lost equipment</i></li> <li>• <i>Repair, adjustments, or replacements because of misuse</i></li> <li>• <i>More than one piece of durable medical equipment serving essentially the same function, except for replacements</i></li> <li>• <i>Spare or alternate use equipment</i></li> </ul>	<p><i>All charges</i></p>
<b>Home health services</b>	
<p>If you are homebound and reside in the service area:</p> <ul style="list-style-type: none"> <li>• You may receive home health services of nurses and health aides, physical or occupational therapists, and speech and language pathologists</li> <li>• Services include oxygen therapy, intravenous therapy, and medications</li> </ul>	<p>Nothing</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Custodial care</i></li> <li>• <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative</i></li> <li>• <i>Homemaker services</i></li> <li>• <i>Care that a Plan physician determines may appropriately be provided at a Plan Medical Office, hospital, or skilled nursing facility</i></li> <li>• <i>Services outside our service area</i></li> </ul>	<p><i>All charges</i></p>
<b>Chiropractic</b>	
<p>Chiropractic services, limited to 20 visits per calendar year, including:</p> <ul style="list-style-type: none"> <li>• Evaluation</li> <li>• Associated laboratory</li> <li>• X-ray services</li> <li>• Treatment of musculoskeletal disorders</li> </ul> <p>Note: You may self-refer to one of our participating chiropractors. For a list of participating chiropractors contact Columbine Health Plan at 303/825-7526 or toll free at 800/915-7526.</p>	<p>\$15 per office visit</p>

Chiropractic – continued on next page

<b>Chiropractic (continued)</b>	<b>You pay</b>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Treatment for non-neuroskeletal disorders</i></li> <li>• <i>Vocational rehabilitation services</i></li> <li>• <i>Thermography</i></li> <li>• <i>Transportation costs, including ambulance</i></li> <li>• <i>Prescription drugs, vitamins, minerals, nutritional supplements, or other similar type products</i></li> <li>• <i>MRI or other types of diagnostic radiology</i></li> <li>• <i>Durable medical equipment or supplies for use in the home</i></li> </ul>	<p><i>All charges</i></p>
<b>Alternative treatments</b>	
<p>No benefit</p>	<p><i>All charges</i></p>
<b>Educational classes and programs</b>	
<p>Health education services and education in the appropriate use of Health Plan services</p>	<p>\$15 per visit to your primary care provider</p> <p>\$25 per visit to a specialist</p>
<p>Health education classes, such as smoking cessation, stress reduction, or weight control</p>	<p>The specific charge we set for the class you select</p>

**Section 5 (b). Surgical and anesthesia services provided by physicians and other health care professionals**

<b>I M P O R T A N T</b>	<p><b>Here are some important things to keep in mind about these benefits:</b></p> <ul style="list-style-type: none"> <li>• Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.</li> <li>• Plan physicians must provide or arrange your care.</li> <li>• We have no calendar year deductible.</li> <li>• Be sure to read Section 4, <i>Your costs for covered services</i>, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.</li> <li>• The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).</li> <li>• <b>YOUR PHYSICIAN MUST GET PREAUTHORIZATION OF SOME SURGICAL PROCEDURES.</b> Please refer to the pre-authorization information shown in Section 3 to be sure which services require pre-authorization and identify which surgeries require pre-authorization.</li> </ul>	<b>I M P O R T A N T</b>
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Benefit Description	You pay
<b>Surgical procedures</b>	
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> <li>• Operative procedures</li> <li>• Treatment of fractures, including casting</li> <li>• Normal pre- and post-operative care by the surgeon</li> <li>• Pre-surgical testing</li> <li>• Correction of amblyopia and strabismus</li> <li>• Endoscopy procedures</li> <li>• Biopsy procedures</li> <li>• Removal of tumors and cysts</li> <li>• Correction of congenital anomalies (see reconstructive surgery)</li> <li>• Surgical treatment of morbid obesity</li> <li>• Insertion of internal prosthetic devices. See Section 5(a) Orthopedic and prosthetic devices for coverage information.</li> <li>• Voluntary sterilization (e.g., Tubal ligation, Vasectomy)</li> </ul>	<p>\$100 for outpatient surgery</p> <p>\$250 per inpatient admission</p>

*Surgical procedures - continued on next page*

<b>Surgical procedures</b> <i>(continued)</i>	<b>You pay</b>
<ul style="list-style-type: none"> <li>• Surgically implanted time-release contraceptive drugs and intrauterine devices (IUDs). Note: Drugs and devices are covered under Section 5(f).</li> <li>• Other implanted time-release drugs. Note: Drugs are covered under Section 5(f).</li> <li>• Treatment of burns</li> </ul>	<p>\$100 for outpatient surgery</p> <p>\$250 per inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary sterilization</i></li> <li>• <i>Implants or devices related to the treatment of sexual dysfunction</i></li> </ul>	<p><i>All charges</i></p>
<b>Reconstructive surgery</b>	
<ul style="list-style-type: none"> <li>• Surgery to correct a functional defect</li> <li>• Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> <li>—the condition produced a major effect on the member’s appearance; and</li> <li>—the condition can reasonably be expected to be corrected by such surgery.</li> </ul> </li> <li>• Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are protruding ear deformities, cleft lip, cleft palate, birthmarks, webbed fingers, and webbed toes.</li> <li>• Surgery for treatment of a form of congenital hemangioma known as port wine stains on the face or neck of members 18 years or younger</li> <li>• All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> <li>—surgery to produce a symmetrical appearance on the other breast;</li> <li>—treatment of any physical complications, such as lymphedemas; and</li> <li>—breast prostheses and surgical bras and replacements (see Prosthetic devices).</li> </ul> </li> </ul> <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p>\$100 per outpatient surgery</p> <p>\$250 per inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form</i></li> <li>• <i>Surgeries related to sex transformation</i></li> </ul>	<p><i>All charges</i></p>

Oral and maxillofacial surgery	You pay
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> <li>• Reduction of fractures of the jaws or facial bones</li> <li>• Surgical correction of cleft lip, cleft palate, or severe functional malocclusion</li> <li>• Removal of stones from salivary ducts</li> <li>• Excision of leukoplakia or malignancies</li> <li>• Excision of cysts and incision of abscesses when done as independent procedures</li> <li>• Other surgical procedures that do not involve the teeth or their supporting structures</li> </ul>	<p>\$25 per visit with specialist            \$100 for outpatient surgery            \$250 per inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Shortening of the mandible or maxillae for cosmetic purposes</i></li> <li>• <i>Correction of malocclusion</i></li> <li>• <i>Oral implants and transplants</i></li> <li>• <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i></li> <li>• <i>Dental care involved in treatment of the temporomandibular joint (TMJ) pain dysfunction syndrome</i></li> </ul>	<p><i>All charges</i></p>

Organ/tissue transplants	You pay
<p>Limited to:</p> <ul style="list-style-type: none"> <li>• Cornea</li> <li>• Heart</li> <li>• Heart/Lung</li> <li>• Kidney</li> <li>• Kidney/Pancreas</li> <li>• Liver</li> <li>• Lung: Single – Double</li> <li>• Pancreas</li> <li>• Allogeneic (donor) bone marrow transplants</li> <li>• Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors</li> <li>• Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas</li> </ul> <p>Note: We cover related medical and hospital expenses of the donor when we cover your transplant.</p>	<p>\$100 per outpatient surgery</p> <p>\$250 per inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i></li> <li>• <i>Implants of non-human or artificial organs</i></li> <li>• <i>Bone marrow transplants associated with high dose chemotherapy for other solid tissue tumors</i></li> <li>• <i>Transplants not listed as covered</i></li> </ul>	<p><i>All charges</i></p>
Anesthesia	
<p>Professional services provided in:</p> <ul style="list-style-type: none"> <li>• Hospital (inpatient)</li> <li>• Hospital outpatient department</li> <li>• Ambulatory surgical center</li> <li>• Office</li> </ul>	<p>Nothing</p>

## Section 5 (c). Services provided by a hospital or other facility, and ambulance services

<b>I M P O R T A N T</b>	<p><b>Here are some important things to keep in mind about these benefits:</b></p> <ul style="list-style-type: none"> <li>Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.</li> <li>Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.</li> <li>We have no calendar year deductible.</li> <li>Be sure to read Section 4, <i>Your costs for covered services</i>, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.</li> <li>The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are covered in Sections 5(a) or (b).</li> </ul>	<b>I M P O R T A N T</b>
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Benefit Description	You pay
<b>Inpatient hospital</b>	
<p>Room and board, such as</p> <ul style="list-style-type: none"> <li>Semiprivate accommodations, or when a Plan physician determines it is medically necessary, private accommodations or private duty nursing (independent nursing) care</li> <li>Specialized care units such as intensive or cardiac care units</li> <li>General nursing care</li> <li>Meals and special diets</li> </ul> <p>Note: Your physician may prescribe private accommodations or private duty nursing (independent nursing) care if it is medically necessary. If you want at private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p>	<p>\$250 per inpatient admission</p>

Inpatient hospital – *continued on next page*

<b>Inpatient hospital (continued)</b>	<b>You pay</b>
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> <li>• Operating, recovery, maternity, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests and X-rays</li> <li>• Administration of blood and blood products</li> <li>• Blood or blood plasma, if not donated or replaced</li> <li>• Dressings, splints, casts, and sterile tray services</li> <li>• Medical supplies and equipment, including oxygen</li> <li>• Anesthetics, including nurse anesthetist services</li> <li>• Take-home items</li> <li>• Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home</li> </ul> <p>Note: You may receive covered hospital services for certain dental procedures if a Plan physician determines you need to be hospitalized for reasons unrelated to the dental procedure. The conditions for which we will provide hospitalization include hemophilia and heart disease. The need for anesthesia, by itself, is not such a condition.</p> <p>We cover general anesthesia for dental services for a member's child due to physical, mental, or behavior problems.</p>	<p>\$250 per inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Custodial care</i></li> <li>• <i>Non-covered facilities, such as nursing homes, extended care facilities, and schools</i></li> <li>• <i>Personal comfort items, such as telephone, television, barber services, guest meals, and beds</i></li> <li>• <i>Any inpatient dental procedures</i></li> </ul>	<p><i>All charges</i></p>
<b>Outpatient hospital or ambulatory surgical center</b>	
<ul style="list-style-type: none"> <li>• Operating, recovery, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Dressings, casts and sterile trays</li> <li>• Diagnostic laboratory tests, X-rays, and pathology services</li> <li>• Administration of blood, blood plasma, and other biologicals</li> <li>• Blood and blood plasma, if not donated or replaced</li> <li>• Pre-surgical testing</li> <li>• Medical supplies, including oxygen</li> <li>• Anesthetics and anesthesia service</li> </ul>	<p>\$100 per surgery</p>

Skilled nursing care benefits	You pay
<p>Up to 100 days per calendar year</p> <ul style="list-style-type: none"> <li>• When full-time skilled nursing care is necessary</li> <li>• Confinement in a skilled nursing facility is medically appropriate</li> </ul>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Custodial care</i></li> <li>• <i>Care in an intermediate care facility</i></li> </ul>	<i>All charges</i>
Hospice care	
<p>Supportive and palliative care for a terminally ill member:</p> <ul style="list-style-type: none"> <li>• You must reside in the service area</li> <li>• Services are provided in the home, or</li> <li>• In a Plan approved hospice facility.</li> </ul> <p>Services include inpatient care, outpatient care, and family counseling. A Plan physician must certify that you have a terminal illness, with a life expectancy of approximately twelve months or less.</p> <p>Special Services Program</p> <ul style="list-style-type: none"> <li>• Hospice-eligible members who have not yet elected hospice care are eligible to receive 15 home visits by Plan special service hospice providers</li> </ul> <p>Note: Hospice is a program for caring for the terminally ill that emphasizes supportive services, such as home care and pain control, rather than curative care of the terminal illness. A person who is terminally ill may elect to receive hospice benefits. These palliative and supportive services include nursing care, medical social services, physician services, and short-term inpatient care for pain control and acute and chronic symptom management. We also provide counseling and bereavement services for the individual and family members, and therapy for purposes of symptom control to enable the person to continue life with as little disruption as possible. If you make a hospice election, you are not entitled to receive other health care services that are related to the terminal illness. If you have made a hospice election, you may revoke that election at any time, and your standard health benefits will be covered.</p>	<p>Nothing for home-based hospice services</p> <p>\$250 per inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Private duty nursing (independent nursing)</i></li> <li>• <i>Homemaker services</i></li> </ul>	<i>All charges</i>

Ambulance	You pay
<p>Local professional ambulance service when ordered or authorized by a Plan physician</p> <p><i>Note: Transports must meet our destination and vehicle requirements.</i></p>	<p>20% coinsurance up to \$500 per trip</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Transports that we determine are not medically necessary</i></li> <li>• <i>Ambulance service that does not meet our criteria for transport</i></li> </ul>	<p><i>All charges</i></p>

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## Section 5 (d). Emergency services/accidents

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<b>I M P O R T A N T</b>	<b>Here are some important things to keep in mind about these benefits:</b>	<b>I M P O R T A N T</b>
	<ul style="list-style-type: none"><li>• Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.</li><li>• We have no calendar year deductible.</li><li>• Be sure to read Section 4, <i>Your costs for covered services</i>, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.</li></ul>	

### What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Some problems are emergencies because, if not treated promptly, they might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life threatening, such as heart attacks, strokes, poisonings, gunshot wounds, or sudden inability to breathe. There are many other acute conditions that we may determine are medical emergencies – what they all have in common is the need for quick action.

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### What to do in case of emergency:

In a life-threatening emergency, call 911. When the operator answers, stay on the phone and answer all questions.

### Emergencies within our service area:

**Denver/Boulder area:** If you are in an emergency situation, call **911**, go to the closest emergency room or a Plan hospital. If you are not sure whether your situation is an emergency, call our Emergency Care Telephone Line at 303/861-3434, 24 hours a day, seven days a week. If an ambulance is necessary, we will authorize it.

For urgently needed services, such as an earache or sore throat with fever that cannot wait for a routine visit, you may call your PCP's Medical Office to schedule a same-day appointment during regular office hours. You may obtain urgent care services after regular office hours at various facilities in the Denver/Boulder area. Please call 303/338-3800 for information on locations and hours of accessibility for after-hours/urgent care.

**Colorado Springs area:** If you are in an emergency situation, call 911, or go to the closest emergency room. If you are not sure your situation is an emergency, call your PCP.

For urgent care that cannot wait for a routine office visit, call your PCP to schedule a same-day or urgent care appointment during regular office hours. Urgent/after hours care is available by calling your PCP. You can also check our website, <http://members.kaiserpermanente.org>, for a listing of urgent care/after hours clinics.

### Emergencies outside our service area:

We cover emergency situations, such as myocardial infarction, appendicitis or premature delivery, outside the service area. If you are hospitalized for emergency services while outside our service area, you or a family member should notify us within 48 hours or as soon as possible after you have been admitted. We will make arrangements for any necessary continued hospitalization or to transfer you to a hospital within our Plan. By notifying us as soon as possible, you will protect yourself from potential liability for payment of services you receive after a transfer would have been possible.

Note: Emergency services are limited to those services required before your medical condition permits your travel or transfer to care in our Plan. Continuing or follow-up care from out-of-plan providers is not covered.

You may obtain emergency and urgent care services from Kaiser Permanente medical facilities and providers when you are in the service area of another Kaiser Permanente plan. The facilities are listed in the local telephone book under Kaiser Permanente. These numbers are available 24 hours a day, seven days a week. You may also obtain information about the location of facilities by calling Customer Service at 303/338-3800.

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Benefit Description	You pay
<b>Emergency within our service area</b>	
<p>Emergency care as an outpatient or inpatient at a hospital, including physicians' services</p> <ul style="list-style-type: none"> <li>• At a Plan medical office</li> <li>• After hours/urgent care services</li> <li>• In a hospital emergency room</li> </ul> <p>Note: Your copayment is waived if you are admitted to a Plan hospital.</p>	<p>\$15 per visit</p> <p>\$50 per visit</p> <p>\$100 per visit</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Elective care or non-emergency care</i></li> </ul>	<p><i>All charges</i></p>
<b>Emergency outside our service area</b>	
<p>Emergency care as an outpatient or inpatient at a hospital, including physicians' services</p> <ul style="list-style-type: none"> <li>• Urgent care services</li> <li>• In a hospital emergency room</li> <li>• In a Kaiser Foundation hospital in another Kaiser Foundation Health Plan service area</li> </ul> <p>Note: See the Travel Benefit for coverage of continuing or follow-up care.</p>	<p>\$50 per visit</p> <p>\$100 per visit</p> <p>The amount you would be charged if you were a member in that service area</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Elective care or non-emergency care</i></li> <li>• <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i></li> <li>• <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i></li> </ul>	<p><i>All charges</i></p>
<b>Ambulance</b>	
<ul style="list-style-type: none"> <li>• Professional ambulance services to the nearest hospital equipped to handle your medical condition where authorized by a Plan physician.</li> <li>• We will authorize air ambulance if ground transportation is not medically appropriate</li> </ul>	<p>20% coinsurance up to \$500 per trip</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Transports that we determine are not medically necessary</i></li> </ul>	<p><i>All charges</i></p>

## Section 5 (e). Mental health and substance abuse benefits

<b>I M P O R T A N T</b>	<p>When you get our approval for services and follow a treatment plan we approve, cost-sharing and limitations for Plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.</p> <p><b>Here are some important things to keep in mind about these benefits:</b></p> <ul style="list-style-type: none"> <li>• Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are clinically appropriate to treat your condition.</li> <li>• Plan physicians must provide or arrange your care.</li> <li>• We have no calendar year deductible.</li> <li>• Be sure to read Section 4, <i>Your costs for covered services</i>, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.</li> </ul>	<b>I M P O R T A N T</b>
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Benefit Description	You pay
<b>Mental health and substance abuse benefits</b>	
<p>We cover all diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Note: We cover the services only when we determine that the care is clinically appropriate to treat your condition, and only when you receive the care as part of a treatment plan developed by a Plan provider.</p> <p>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment in favor of another.</p>	<p>Your cost sharing responsibilities are not greater than for other illnesses or conditions</p>
<p>Diagnosis and treatment of psychiatric conditions for children, adolescents, and adults. Services include:</p> <ul style="list-style-type: none"> <li>• Diagnostic evaluation</li> <li>• Psychiatric treatment, including group and individual therapy</li> <li>• Medication evaluation and management</li> </ul> <p>Diagnosis and treatment of alcoholism and drug abuse. Services include:</p> <ul style="list-style-type: none"> <li>• Detoxification (medical management of withdrawal from the substance)</li> <li>• Treatment and counseling (including individual and group therapy visits)</li> <li>• Rehabilitative care</li> </ul>	<p>\$15 per individual therapy office visit</p> <p>\$5 per group therapy office visit</p>

Mental health and substance abuse benefits - *continued on next page*

Mental health and substance abuse benefits <i>(continued)</i>	You pay
<p>Note: Your mental health or substance abuse provider will develop a treatment plan to assist you in improving or maintaining your condition and functional level, or to prevent relapse and will determine which diagnostic and treatment services are appropriate for you.</p> <p>Note: You may see a mental health provider for these services without a referral from your primary care physician.</p>	
<ul style="list-style-type: none"> <li>• Inpatient psychiatric care</li> <li>• Hospital alternative services, such as partial hospitalization, day and night care, and intensive outpatient psychiatric treatment programs</li> <li>• Inpatient care</li> </ul> <p>Note: All inpatient admissions and hospital alternative services treatment programs require approval by a Plan physician.</p>	\$250 per inpatient admission
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Care that is not clinically appropriate for the treatment of your condition</i></li> <li>• <i>Services we have not approved</i></li> <li>• <i>Intelligence, IQ, aptitude ability, learning disorders, or interest testing not necessary to determine the appropriate treatment of a psychiatric condition</i></li> <li>• <i>Evaluation or therapy on court order or as a condition of parole or probation, or otherwise required by the criminal justice system, unless determined by a Plan physician to be medically necessary and appropriate</i></li> <li>• <i>Services that are custodial in nature</i></li> <li>• <i>Services rendered or billed by a school or a member of its staff</i></li> <li>• <i>Services provided under a federal, state, or local government program</i></li> <li>• <i>Psychoanalysis or psychotherapy credited toward earning a degree or furtherance of education or training regardless of diagnosis or symptoms</i></li> </ul>	<i>All charges</i>

**Limitation**

We may limit your benefits if you do not obtain a treatment plan.

## Section 5 (f). Prescription drug benefits

<b>I M P O R T A N T</b>	<p><b>Here are some important things to keep in mind about these benefits:</b></p> <ul style="list-style-type: none"> <li>• We cover prescribed drugs and medications, as described in the chart beginning on the next page.</li> <li>• Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.</li> <li>• We have no calendar year deductible.</li> <li>• Be sure to read Section 4, <i>Your costs for covered services</i> for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.</li> </ul>	<b>I M P O R T A N T</b>
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**There are important features you should be aware of.** These include:

- **Who can write your prescription.** A Plan or referral physician or licensed dentist (for acute conditions only) must write the prescription.
- **Where you can obtain them.**

**Denver/Boulder area:** You must fill the prescription at a Plan pharmacy. You may refill prescriptions through Direct Rx, our mail order service or online. We provide refills in the same quantities as the original prescription, up to a 60-day supply. You can obtain reorder envelopes at Plan pharmacies. Envelopes are included in every order mailed by Direct Rx. Direct Rx mails refills by First Class U.S. Mail at no charge to you for postage and handling. You should receive your prescription within 7-10 days. To place an order by telephone, call Direct Rx at 303/344-7986. This refill line can be used 24 hours a day. We do not deliver the following through the mail: drugs requiring special handling, drugs administered or requiring observation by medical professionals, drugs requiring refrigeration.

You may order prescription refills online, using our Members Only website

<http://members.kaiserpermanente.org>. This site requires online registration. You can choose to have your prescriptions mailed to your home or to a Plan medical office pharmacy for you to pick up. Online prescription orders must be paid for in advance, by a credit card.

**Colorado Springs area:** You must fill the prescription at a pharmacy designated by the Plan. A list of affiliated pharmacies can be obtained by calling our Customer Service Center at 888/681-7878 or by accessing our Colorado Springs website at <http://members.kaiserpermanente.org>. You may have prescriptions for maintenance medications filled by our convenient mail-order prescription service, **ScripPharmacy**, available 24 hours a day. Refills will be mailed by First Class U.S. Mail at no charge to you for postage and handling. You should receive your prescription within 7-10 days. Contact **ScripPharmacy** customer services representatives at 800/677-4323 (TTY for deaf and hearing impaired: 877/517-9301) for more information, or check our Colorado Springs website. You may also access **ScripPharmacy's** online pharmacy to order your refills. You can access it through the "Our Services" section of our website at <http://members.kaiserpermanente.org>. We do not deliver the following through the mail: drugs requiring special handling, drugs administered or requiring observation by medical professionals, drugs requiring refrigeration.

- **We use a formulary.** A formulary is a listing of preferred pharmaceutical substances and formulas. A team of Kaiser Permanente physicians and pharmacists independently and objectively evaluates the scientific literature to identify the FDA-approved drugs best suited to treat specific medical conditions. When your physician believes a non-formulary drug is necessary, he may request a formulary exception. The physician, pharmacist, and our medical director will determine the best medication to treat your condition. If you request the non-formulary drug when your Plan physician has prescribed a generic substitution, the non-formulary drug will not be covered. However, you may purchase the non-formulary drug from a Plan pharmacy or designated pharmacies in the Colorado Springs area at our allowance.

Note: Some prescription drugs, such as (but not limited to) Zyban or Interferon, require preauthorization in Colorado Springs. Your Plan physician should contact MedImpact, our pharmacy benefit manager, to obtain approval.

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- **These are the dispensing limitations.** You may purchase covered drugs in prescribed quantities for up to a 60-day supply for maintenance drugs or part of a 60-day supply for non-maintenance drugs, except certain drugs that have a significant potential for waste will be provided for up to a 30-day supply. Please contact our Pharmacy Call Center at 303/338-4503 for the current list of these drugs. Refills of prescriptions will be provided subject to the same conditions as the original prescription. Plan pharmacies may substitute a generic equivalent for a name-brand drug unless prohibited by the Plan physician. If a generic equivalent is not available, you pay the brand-name copayment. If you request a brand-name drug not on the formulary when your Plan physician has prescribed an approved generic drug, you pay the applicable copayment plus the difference in price between the generic drug and your requested brand-name drug.
  - **Why use generic drugs?** Generic drugs contain the same active ingredients and are equivalent in strength and dosage to the original name-brand product. Generic drugs cost you and your plan less money than a name-brand drug.
  - **When you have to file a claim.** When you receive drugs from a Plan pharmacy, you do not have to file a claim. For a covered out-of-area emergency, you will need to file a claim when you receive drugs from a non-Plan pharmacy.
  - Plan members called to active military duty (or members in time of national emergency) who need to obtain prescribed medications should call 303/338-4503.
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*Prescription drug benefits begin on the next page.*

Benefit Description	You pay
<b>Covered medications and supplies</b>	
<p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> <li>• Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except as excluded below</li> <li>• Oral and injectable contraceptive drugs, contraceptive devices, and intrauterine devices</li> <li>• Insulin</li> <li>• Growth hormone</li> <li>• Chemotherapy drugs</li> </ul> <p>Note: If we do not have a generic equivalent for a brand name drug, you will pay the \$20 copayment.</p>	<p>\$10 per prescription for generic drugs</p> <p>\$20 per prescription for brand-name drugs</p>
<ul style="list-style-type: none"> <li>• Disposable needles and syringes for the administration of covered medications</li> <li>• Glucose test strips</li> <li>• Injectable hormone therapy (in place of surgery for prostate cancer)</li> </ul>	<p>20% of our allowance</p>
<ul style="list-style-type: none"> <li>• Implanted time-release contraceptive drugs</li> <li>• Other implanted time-release drugs</li> </ul> <p>Note: We do not refund any portion of the copayment if you request removal of the implanted time-release medication before the end of its expected life.</p>	<p>A one-time payment equal to \$10 times the expected number of months the medication will be effective, not to exceed \$200</p>
<p>Food supplements and supplies, for use in the home</p> <ul style="list-style-type: none"> <li>• For individuals unable to absorb or digest food</li> <li>• Includes enteral and parenteral elemental dietary formulas and amino acid modified product for treatment of inborn errors of metabolism</li> </ul>	<p>\$3 per product per day</p>
<ul style="list-style-type: none"> <li>• Drugs to treat sexual dysfunction</li> </ul> <p>Note: There are dispensing limitations for drugs to treat sexual dysfunction. Please contact us for details.</p>	<p>50% of our allowance</p>
<ul style="list-style-type: none"> <li>• Immunosuppressant drugs after a covered transplant</li> </ul>	<p>\$20 per prescription or refill</p>
<ul style="list-style-type: none"> <li>• Intravenous fluids and medications for home use</li> </ul>	<p>Nothing</p>

Covered medications and supplies – *continued on next page*

Covered medications and supplies <i>(continued)</i>	You pay
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Drugs available without a prescription or for which there is a nonprescription equivalent available</i></li> <li>• <i>Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies</i></li> <li>• <i>Vitamins and nutritional supplements that can be purchased without a prescription</i></li> <li>• <i>Medical supplies such as dressings and antiseptics</i></li> <li>• <i>Drugs for cosmetic purposes</i></li> <li>• <i>Drugs to enhance athletic performance</i></li> <li>• <i>Drugs related to infertility services</i></li> <li>• <i>Drugs used in the treatment of weight control</i></li> <li>• <i>Drugs to shorten the duration of the common cold</i></li> <li>• <i>Condoms</i></li> <li>• <i>Any packaging other than the dispensing pharmacy's standard packaging</i></li> <li>• <i>Replacement of lost, stolen, or damaged drugs and accessories</i></li> </ul>	<p><i>All charges</i></p>

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## Section 5 (g). Special features

Feature	Description
<b>Flexible benefits option</b>	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"><li>• We may identify medically appropriate alternatives to traditional care and coordinate other treatments as a less costly alternative benefit</li><li>• We review alternative treatments on an ongoing basis</li><li>• By approving an alternative treatment, we cannot guarantee you will get it in the future</li><li>• The decision to offer an alternative treatment is solely ours, and we may withdraw it at any time and resume regular contract benefits</li><li>• Our decision to offer or withdraw alternative treatments is not subject to OPM review under the disputed claims process</li></ul>

## Section 5 (g). Special features, *continued*

Feature	Description
<b>Travel benefit</b>	<p>Kaiser Permanente’s travel benefits for Federal employees provide you with outpatient follow-up or continuing medical care when you are temporarily outside your home service area by more than 100 miles and outside of any other Kaiser Permanente service area. These benefits are in addition to your emergency and urgent care benefits and include:</p> <ul style="list-style-type: none"> <li>• Outpatient follow-up care necessary to complete a course of treatment after a covered emergency. Services include removal of stitches, a catheter, or a cast</li> <li>• Outpatient continuing care for conditions diagnosed and treated within the previous 90 days by a Kaiser Permanente health care provider or affiliated Plan provider. Services include dialysis and prescription drug monitoring</li> <li>• You pay \$25 for each follow-up or continuing care office visit. We deduct this amount from the payment we make to you</li> <li>• We pay no more than \$1200 each calendar year</li> <li>• For more information about this benefit call the Travel Benefit Information Line at 800/632-9700</li> <li>• Claims should be submitted to the Claims Department, Kaiser Foundation Health Plan of Colorado, P.O. Box 372970, Denver, CO 80237-6970 (Denver/Boulder area) or Kaiser Permanente Claims, c/o Meridian Health Care Management, P.O. Box 1561, Bellevue, NE 68005-1561 (Colorado Springs)</li> </ul> <p><i>The following are not included in your travel benefits coverage:</i></p> <ul style="list-style-type: none"> <li>• <i>Non-emergency hospitalization</i></li> <li>• <i>Infertility treatments</i></li> <li>• <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i></li> <li>• <i>Transplants</i></li> <li>• <i>DME</i></li> <li>• <i>Prescription drugs</i></li> <li>• <i>Home health services</i></li> </ul>

**Section 5 (g). Special features, *continued***

Feature	Description
<p><b>Services from other Kaiser Permanente Plans</b></p>	<p>When you visit the service area of another Kaiser Permanente plan, you are entitled to receive virtually all the benefits described in this brochure (including our mail order prescription program) at any Kaiser Permanente medical office or medical center. You must pay the charges or copayments imposed by the Kaiser Permanente Plan you are visiting, with the exception of mail order prescriptions which are administered by your home Plan. You will have to pay the copayments or other charges imposed by the Plan you are visiting. If the Plan you are visiting has a benefit that differs from the benefits of this Plan, you are not entitled to receive that benefit.</p> <p>Some services covered by this Plan, such as artificial reproductive services and the services of specialized rehabilitation facilities, will not be covered if you receive them in other Kaiser Permanente service areas. If a benefit is limited to a specific number of visits or days, you are entitled to receive only the number of visits or days covered by this Plan.</p> <p>If you are seeking routine, non-emergent, or non-urgent services, you should call the Kaiser Permanente Membership Services department in that service area and request an appointment. You may obtain routine follow-up or continuing care from these Plans, even when you have obtained the original services in our service area. If you require emergency services as the result of unexpected or unforeseen illness that requires immediate attention, you should go directly to the nearest Kaiser Permanente facility to receive care.</p> <p>At the time you register for services, you will be asked to pay the charges required by the local Plan.</p> <p>If you wish to obtain more information about the benefits available to you from a Kaiser Permanente Plan in an area you visit, please call the Customer Service Center at 303/338-3800 in Denver/Boulder and 888/681-7878 in Colorado Springs.</p>

## Section 5 (h). Dental benefits

<b>I M P O R T A N T</b>	<p><b>Here are some important things to keep in mind about these benefits:</b></p> <ul style="list-style-type: none"> <li>• There are exclusions and limitations to your dental coverage. For complete details regarding your dental benefits, exclusions and limitations, please contact Delta Dental Plan of Colorado at 303/741-9305 or 800/610-0201 and identify your EPO – Exclusive Provider Option Plan.</li> <li>• Please remember that all benefits are subject to the definitions in this brochure and we cover only when we determine they are medically necessary.</li> <li>• Plan dentists must provide or arrange your care.</li> <li>• We cover hospitalization for dental procedures only when a nondental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5 (c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.</li> <li>• Your calendar year benefit maximum is limited to \$1,000 per member.</li> <li>• Be sure to read Section 4, <i>Your costs for covered services</i>, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.</li> <li>• For a list of participating providers, please contact Delta Dental Plan of Colorado at 303/741-9305 or 800/610-0201 and identify your EPO – Exclusive Provider Option Plan.</li> </ul>	<b>I M P O R T A N T</b>
<b>Accidental injury benefit</b>	<b>You pay</b>	
We cover emergency services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. Any other services are provided as described below.	<p>\$250 per inpatient admission</p> <p>\$15 for outpatient services</p>	

*Dental benefits begin on the next page*

<b>Dental Benefits</b>	
<b>Service</b>	<b>You pay</b>
<b>Diagnostic</b>	
Initial Exam	\$ 10.00
Periodic Exam	Nothing
Emergency Exam	18.00
Full Mouth X-Rays	35.00
1 Intraoral Xray	6.00
Additional Intraoral Xray	4.00
Occlusal Xray	10.00
Bitewing	5.00
2 Bitewings	11.00
3 Bitewings	11.00
4 Bitewings	15.00
Panoramic Film	28.00
Cephalometric Film	27.00
Pulp Tests	11.00
Diagnostic Casts	26.00
<b>Service</b>	
<b>Preventive</b>	
Prophylaxis Adult	\$ 5.00
Prophylaxis Age 0-14	5.00
Topical Fluoride W/Prophy	16.00
Top Fluoride Child No Prophy	5.00
Top Fluoride Adult No Prophy	5.00
Sealant – Per Tooth	9.00
Spacer Fixed Unilateral	85.00
Spacer Fixed Bilateral	130.00

Dental Benefits – *continued on next page*

<b>Dental Benefits (continued)</b>	
<b>Service</b>	<b>You pay</b>
<b>Restorative</b>	
Amalgam 1 Surface Primary	\$ 29.00
Amalgam 2 Surface Primary	36.00
Amalgam 3 Surface Primary Amalgam 1 Surface Permanent	45.00 34.00
Amalgam 2 Surface Permanent	44.00
Amalgam 3 Surface Permanent	55.00
Amalgam 4 Surf/Plus Permanent	66.00
Anterior Resin 1 Surface	40.00
Anterior Resin 2 Surfaces	52.00
Anterior Resin 3 Surfaces	64.00
Porc/High Noble Metal Crown	365.00
Porc/Predom Base Metal Crown	312.00
Porc/Noble Metal Crown	348.00
Full High Noble Metal Crown	358.00
Full Predom Base Metal Crown	298.00
Full Noble Metal Crown	340.00
¾ Metallic Crown	350.00
Recement Crown	26.00
Prefab Stainless Steel Crown Primary	76.00
Sedative Filling	26.00
Crown Buildup Pin Retained	75.00
Pin Retention Excl Of Restoration	16.00
Cast Post & Core In Add To Crown	118.00
Prefab Post & Core No Crown	95.00
<b>Service</b>	
<b>Endodontics</b>	
Therapeutic Pulpotomy	\$ 45.00
Root Canal Anterior	195.00
Root Canal Bicuspid	230.00
Root Canal Molar	310.00
Apicoectomy Anterior	190.00
Apicoectomy Bicuspid	230.00
Apicoectomy Molar	235.00

Dental Benefits - continued on next page

<b>Dental Benefits (continued)</b>	
<b>Service</b>	<b>You pay</b>
<b>Periodontics</b>	
Gingivectomy Per Quad	\$ 148.00
Gingivectomy Per Tooth	58.00
Gingival Curettage Per Quad	144.00
Gingv Flap W/Root PI-Per Quad	250.00
Osseous Surgery Per Quad	640.00
Perio Root Plan Per Quad	84.00
Maintenance Following Therapy	44.00
<b>Service</b>	
<b>Prosthodontics</b>	
Complete Upper Denture	\$ 423.00
Complete Lower Denture	423.00
Comp Immediate Upper Denture	455.00
Comp Immediate Lower Denture	455.00
Partial Upper Denture/Metal Base	490.00
Partial Lower Denture/Metal Base	490.00
Repair Broken Complete Denture	55.00
Replace Missing/Broken Teeth	50.00
Repair/Replace Broken Clasp	72.00
Replace Tooth on Denture	50.00
Add Tooth to Partial Denture	60.00
Add Clasp to Partial Denture	72.00

Dental Benefits – continued on next page

<b>Dental Benefits</b> <i>(continued)</i>	
<b>Service</b>	<b>You pay</b>
<b>Prosthodontics</b> <i>(continued)</i>	
Lab Reline Upper Denture	95.00
Lab Reline Lower Denture	95.00
Cast High Noble Metal Pontic	360.00
Cast Predom Base Metal Pontic	265.00
Cast Noble Metal Pontic	280.00
Porcelain With High Noble Metal Pontic	375.00
Porcelain Predom Base Metal Pontic	260.00
Porcelain Noble Metal Pontic	275.00
Porcelain High Noble Metal Crown	380.00
Porcelain Predom Base Metal Crown	265.00
Porcelain Noble Metal Crown	355.00
Full High Noble Metal Crown	370.00
Full Predom Base Metal Crown	250.00
Full Noble Metal Crown	285.00
Cast Pore & Core No Bridge Retainer	100.00
Prefabricated Post & Core No Bridge	80.00
Retainer Crown Build-Up	65.00
<b>Service</b>	
<b>Oral Surgery</b>	
Single Tooth Extraction	\$ 38.00
Additional Tooth Extraction	34.00
Root Removal Exposed Tooth	48.00
Surgery Extraction/Erupted Tooth	74.00
Rem Imp Tooth-Soft Tissue	85.00
Rem Imp Tooth-Partially Bony	110.00
Rem Imp Tooth-Completely Bony	130.00
Surgical Root Recovery	75.00

Dental Benefits – *continued on next page*

<b>Dental Benefits</b> <i>(continued)</i>	
<b>Service</b>	<b>You pay</b>
<b>Adjunctive Services</b>	
Palliative Treatment	\$ 30.00
Consultation	27.00
Emergency dental benefit – outside service area only	All amounts over \$50
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• <i>Cosmetic dental services</i></li> <li>• <i>Replacement of lost or stolen dentures or bridgework</i></li> <li>• <i>Orthodontic services</i></li> <li>• <i>Dental services not listed as covered</i></li> </ul>	<i>All charges</i>

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## Section 5 (i). Non-FEHB benefits available to Plan members

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The benefits on this page are not part of the FEHB contract or premium, **and you cannot file an FEHB disputed claim about them.** Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums.

As an FEHBP enrollee in this Plan, you can receive acupuncture and massage therapy services through Landmark Healthcare, at a 25% discount of the practitioner's standard charges. Contact Landmark Healthcare at 800/638-4557 for more information.

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## Section 6. General exclusions – things we don't cover

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The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan physician determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see Section 5(d)), services under the Travel Benefit (see Section 5(g)), and services received from other Kaiser Permanente plans (see Section 5(g));
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs, or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program;
- Services, drugs, or supplies you receive without charge while in active military service; or
- Services provided or arranged by criminal justice institutions for federal members confined therein.

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## Section 7. Filing a claim for covered services

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When you see Plan physicians, receive services at Plan hospitals and facilities, or fill your prescription drugs at Plan pharmacies, you will not have to file claims. Just present your identification card and pay your copayment or coinsurance.

You will only need to file a claim when you receive emergency services from non-plan providers or when you use the travel benefit. Sometimes these providers bill us directly. Check with the provider. If you need to file the claim, here is the process:

### **Medical, hospital, and drug benefits**

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call us at 303/338-3600 in Denver/Boulder and 888/681-7878 in Colorado Springs.

When you must file a claim – such as for services you receive outside of the Plan’s service area – submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member’s name and ID number;
- Name and address of the physician or facility that provided the service or supply;
- Dates you received the services or supplies;
- Diagnosis;
- Type of each service or supply;
- The charge for each service or supply;
- Follow up services rendered out-of-area
- A copy of the explanation of benefits, payments, or denial from any primary payer – such as the Medicare Summary Notice (MSN); and
- Receipts, if you paid for your services.

#### **Submit your claims to:**

Denver/Boulder area:      Claims Department  
Kaiser Foundation Health Plan of Colorado  
P.O. Box 372970  
Denver, CO 80237-6970

Colorado Springs area:      Kaiser Foundation Health Plan of Colorado  
c/o Meridian Health Care Management  
P.O. Box 1561  
Bellevue, NE 68005-1561

**Deadline for filing your claim**

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

**When we need more information**

Please reply promptly when we ask for additional information. We may delay processing or deny your claim if you do not respond.

**If you have a malpractice claim**

If you have a malpractice claim because of services you did receive, or did not receive, from a Plan provider, you must submit the claim to binding arbitration. The Plan has the information that describes the arbitration process. Contact our Business and Clinical Risk Management Department at 303/344-7298 for copies of our requirements. These will explain how you can begin the binding arbitration process.

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## Section 8. The disputed claims process

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Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for pre-authorization:

Step	Description
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- |          |   |
|----------|---|
| <b>1</b> | <p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none"><li>(a) Write to us within 6 months from the date of our decision; and</li><li>(b) Send your request to us at: Business and Clinical Risk Management Department, Kaiser Foundation Health Plan of Colorado, P.O. Box 378066, Denver, CO 80237-8066; and</li><li>(c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and</li><li>(d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.</li></ul> |
| <b>2</b> | <p>We have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none"><li>(a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or</li><li>(b) Write to you and maintain our denial – go to step 4; or</li><li>(c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request – go to step 3.</li></ul>  |
| <b>3</b> | <p>You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.</p> <p>If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.</p> <p>We will write to you with our decision.</p>   |
| <b>4</b> | <p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none"><li>• 90 days after the date of our letter upholding our initial decision; or</li><li>• 120 days after you first wrote to us – if we did not answer that request in some way within 30 days; or</li><li>• 120 days after we asked for additional information.</li></ul> <p>Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630.</p>   |

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim; and
- Your daytime phone number and the best time to call.

Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.

Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.

- 5** OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.

If you do not agree with OPM's decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

OPM may disclose the information it collects during the review process to support their disputed claim decision. This information will become part of the court record.

You may not sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits, and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

**NOTE: If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and

- (a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 303/338-3800 in the Denver/Boulder area and 888/681-7878 in the Colorado Springs area and we will expedite our review; or
- (b) We denied your initial request for care or pre-authorization/prior approval, then:
  - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
  - You may call OPM's Health Insurance Group 3 at 202/606-0755 between 8 a.m. and 5 p.m. eastern time.

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## Section 9. Coordinating benefits with other coverage

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### When you have other health coverage

You must tell us if you or a covered family member have coverage under another group health plan or have automobile insurance that pays health care expenses without regard to fault. This is called “double coverage.”

When you have double coverage, one plan is the primary payer; it pays benefits first. The other plan pays a reduced benefit as the secondary payer. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners’ Guidelines.

When we are the primary payer, we will pay the benefits described in this brochure.

When we are the secondary payer, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance. If we are the secondary payer, and you received your services from Plan providers, we may bill the primary carrier.

- **What is Medicare?**

Medicare is a Health Insurance Program for:

- People 65 years of age and older.
- Some people with disabilities, under 65 years of age.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has two parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (Someone who was a Federal employee on January 1, 1983 or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare+Choice is the term used to describe the various health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on the type of Medicare managed care plan you have.

- **Should I enroll in Medicare?**

The decision to enroll in Medicare is yours. We encourage you to Apply for Medicare benefits 3 months before you turn age 65. It’s easy. Just call the Social Security Administration toll-free number 1-800-772-1213 to set up an appointment to apply. If you do not apply for one or both Parts of Medicare, you can still be covered under the FEHB Program.

If you can get premium-free Part A coverage, we advise you to enroll in it. Most Federal employees and annuitants are entitled to Medicare Part A at age 65 **without cost**. When you don’t have to pay premiums for Medicare Part A, it makes good sense to obtain the coverage. It can reduce your out-of-pocket expenses as well as costs to the FEHB, which can help keep FEHB premiums down.

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage.

- **If you enroll in Medicare Part B**

If you enroll in Medicare Part B, we require you to assign your Medicare Part B benefits to the Plan for its services.

- **The Original Medicare Plan (Part A or Part B)**

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share. Some things are not covered under Original Medicare, like prescription drugs.

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care. We will not waive any of our copayments.

**Claims process when you have the Original Medicare Plan** – You probably will never have to file a claim form when you have both our Plan and the Original Medicare Plan.

- When we are the primary payer, we process the claim first.
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at 303/338-3800.

**(Primary payer chart begins on next page.)**

Medicare always makes the final determination as to whether they are the primary payer. The following chart illustrates whether Medicare or this Plan should be the primary payer for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly.

<b>Primary Payer Chart</b>		
<b>A. When you – or your covered spouse – are age 65 or over and have Medicare and you...</b>	<b>The primary payer for the individual with Medicare is...</b>	
	<b>Medicare</b>	<b>This Plan</b>
1) Are an active employee with the Federal government and... • You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
2) Are an annuitant and... • You have FEHB coverage on your own or through your spouse who is also an annuitant	✓	
• You have FEHB coverage through your spouse who is an active employee		✓
3) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case)	✓*	
4) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and... • You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
5) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge)	✓*	
6) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
7) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty)	✓**	
<b>B. When you or a covered family member...</b>		
1) Have Medicare solely based on end stage renal disease (ESRD) and... • It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD (30-month coordination period)		✓
• It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	✓	
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and... • This Plan was the primary payer before eligibility due to ESRD		✓ for 30-month coordination period
<b>C. When either you or your spouse are eligible for Medicare solely due to disability and you</b>		
1) Are an active employee with the Federal government and... • You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
2) Are an annuitant and... • You have FEHB coverage on your own or through your spouse who is also an annuitant	✓	
• You have FEHB coverage through your spouse who is an active employee		✓
<b>D. Are covered under the FEHB Spouse Equity provision as a former spouse</b>	✓	

\* Unless you have FEHB coverage through your spouse who is an active employee

\*\* Workers' Compensation is primary for claims related to your condition under Workers' Compensation

● **Medicare+Choice**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare+Choice plan. These are health care choices (like HMOs) in some areas of the country. In most Medicare+Choice plans, you can only go to doctors, specialists, or hospitals that are part of the plan. Medicare+Choice plans provide all the benefits that Original Medicare covers. Some cover extras, like prescription drugs. To learn more about enrolling in a Medicare+Choice-plan, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or at [www.medicare.gov](http://www.medicare.gov).

If you enroll in a Medicare+Choice plan, the following options are available to you:

**This Plan and our Medicare+Choice plan:** You may enroll in our Medicare+Choice plan, Kaiser Permanente Senior Advantage, and also remain enrolled in our FEHB plan. (This Plan is available in the Denver/Boulder area only. It is not available in the Colorado Springs area.) There is no additional premium to enroll in Senior Advantage. In this case, we waive or lower some of our copayments and coinsurance for your FEHB and Medicare coverage. If you would like information about our Medicare+Choice plan, please call 303/338-3800. Your Kaiser Permanente Senior Advantage-FEHB benefits that we lowered or waived are:

- Outpatient office visits: \$10
- Preventive care office visits: \$0
- Short-term speech, occupational, and physical rehabilitative therapy: \$10
- Outpatient mental health office visits: \$10
- Dialysis services: \$0
- Family planning services: \$10
- Infertility treatment: \$10
- Substance abuse treatment: \$10
- After hours/Urgent care: \$30

**This Plan and another plan's Medicare+Choice plan:** You may enroll in another plan's Medicare+Choice plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare+Choice plan is primary if you use our Plan providers, but we will not lower or waive any of our copayments or coinsurance. If you enroll in a Medicare+Choice plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare+Choice plan so we can correctly coordinate benefits with Medicare.

**Suspended FEHB coverage to enroll in a Medicare+Choice:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare+Choice plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare+Choice plan premium.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next open season unless you involuntarily lose coverage or move out of the Medicare managed care service area.

## TRICARE and CHAMPVA

TRICARE is the health care program for eligible dependents of military persons and retirees of the military. TRICARE includes the CHAMPUS program. CHAMPVA provides health coverage to disabled Veterans and their eligible dependents. If TRICARE or CHAMPVA and this Plan cover you, we pay first. See your TRICARE or CHAMPVA Health Benefits Advisor if you have questions about these programs.

**Suspended FEHB coverage to enroll in TRICARE or CHAMPVA:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these programs, eliminating your FEHB premium. (OPM does not contribute to any applicable plan premiums.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the program.

## Workers' Compensation

We do not cover services that:

- you need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; or
- OWCP or a similar agency pays for through a third party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your care. You must use our providers.

## Medicaid

When you have this Plan and Medicaid, we pay first.

**Suspended FEHB coverage to enroll in Medicaid or a similar State-sponsored program of medical assistance:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these State programs, eliminating your FEHB premium. For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the State program.

## When other Government agencies are responsible for your care

We do not cover services and supplies when a local, State, or Federal Government agency directly or indirectly pays for them.

## When others are responsible for injuries

When you receive money to compensate you for medical or hospital care for injuries or illness caused by another person, you must reimburse us for any expenses we paid. However, we will cover the cost of treatment that exceeds the amount you received in the settlement.

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

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## Section 10. Definitions of terms we use in this brochure

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<b>Calendar year</b>	January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.
<b>Coinsurance</b>	Coinsurance is the percentage of our allowance that you must pay for your care. See page 15.
<b>Copayment</b>	A copayment is a fixed amount of money you pay when you receive covered services. See page 15.
<b>Covered services</b>	Care we provide benefits for, as described in this brochure.
<b>Custodial care</b>	(1) Assistance with activities of daily living, for example, walking, getting in and out of bed, dressing, feeding, toileting, and taking medicine. (2) 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. Custodial care that lasts 90 days or more is sometimes known as Long term care.
<b>Deductible</b>	A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 15.
<b>Durable medical equipment</b>	Durable medical equipment (DME) is equipment that is intended for repeated use, medically necessary, primarily and customarily used to serve a medical purpose, generally not useful to a person who is not ill or injured, designed for prolonged use, appropriate for use in the home, and serves a specific therapeutic purpose in the treatment of an illness or injury.
<b>Experimental or investigational services</b>	We carefully evaluate whether a particular therapy is safe and effective or offers a reasonable degree of promise with respect to improving health outcomes. The primary source of evidence about health outcomes of any intervention is peer-reviewed medical or dental literature. When the service or supply, including a drug: (1) has not been approved by the FDA; or (2) is the subject of a new drug or new device application on file with the FDA; or (3) is part of a Phase I or Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial; or is intended to evaluate the safety, toxicity, or efficacy of the service; or (4) is available as the result of a written protocol that evaluates the service's safety, toxicity, or efficacy; or (5) is subject to the approval or review of an Institutional Review Board; or (6) requires an informed consent that describes the service as experimental or investigational; then this Plan considers that service, supply, or drug to be experimental, and not covered by the Plan.
<b>Group health coverage</b>	Health care benefits that are available as a result of your employment, or the employment of your spouse, and that are offered by an employer or through membership in an employee organization. Health care coverage may be insured or indemnity coverage, self-insured or self-funded coverage, or coverage through health maintenance organizations or other managed care plans. Health care coverage purchased through membership in an organization is also "group health coverage."

**Medically necessary**

All benefits need to be medically necessary in order for them to be covered benefits. Generally, if your Plan physician provides the service in accord with the terms of this brochure, it will be considered medically necessary. However, some services are reviewed in advance of your receiving them to determine if they are medically necessary. When we review a service to determine if it is medically necessary, a Plan physician will evaluate what would happen to you if you do not receive the service. If not receiving the service would adversely affect your health, it will be considered medically necessary. The services must be a medically appropriate course of treatment for your condition. If they are not medically necessary, we will not cover the services. In case of emergency services, the services that you received will be evaluated to determine if they were medically necessary.

**Our allowance**

The amount we use to determine your coinsurance. When you receive services or supplies from Plan providers, it is the amount that we set for the services or supplies if we were to charge for them. When you receive services from non-Plan providers, it is either the amount that we have negotiated with the non-Plan provider, or if we do not have a negotiated amount, the amount that we believe is usual and customary for the service or supply, compared to the billed charges. Our allowance is based upon the reasonableness of the billed charges. If the billed charges exceed what we believe is reasonable, you may be responsible for the excess over our allowance in addition to your coinsurance.

**Preventive care copayment**

The copayment for your preventive care (adult and children) and maternity care is \$5 per visit. This copayment applies to routine screenings, with the exception of mammography, which has no copayment.

**Primary care copayment**

The copayment for your primary care visit is \$15 for the following services: internal medicine, obstetrics and gynecology, pediatric, family practice services and optometry.

**Specialty care copayment**

The copayment for your specialty care visit is \$25. This copayment applies when you receive services from medical providers who are not primary care physicians (as defined above).

**Us/We**

Us and we refer to Kaiser Foundation Health Plan of Colorado.

**You**

You refers to the enrollee and each covered family member.

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## Section 11. FEHB facts

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### Coverage information

#### No pre-existing condition limitation

We will not refuse to cover the treatment of a condition that you had before you enrolled in this Plan solely because you had the condition before you enrolled.

#### Where you can get information about enrolling in the FEHB Program

See [www.opm.gov/insure](http://www.opm.gov/insure). Also, your employing or retirement office can answer your questions, and give you a *Guide to Federal Employees Health Benefits Plans*, brochures for other plans, and other materials you need to make an informed decision about your FEHB coverage. These materials tell you:

- When you may change your enrollment;
- How you can cover your family members;
- What happens when you transfer to another Federal agency, go on leave without pay, enter military service, or retire;
- When your enrollment ends; and
- When the next open season for enrollment begins.

We don't determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office.

#### Types of coverage available for you and your family

Self Only coverage is for you alone. Self and Family coverage is for you, your spouse, and your unmarried dependent children under age 22, including any foster children or stepchildren your employing or retirement office authorizes coverage for. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support.

If you have a Self Only enrollment, you may change to a Self and Family enrollment if you marry, give birth, or add a child to your family. You may change your enrollment 31 days before to 60 days after that event. The Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form; benefits will not be available to your spouse until you marry.

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive health benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

If you or one of your family members is enrolled in one FEHB plan, that person may not be enrolled in or covered as a family member by another FEHB plan.

## **Children's Equity Act**

OPM has implemented the Federal Employees Health Benefits Children's Equity Act of 2000. This law mandates that you be enrolled for Self and Family coverage in the Federal Employees Health Benefits (FEHB) Program, if you are an employee subject to a court or administrative order requiring you to provide health benefits for your child(ren).

If this law applies to you, you must enroll for Self and Family coverage in a health plan that provides full benefits in the area where your children live or provide documentation to your employing office that you have obtained other health benefits coverage for your children. If you do not do so, your employing office will enroll you involuntarily as follows:

- If you have no FEHB coverage, your employing office will enroll you for Self and Family coverage in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option,
- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self and Family in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self and Family in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option.

As long as the court/administrative order is in effect, and you have at least one child identified in the order who is still eligible under the FEHB Program, you cannot cancel your enrollment, change to Self Only, or change to a plan that doesn't serve the area in which your children live, unless you provide documentation that you have other coverage for the children. If the court/administrative order is still in effect when you retire, and you have at least one child still eligible for FEHB coverage, you must continue your FEHB coverage into retirement (if eligible) and cannot cancel your coverage, change to Self Only, or change to a plan that doesn't serve the area in which your children live as long as the court/administrative order is in effect. Contact your employing office for further information.

## **When benefits and premiums start**

The benefits in this brochure are effective on January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2004 benefits of your old plan or option. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2003 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

## **When you retire**

When you retire, you can usually stay in the FEHB Program. Generally, you must have been enrolled in the FEHB Program for the last five years of your Federal service. If you do not meet this requirement, you may be eligible for other forms of coverage, such as temporary continuation of coverage (TCC).

## When you lose benefits

- **When FEHB coverage ends**

You will receive an additional 31 days of coverage, for no additional premium, when:

- Your enrollment ends, unless you cancel your enrollment, or
- You are a family member no longer eligible for coverage.

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage (TCC), or a conversion policy (a non-FEHB individual policy).

- **Spouse equity coverage**

If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to supply health coverage to you. But, you may be eligible for your own FEHB coverage under the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices. You can download the guide from OPM's website, [www.opm.gov/insure](http://www.opm.gov/insure).

- **Temporary continuation of coverage (TCC)**

If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your job, if you are a covered dependent child and you turn 22 or marry, etc.

You may not elect TCC if you are fired from your Federal job due to gross misconduct.

**Enrolling in TCC.** Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, from your employing or retirement office or from [www.opm.gov/insure](http://www.opm.gov/insure). It explains what you have to do to enroll.

- **Converting to individual coverage**

You may convert to a non-FEHB individual policy if:

- Your coverage under TCC or the spouse equity law ends (if you canceled your coverage or did not pay your premium, you cannot convert);
- You decided not to receive coverage under TCC or the spouse equity law; or
- You are not eligible for coverage under TCC or the spouse equity law.

If you leave Federal service, your employing office will notify you of your right to convert. You must apply in writing to us within 31 days after you receive this notice. However, if you are a family member who is losing coverage, the employing or retirement office will **not** notify you. You must apply in writing to us within 31 days after you are no longer eligible for coverage.

Your benefits and rates will differ from those under the FEHB Program; however, you will not have to answer questions about your health, and we will not impose a waiting period or limit your coverage due to pre-existing conditions.

- **Getting a Certificate of Group Health Plan Coverage**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a Federal law that offers limited Federal protections for health coverage availability and continuity to people who lose employer group coverage. If you leave the FEHB Program, we will give you a Certificate of Group Health Plan Coverage that indicates how long you have been enrolled with us. You can use this certificate when getting health insurance or other health care coverage. Your new plan must reduce or eliminate waiting periods, limitations, or exclusions for health related conditions based on the information in the certificate, as long as you enroll within 63 days of losing coverage under this Plan. If you have been enrolled with us for less than 12 months, but were previously enrolled in other FEHB plans, you may also request a certificate from those plans. For more information, get OPM pamphlet RI 79-27, Temporary Continuation of Coverage (TCC) under the FEHB Program. See also the FEHB web-site ([www.opm.gov/insure/health](http://www.opm.gov/insure/health)); refer to the "TCC and HIPAA" frequently asked questions. These highlight HIPAA rules, such as the requirement that Federal employees must exhaust any TCC eligibility as one condition for guaranteed access to individual health coverage under HIPAA, and have information about Federal and State agencies you can contact for more information.

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## Two new Federal Programs complement FEHB benefits

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### Important information

OPM wants to be sure you know about two new Federal programs that complement the FEHB Program. First, the **Flexible Spending Account (FSA) Program**, also known as **FSAFEDS**, lets you set aside tax-free money to pay for health and dependent care expenses. The result can be a discount of 20 to more than 40 percent on services you routinely pay for out-of-pocket. Second, the **Federal Long Term Care Insurance Program (FLTCIP)** covers long term care costs not covered under the FEHB.

### The Federal Flexible Spending Account Program - *FSAFEDS*

- **What is an FSA?**

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses. *By using an FSA, you can reduce your taxes while paying for services you would have to pay for anyway, producing a discount that can be over 40%!!*

There are two types of FSAs offered by the FSAFEDS Program:

#### **Health Care Flexible Spending Account (HCFSA)**

- Covers eligible health care expenses not reimbursed by this Plan, or any other medical, dental, or vision care plan you or your dependents may have
- Eligible dependents for this account include anyone you claim on your Federal income tax return as a qualified dependent under the U.S. Internal Revenue Service (IRS) definition and/or with whom you jointly file your Federal income tax return, even if you don't have self and family health benefits coverage. **Note:** The IRS has a broader definition than that of a "family member" than is used under the FEHB Program to provide benefits by your FEHB Plan.
- The maximum amount that can be allotted for the HCFSA is \$3,000 annually. The minimum amount is \$250 annually.

#### **Dependent Care Flexible Spending Account (DCFSA)**

- Covers eligible dependent care expenses incurred so you can work, or if you are married, so you and your spouse can work, or your spouse can look for work or attend school full-time.
- Eligible dependents for this account include anyone you claim on your Federal income tax return as a qualified IRS dependent and/or with whom you jointly file your Federal income tax return.
- The maximum that can be allotted for the DCFSA is \$5,000 annually. The minimum amount is \$250 annually. **Note:** The IRS limits contributions to a Dependent Care FSA. For single taxpayers and taxpayers filing a joint return, the maximum is \$5,000 per year. For taxpayers who file their taxes separately with a spouse, the maximum is \$2,500 per year. The limit includes any child care subsidy you may receive

- **Enroll during Open Season**

You **must make an election** to enroll in an FSA during the FEHB Open Season. Even if you enrolled during the initial Open Season for 2003, you must make a new election to continue participating in 2004. Enrollment is easy!

- Enroll online anytime during Open Season (November 10 through December 8, 2003) at [www.fsafeds.com](http://www.fsafeds.com).

- Call the toll –free number 1-877-FSAFEDS (372-3337) Monday through Friday, from 9 a.m. until 9 p.m. eastern time and a FSAFEDS Benefit Counselor will help you enroll.

## What is SHPS?

SHPS is a third-party administrator hired by OPM to manage the FSAFEDS Program.

SHPS is the largest FSA administrator in the nation and will be responsible for enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

## Who is eligible to enroll?

If you are a Federal employee eligible for FEHB – even if you’re not enrolled in FEHB—you can choose to participate in either, or both, of the flexible spending accounts. If you are not eligible for FEHB, you are not eligible to enroll for a Health Care FSA. However, almost all Federal employees are eligible to enroll for the Dependent Care FSA. The only exception is intermittent (also called when actually employed [WAE] employees expected to work less than 180 days during the year.

*Note:* FSAFEDS is the FSA Program established for all Executive Branch employees and Legislative Branch employees whose employers signed on. Under IRS law, FSAs are not available to annuitants. In addition, the U.S. Postal Service and the Judicial Branch, among others, are Federal agencies that have their own plans with slightly different rules, but the advantages of having an FSA are the same no matter what agency you work for.

- **How much should I contribute to my FSA?**

Plan carefully when deciding how much to contribute to an FSA. Because of the tax benefits of an FSA, the IRS places strict guidelines on them. You need to estimate how much you want to allocate to an FSA because current IRS regulations require you forfeit any funds remaining in your account(s) at the end of the FSA plan year. This is referred to as the “use-it-or-lose-it” rule. You will have until April 29, 2004 to submit claims for your eligible expenses incurred during 2003 if you enrolled in FSAFEDS when it was initially offered. You will have until April 30, 2005 to submit claims for your eligible expenses incurred from January 1 through December 31, 2004 if you elect FSAFEDS during this Open Season.

The **FSAFEDS Calculator** at [www.fsafeds.com](http://www.fsafeds.com) will help you plan your FSA allocations and provide an estimate of your tax savings based on your individual situation.

- **What can my HCFSA pay for?**

Every FEHB health plan includes cost sharing features, such as deductibles you must meet before the Plan provides benefits, coinsurance or copayments that you pay when you and the Plan share costs, and medical services and supplies that are not covered by the Plan and for which you must pay. These out-of-pocket costs are summarized on page 15 and detailed throughout this brochure. Your HCFSA will reimburse you for such costs when they are for tax deductible medical care for you and your dependents that is NOT covered by this FEHB Plan or any other coverage that you have.

Under this Plan, typical out-of-pocket expenses include: office visit copayments, prescription drug copayments and durable medical equipment coinsurance.

The IRS governs expenses reimbursable by a HCFSA. See Publication 502 for a comprehensive list of tax-deductible medical expenses. **Note:**

**While you will see insurance premiums listed in Publication 502, they are NOT a reimbursable expense for FSA purposes.** Publication 502 can be found on the IRS Web site at <http://www.irs.gov/pub/irs-pdf/p502.pdf>. If you do not see your service or expense listed in Publication 502, please call a FSAFEDS Benefit Counselor at 1-877-FSAFEDS (372-3337), who will be able to answer your specific questions.

- **Tax savings with an FSA**

An FSA lets you allot money for eligible expenses *before* your agency deducts taxes from your paycheck. This means the amount of income that your taxes are based on will be lower, so your tax liability will also be lower. Without an FSA, you would still pay for these expenses, but you would do so using money remaining in your paycheck after Federal (and often state and local) taxes are deducted. The following chart illustrates a typical tax savings example:

<b>Annual Tax Savings Example</b>	<b>With FSA</b>	<b>Without FSA</b>
If your taxable income is:	\$50,000	\$50,000
And you deposit this amount into a FSA:	\$ 2,000	-\$0-
Your taxable income is now:	\$48,000	\$50,000
Subtract Federal & Social Security taxes:	\$13,807	\$14,383
If you spend after-tax dollars for expenses:	-\$0-	\$ 2,000
Your real spendable income is:	\$34,193	\$33,617
<b>Your tax savings:</b>	<b>\$576</b>	<b>\$0-</b>

**Note:** This example is intended to demonstrate a typical tax savings based on 27% Federal and 7.65% FICA taxes. Actual savings will vary based upon in which retirement system you are enrolled (CSRS or FERS), as well as your individual tax situation. In this example, the individual received \$2,000 in services for \$1,424, a discount of almost 36%! You may also wish to consult a tax professional for more information on the tax implications of an FSA.

- **Tax credits and deductions**

You *cannot* claim expenses on your Federal income tax return if you receive reimbursement for them from your HCFSA or DCFSA. Below are some guidelines that may help you decide whether to participate in FSAFEDS.

### **Health care expenses**

The HCFSA is tax-free from the first dollar. In addition, you may be reimbursed from the HCFSA at any time during year for expenses up to the annual amount you've elected to contribute.

Only health care expenses exceeding 7.5% of your adjusted gross income are eligible to be deducted on your Federal income tax return. Using the example listed in the above chart, only health care expenses exceeding \$3,750 (7.5% of \$50,000) would be eligible to be deducted on your Federal income tax return. In addition, money set aside through a HCFSA is also exempt from FICA taxes. This exemption is not available on your Federal income tax return.

## Dependent care expenses

The DCFSA generally allows many families to save more than they would with the Federal tax credit for dependent care expenses. Note that you may only be reimbursed from the DCFSA up to your current account balance. If you file a claim for more than your current balance, it will be held until additional payroll allotments have been added to your account.

Visit [www.fsafeds.com](http://www.fsafeds.com) and download the Dependent Care Tax Credit Worksheet from the Quick Links box to help you determine what is best for your situation. You may also wish to consult a tax professional for more details.

- **Does it cost me anything to participate in FSAFEDS?**

Probably not. While there is an administrative fee of \$4.00 per month for an HCFSA and 1.5% of the annual election for a DCFSA, most agencies have elected to pay these fees out of their share of employment tax savings. To be sure, check the FSAFEDS.com web site or call 1-877-FSAFEDS (372-3337). Also, remember that participating in FSAFEDS can cost you money if don't spend your entire account balance by the end of the plan year and wind up forfeiting your end of year account balance, per the IRS "use-it-or-lose-it" rule.

- **Contact us**

To find out more or to enroll, please visit the **FSAFEDS web site** at [www.fsafeds.com](http://www.fsafeds.com), or contact SHPS by email or by phone. SHPS Benefit Counselors are available from 9:00 a.m. until 9:00 p.m. eastern time, Monday through Friday.

- E-mail: [fsafeds@shps.net](mailto:fsafeds@shps.net)
- Telephone: 1-877-FSAFEDS (372-3337)
- TTY: 1-800-952-0450 (for hearing impaired individuals that would like to utilize a text messaging service)

## The Federal Long Term Care Insurance Program

### It's important protection

Here's why you should consider enrolling in the Federal Long Term Care Insurance Program:

- **FEHB plans do not cover the cost of long term care.** Also called "custodial care," long term care is help you receive when you need assistance performing activities of daily living – such as bathing or dressing yourself. This need can strike anyone at any age and the cost of care can be substantial.
- **The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care.** This coverage gives you control over the type of care you receive and where you receive it. It can also help you remain independent, so you won't have to worry about being a burden to your loved ones.
- **It's to your advantage to apply sooner rather than later.** Long term care insurance is something you must apply for, and pass a medical screening (called underwriting) in order to be enrolled. Certain medical conditions will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a change in health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.

- **You don't have to wait for an open season to apply.** The Federal Long Term Care Insurance Program accepts applications from eligible persons at any time. You will have to complete a full underwriting application, which asks a number of questions about your health. However, if you are a new or newly eligible employee, you (and your spouse, if applicable) have a limited opportunity to apply using the abbreviated underwriting application, which asks fewer questions. If you marry, your new spouse will also have a limited opportunity to apply using abbreviated underwriting. Qualified relatives are also eligible to apply with full underwriting.

**To find out more and  
to request an application**

Call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit [www.ltcfeds.com](http://www.ltcfeds.com).

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Do not rely on this page; it is for your convenience and may not show all pages where the terms appear.

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## Summary of benefits for Kaiser Foundation Health Plan of Colorado – 2004

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

Benefits	You Pay	Page
Medical services provided by physicians:		
• Diagnostic and treatment services provided in the office .....	\$15 per primary care visit \$25 per specialty care visit	17
Services provided by a hospital:		
• Inpatient .....	\$250 per admission	32
• Outpatient .....	\$100 per surgery	33
Emergency benefits:		
• In-area .....	\$100 per visit	36
• Out-of-area .....	\$100 per visit	36
Mental health and substance abuse treatment: .....	Regular cost sharing	38
Prescription drugs .....	\$10 per prescription for generic drugs; \$ 20 for brand name	40
Dental Care .....	Various copayments based on procedure rendered	47
Vision Care .....	One refraction annually; \$15 per office visit	23
Special features: Flexible benefits option; Travel benefit; Services from other Kaiser Permanente Plans		44
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum).....	Nothing after \$2,000/Self Only or \$4,500/Family enrollment per year Some costs do not count toward this protection	15

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## Notes

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## 2004 Rate Information for Kaiser Foundation Health Plan of Colorado

**Non-Postal rates** apply to most non-Postal enrollees. If you are in a special enrollment category, refer to the FEHB Guide for that category or contact the agency that maintains your health benefits enrollment.

**Postal rates** apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and a special FEHB guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable FEHB Guide.

Type of Enrollment	Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
Self Only	651	\$107.27	\$35.75	\$232.41	\$77.47	\$126.93	\$16.09
Self and Family	652	\$276.75	\$92.25	\$599.63	\$199.87	\$327.12	\$41.88