Federal employees and annuitants 2023 rates and benefits

Find your healthy place

With care for all that is you



kp.org/feds



Go where you feel like your best self

We can help you get to your healthy place – no matter where it is. Care at Kaiser Permanente feels easier and faster, with the help of connected caregivers, more ways to get care, and support for the whole you. Welcome to care that fits your life.



Rated the #1 health plan in Colorado.¹

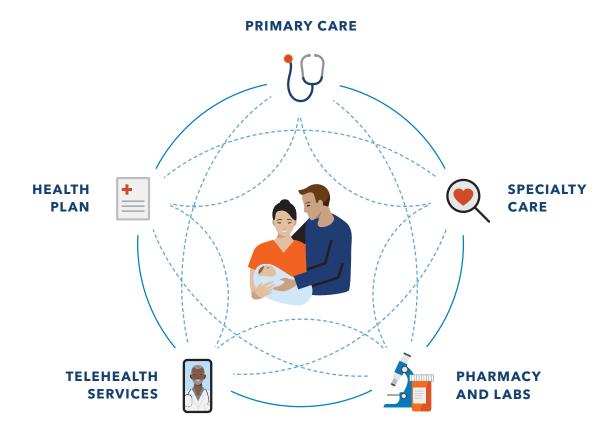
Prosper² option in 2023: Low premiums, low deductible, and predictable copays. See page 12 for details

LEARN MORE ABOUT:

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Want to talk? We're here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what extra perks are included. Call us at **1-855-366-9008** (TTY **711**), Monday through Friday, 8 a.m. to 6 p.m. **Open Season hours:** Monday through Friday, 7 a.m. to 8 p.m. Learn more at **kp.org/feds**.



Built to make your life easier

Kaiser Permanente combines care and coverage – which makes us different from your other health care options. Your doctors, hospitals, and health plan work together to help make exceptional health care easy to get. That means you'll have peace of mind knowing care for your total health is there whenever you need it – from your doctor's office to your living room. To see what it's like to be a member, visit **kp.org/myhealthyplace**.

"I really appreciate the coordination of care. Every doctor and specialist can access my records, and I don't have to waste valuable time repeating medical histories."

-Lisa, Kaiser Permanente member

A better experience from the start

We guide you through each step of joining Kaiser Permanente, so you get the care you need without missing a beat.

Search profiles to find the right doctor

Our online doctor profiles let you browse the many doctors and locations in your area, even before you enroll. So you can join knowing you've found a doctor who fits your needs.

Transition your care seamlessly

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

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Connect to care online

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

Health care doesn't have to be confusing

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



Convenient ways to get care

Same-day, next-day, and weekend appointments are available at most locations, and by phone and video.³



Visit us in person at a location near you.



Talk to a health care professional by phone, chat, or video.⁴



24-hour virtual care on your schedule at no $cost^5$

If a trip to the doctor's office doesn't fit your schedule, it's easy to get fast, personalized support – daytime, nighttime, anytime.

- Schedule a phone or video visit with a doctor or clinician.⁴
- Get 24/7 care advice by phone.
- Email your Kaiser Permanente doctor's office with nonurgent questions.
- Use our e-visit questionnaire to get personalized care advice for certain conditions, order many tests, and get some prescriptions online.
- Chat online with a Kaiser Permanente clinician for advice.



Prescription delivery

Fill prescriptions online or with the Kaiser Permanente app.⁶

- Have most delivered directly to your front door.
- Order them for same-day pickup.
- You don't pay for U.S. mail delivery. And when you order refills by mail, you get a 90-day supply and pay only 2 30-day-supply plan pharmacy copays for most drugs.



Kaiser Permanente app

Manage your health 24/7 with our app. It's an easy, convenient way to do everything described above – anytime, anywhere.⁷

Care away from home

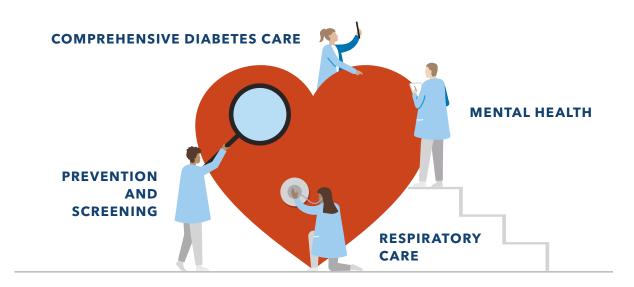
You're covered for urgent and emergency care anywhere in the world. And if you're planning to travel, we can help you stay on top of your health when you're away from home. We'll work with you to see if you need a vaccination, prescription refills, and more.



Industry-leading clinical quality

We're known for catching problems early with preventive care. But if your health needs serious attention, our industry-leading specialty care has you covered.

In 2021, Kaiser Permanente led the nation as the top performer in 42 effectivenessof-care measures. The closest national competitor led in only 14.⁸



Specialty care when you need it

No matter your needs – mental health, maternity, cancer care, heart health, or another specialty – you'll have access to great doctors, advanced technology, and evidence-based care to help you recover quickly.

A comprehensive approach to care

With one of the largest multispecialty medical groups in the country, we can connect you with the right specialist who will create a personalized plan for your care. To learn how our specialists work together in a connected system, visit **kp.org/specialtycare**.

Support for ongoing conditions

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

Healthy resources

Good health goes beyond the doctor's office. Explore some of the convenient resources available to members and choose the ones that fit your life.⁹

Get the most out of your membership perks

Help to quit smoking^{9, 10}



If you use cigarettes, e-cigarettes, or other tobacco products, let us help you quit. You pay nothing for classes, coaching by phone, online programs, and prescriptions, including prescribed over-thecounter tobacco-cessation drugs. For more information, ask your doctor or visit **kp.org/quitsmoking**.



Online wellness tools^{9, 10}

Visit **kp.org/healthyliving** for wellness information, health calculators, fitness videos, podcasts, and recipes from world-class chefs.



Complementary health and fitness programs^{9, 10}

Choose from thousands of on-demand workout videos at **kp.org/exercise**. Plus, enjoy free trials and reduced rates at top fitness studios.

Self-care apps^{9, 10, 11}

Navigate mental and emotional challenges and help improve your sleep, mood, relationships, and more with the help of wellness apps, such as myStrength[®] and Calm, available at no cost to adult members. Visit **kp.org/selfcareapps**.

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Healthy lifestyle programs^{9, 10}

Connect to better health with online programs to help you lose weight, reduce stress, and more – all at no cost. Learn more at **kp.org/healthylifestyles**.



Personal wellness coaching^{9, 10, 11}

Get help reaching your health goals. Work one-on-one with a wellness coach by phone at no cost. Find out more at **kp.org/wellnesscoach**.

Support for health and well-being

Here are some convenient ways to help improve your overall health. You can earn rewards and choose from several wellness resources offered at no cost.



Get active about your health and get rewarded

Take simple steps to improve your wellbeing and earn up to \$300.¹² FEHB subscribers and their enrolled spouses (18 and over) are each eligible to earn \$150 once they complete these activities:

- Taking the Total Health Assessment, an online questionnaire that gives you a wellness action plan
- Completing a biometric screening at a Kaiser Permanente medical office

We'll send you a Kaiser Permanente health payment card after you complete all activities. Learn more and get started at **kp.org/feds** or call **1-866-300-9867**.

ginger

Members now get 24/7 emotional support with Ginger^{10, 11}

Now, Kaiser Permanente members can get around-the-clock support that is just a click away. The Ginger app offers one-onone emotional support coaching to help members effectively manage stress, work through relationship issues, and more.

Ginger's highly trained emotional support coaches are always available and ready to help 24/7. Available on-demand, at no cost and without a referral, members will have access to one-on-one text-based emotional support coaching through Ginger for 90 days per year at no cost, which can be renewed annually with active KP membership.



myStrength^{9, 10, 11}

With the myStrength app, you get personalized programs with interactive activities, daily health trackers to monitor your progress, coping tools, and more. It can help you work toward your goals in ways that work for you – by making positive changes that support your mental, emotional, and overall wellbeing. Learn more at **kp.org/selfcareapps**.



Calm^{9, 10}

The Calm app is for daily use and uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep. It offers guided meditations, programs taught by worldfamous experts, sleep stories narrated by celebrities, mindful movement videos, and more. Learn more at **kp.org/selfcareapps**.

Which plan option is right for you?

1. Choose an option

High Option	Standard Option	Prosper
 Lowest copays Most out-of-pocket costs are copays \$0 telehealth \$0 deductible 	 Lower premium than High option Most out-of-pocket costs are copays \$0 primary care copay for children \$0 copays for inpatient maternity deliveries \$0 teleheath \$150 deductible 	 Our lowest-premium option Predictable copays for most services \$0 telehealth \$300 deductible
Best option if you:	Best option if you:	Best option if you:
 Anticipate frequent care visits Want predictable and low out-of-pocket costs 	 Want a lower premium and predictable out-of-pocket costs Have young children or plan to start a family 	 Are in good overall health Want to pay the lowest premiums

2. Select the type of enrollment you want

- Self Only covers you.
- Self Plus One covers you and one eligible family member.
- Self and Family covers you and all eligible family members.

3. Sign up online or call

Find your enrollment code in the chart on page 13. Then visit **opm.gov** to enroll online or contact your employing agency or retirement office for next steps and other information.

If you qualify for Medicare, or will soon, see page 14 for more information.



Changing your enrollment type

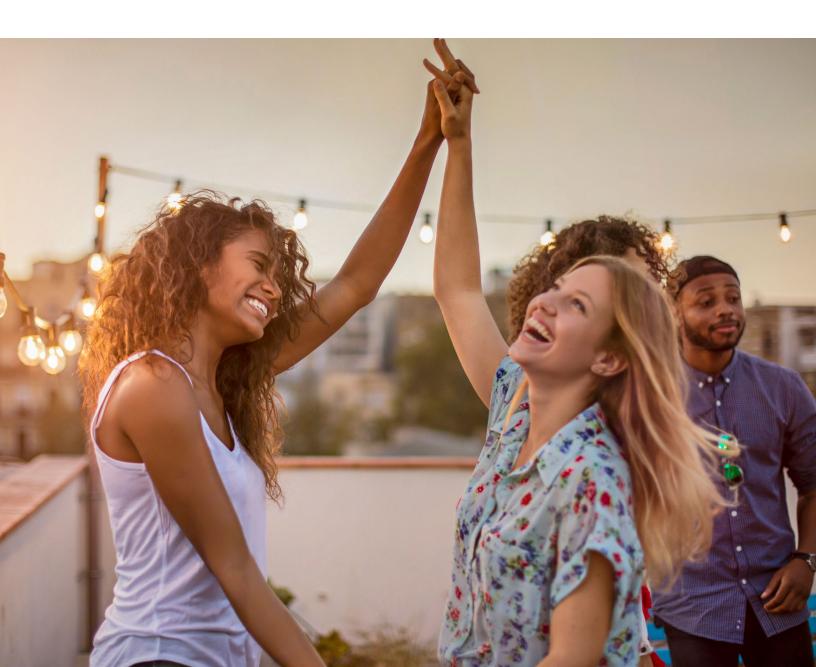
FEHB enrollees can make changes during Open Season. Outside Open Season, you may be able to change your enrollment if you experience a qualifying life event. To change enrollment types, you must change your enrollment by following Step 3 above.

These are highlights of the FEHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at kp.org/feds or by calling Member Services.

Benefit highlights

Better benefits with Prosper²

- Lower deductible
- Predictable copayments for X-rays, specialty scans, outpatient hospital services, emergency room, and ambulance



Your 2023 benefits at a glance

3				
Benefits and Se	ervices	High Option	Standard Option	Prosper
Deductible		None	\$150	\$300
Outpatient serv	vices			
Preventive care		\$0	\$0	\$0
Telehealth		\$0	\$0	\$0
Primary care offi	ice visit	\$20	\$30 (\$0 for children through age 17)	\$10
Specialty care of	ffice visit	\$30	\$40	\$35
Procedures durin	ng a specialty office visit	\$0	10% ^{1,2}	20% ^{1,2}
Lab tests		\$0	\$0	\$0
X-rays		\$0	\$0	\$35 ¹
Chiropractic serv	vices – 20 visits per year	\$30	\$40	\$40
Maternity				
Routine prenata	l care and postpartum visit	\$0	\$0	\$0
Delivery		\$500 per day up to \$1,000 per admit	\$0	20% ¹
Hospital service	es			
Outpatient	Ambulatory surgical center	\$150	\$200 ¹	\$275 ¹
surgery	Outpatient hospital	\$250	\$300 ¹	\$375 ¹
Inpatient hospita	al	\$500 per day up to \$1,000 per admit	\$750 ¹	20% ¹
Emergency and	d urgent care			
Urgent care		\$30	\$40	\$35
Emergency care		\$300	\$350 ¹	\$375 ¹
Ambulance		\$150	\$200	\$250 ¹
Prescription dr	ugs			
Expanded preve	entive maintenance	Not applicable	\$5	\$5
Conoric	Preferred	\$15	\$15	\$15
Generic	Nonpreferred	\$60	\$70	\$80
Prand	Preferred	\$40	\$50	\$60
Brand	Nonpreferred	\$60	\$70	\$80
Specialty		\$100	\$200	\$300
Out-of-Pocket M	Maximum	\$4,000	\$5,500	\$7,000

¹Deductible applies.

²Only applies to specialty care office visits.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- You pay prescription drug cost-sharing for drugs administered in connection with outpatient office visits.
- Coinsurance (%) is based on our allowance.
- Telehealth options include video, phone, email, and more. See page 6, "Convenient ways to get care."
- Prescription drug copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program.
- 12 This is a summary of the features of the Kaiser Permanente Colorado FEHB plan. Before making a final decision, please read the Plan's Federal brochure (RI 73-019). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

Here's what you'll pay

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

Your Premium Share		High Option	Standard Option	Prosper
Colf Only	Biweekly	\$103.23	\$77.73	\$48.31
Self Only	Monthly	\$223.66	\$168.42	\$104.68
Self Plus One	Biweekly	\$259.76	\$175.67	\$109.20
	Monthly	\$562.81	\$380.62	\$236.59
Self and Family	Biweekly	\$208.86	\$175.67	\$118.86
	Monthly	\$452.53	\$380.62	\$257.53

Choose the right enrollment code

Enrollment Code	High Option	Standard Option	Prosper
Self Only	651	654	N41
Self Plus One	653	656	N43
Self and Family	652	655	N42

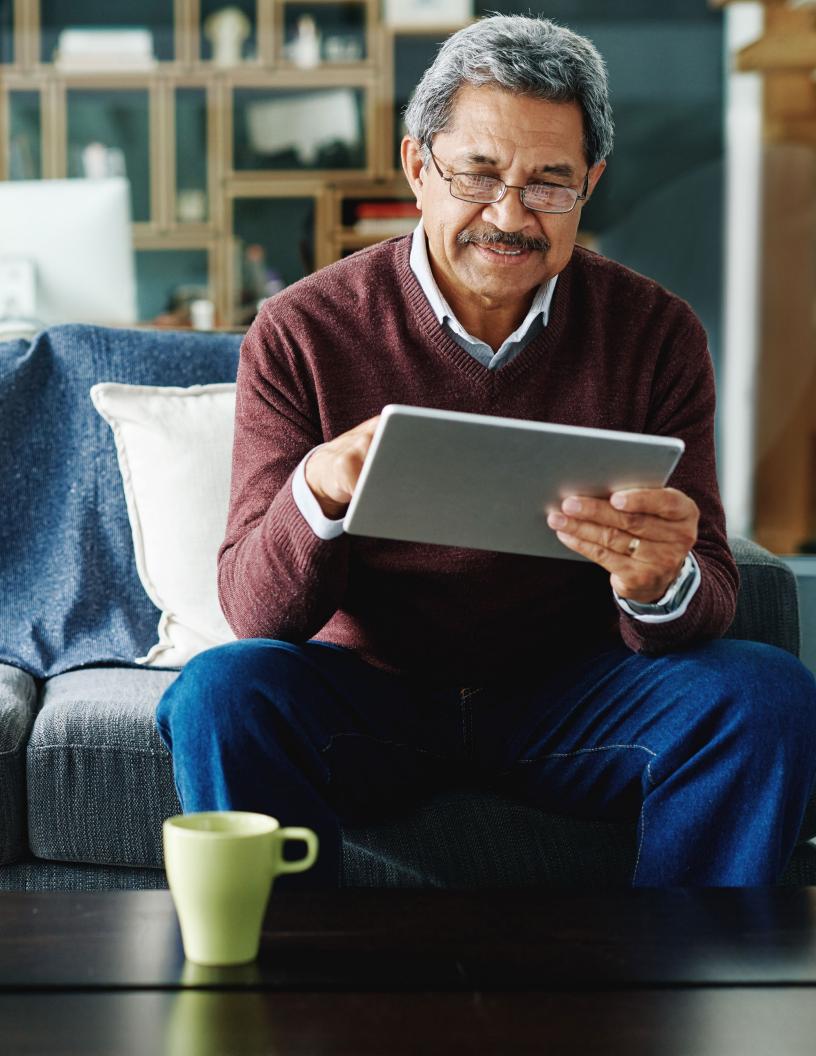
Self Plus One

Enrollees covering themselves and one other eligible family member may choose either the Self Plus One or Self and Family enrollment type, whichever has a lower premium. You should decide which enrollment type is best for you.

To sign up, find your enrollment code in the chart above. Then, visit **opm.gov** to enroll online or contact your employing agency or retirement office for next steps and other information.

These are highlights of the FEHB enrollment process. Please refer directly to **opm.gov** and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information.

Need help? Call **1-855-366-9008**, Monday through Friday, 8 a.m. to 6 p.m. **Open Season hours:** Monday through Friday, 7 a.m. to 8 p.m. For TTY, call **711**.



Get more with a Kaiser Permanente Medicare health plan

Why choose a Kaiser Permanente Medicare health plan for FEHB members?

As a Kaiser Permanente member, you can enhance your FEHB benefits without increasing your premiums by enrolling in a Kaiser Permanente Senior Advantage for Federal Members (HMO) plan.¹³ You keep your FEHB coverage, but you'll pay lower copays and get additional benefits. You must have Part B to enroll in Senior Advantage.

NEW FOR 2023: We'll reimburse High and Standard Option members up to **\$2,400** per year (**\$200** per month) for the Medicare Part B premium with Senior Advantage 2. This covers what most people pay, including late enrollment penalties (LEP) and Income Related Monthly Adjustment Amount (IRMAA).

Attend a FREE* online seminar.

Live webinars available

Online webinar meetings are available to meet your busy schedule. Or watch our ondemand webinars anytime that works for you. Register for a live webinar presented by Kaiser Permanente's FEHB Medicare team.

Join us to hear about the exclusive Medicare health plan benefits available only to Federal members. You'll also learn about the next steps you need to take, get resources to help you enroll, and have the opportunity to ask questions that are important to you.



Scan the QR code with your smartphone's camera or visit **kp.org/fedsmedicare** to RSVP for an online webinar.



For more information on our Kaiser Permanente Medicare health plans for FEHB members, visit **kp.org/feds**.

For a full list of benefit changes, refer to the FEHB plan brochure RI 73-019 and Kaiser Permanente Medicare Evidence of Coverage.

*Free with no obligation.

What Senior Advantage plans are available to FEHB members?

As a Federal retiree, you can select the Senior Advantage plan that best fits your lifestyle no matter what plan option you're on.

All Senior Advantage options offer:

- Nonemergency transportation to medical providers (up to 20 one-way rides)
- Membership in SilverSneakers® fitness program at no extra cost¹⁴

If you are a High or Standard Option member, you have 2 great choices

By enrolling in Senior Advantage, you get the additional benefits summarized below. See the chart on pages 18-19 for details.

Senior Advantage 1

- Lower copays for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, and prescription drugs
- No annual deductible (Standard Option)
- Lower out-of-pocket maximum
- Up to a 60-day supply of prescription drugs at plan pharmacies for one copay
- **\$250 eyewear allowance** every 24 months (High Option)
- **\$1,000 hearing aid allowance** every 3 years (High Option)

Senior Advantage 2

- Up to \$2,400 reimbursement per year (\$200 per month) for your Medicare Part B premium
- Lower copays for primary and specialty care office visits (High Option), inpatient hospital care, emergency care, and most prescription drugs
- No annual deductible (Standard Option)
- Lower out-of-pocket maximum
- Up to a 60-day supply of prescription drugs at plan pharmacies for one copay

Prosper (formerly named Basic Option) members can get better benefits with Senior Advantage

- No deductible
- Lower copays for inpatient hospital care, emergency care, ambulance, and some prescription drugs
- **\$0 copays** for X-rays
- Up to a 60-day supply of prescription drugs at plan pharmacies for one copay
- Lower out-of-pocket maximum

When you can enroll in Medicare

Here's what you need to know about enrollment periods and when you can sign up for Medicare.

Initial Enrollment Period



You can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

General Enrollment Period



If you don't sign up for Part B when you're first eligible, you can sign up between January 1 and March 31 each year, for a July 1 effective date. Your coverage won't start until July 1 of that year, and you may have to pay a higher Part B premium for late enrollment.

Special Enrollment Period (SEP)



If you continue to work past age 65 and you delayed your enrollment in Medicare Parts A and B, you can sign up during SEP. You have up to 8 months from the date you retired to enroll in Medicare Parts A and B to avoid a late enrollment penalty.



What's next?

To learn more about Medicare benefits and eligibility, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 8 a.m. to 7 p.m.

If you're ready to enroll in a Kaiser Permanente Medicare health plan for Federal Members, or have questions, call our Kaiser Permanente Medicare specialists at **1-877-547-4909** (TTY **711**), Monday through Friday, 6 a.m. to 7 p.m. (PST) We'll be happy to answer your questions and walk you through the enrollment process.

Senior Advantage (HMO) for Federal Members

			High Option	
2023 Be	nefits and Services	Without Medicare	Senior Advantage 1	Senior Advantage 2
Deductik	ble	None	None	None
Outpatie	ent services			
Preventiv	ve care	\$0	\$0	\$0
Telehealt	h	\$0	\$0	\$0
Primary o	care office visit	\$20	\$5	\$15
Specialty	care office visit	\$30	\$15	\$25
Procedur	es during a specialty office visit	\$0	\$0	\$0
Most lab	tests/X-rays	\$0	\$0	\$0
Chiropra	ctic – 20 visits per year	\$30	\$15	\$15
Hospital	services			
Outpatie	nt Ambulatory surgical center	\$150	\$50	\$150
surgery	Outpatient hospital	\$250	\$50	\$150
Inpatient	hospital	\$500 per day up to \$1,000 per admit	\$100	\$300
Emerger	ncy and urgent care	·		
Urgent ca	are	\$30	\$20	\$30
Emergen	cy care	\$300	\$60	\$90
Ambulance		\$150	\$100	\$150
Prescript	tion drugs ³			
Expanded	d preventive maintenance	Not applicable	Not applicable	Not applicable
Generic	Preferred	\$15	\$5	\$10
Generic	Nonpreferred	\$60	\$5	\$10
Brand	Preferred	\$40	\$20	\$40
Dianu	Nonpreferred	\$60	\$20	\$40
Specialty		\$100	\$40	\$60
Addition	al Senior Advantage benefits			
Eyewear	allowance (every 24 months)	Not covered	\$250	Not covered
Fitness membership		Not covered	SilverSneakers®	SilverSneakers®
Hearing aid allowance for adults (per ear, every 36 months)		Not covered	\$1,000	Not covered
Acupuncture - up to 20 visits per calendar year		Not covered	\$15	Not covered
Nonemergency transportation		Not covered	Included	Included
	counter drugs and supplies	Not covered	Included	Included
	mbursement	None	None	Up to \$200 per month
Out-of-P	ocket Maximum	\$4,000	\$2,200	\$2,950

¹Deductible applies.

²Only applies to specialty care office visits

³Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for noncovered drugs. Some drugs may not be eligible for mail-order delivery. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3-5 days. If not, please call 1-866-523-6059 (TTY 711).

Notes:

• Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family

• Coinsurance (%) is based on our allowance.

18 • Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.

Enrolling in Senior Advantage for Federal Members does not change your FEHB

Standard Option Prosper Without Medicare **Senior Advantage 1 Senior Advantage 2** Without Medicare **Senior Advantage** \$150 None None \$300 None \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$30 (\$0 for children \$20 (\$0 for children \$30 (\$0 for children \$10 \$10 through age 17) through age 17) through age 17) \$35 \$35 \$40 \$35 \$40 10%1,2 20%1,2 10% 10% 20% \$0 \$0 \$0/\$351 \$0 \$0 \$40 \$20 \$20 \$40 \$20 \$2001 \$200 \$200 \$2751 \$275 \$3001 \$200 \$3751 \$200 \$275 \$250 per day up to \$250 per day up to \$275 per day up to \$750¹ 20%1 \$750 per admit \$750 per admit \$1,100 per admit \$40 \$40 \$40 \$35 \$35 \$3501 \$80 \$90 \$3751 \$90 \$200 \$200 \$250¹ \$195 \$235 \$5 \$5 \$5 \$5 \$5 \$15 \$10 \$10 \$15 \$15 \$15 \$10 \$70 \$10 \$80 \$50 \$40 \$40 \$60 \$50 \$40 \$80 \$70 \$60 \$50 \$200 \$60 \$100 \$300 \$75 Not covered Not covered Not covered Not covered Not covered SilverSneakers® SilverSneakers® SilverSneakers® Not covered Included Included Not covered Included Not covered Included Included Not covered Included None Up to \$200 per month None None None

premium. See page 13 for your premium share.

• Telehealth options include video, phone, email and more. See page 6, "Convenient ways to get care."

\$2,950

\$5,500

• Copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program.

• SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2019 Tivity Health, Inc. All rights reserved.

\$3,300

\$7,000

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage for Federal Members. Before making a final decision, please read the Federal Employee Health Benefits (FEHB) brochure, RI 73-019. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Medicare health plan for Federal Members *Evidence of Coverage*.

\$3,600

Locations near you

New and expanded services

Making high-quality care more accessible has always been Kaiser Permanente's focus. Even before the challenges of COVID-19, we were building on already-popular virtual services and adding new ways for members to get the care they need – from home, work, or in person. Here are just a few of the enhancements we've made or that are in the works.

We've added new providers, network locations, medical offices, and virtual care services to give you more options than ever before.

Added more behavioral medicine specialists and expanded our network of affiliated providers for increased access to mental health and wellness services. We contracted with **DispatchHealth** to provide in-home urgent care services in Colorado Springs and the Denver Metro Area. We are continuing to explore expansion opportunities with DispatchHealth along the Front Range.

Added HealthONE Medical Center of Aurora for in-network emergency care, as well as all free-standing HealthONE ERs in the Denver Metro Area.

Added SCL Health Lutheran Medical Center to our core hospital network, providing increased access to care for our members who live and work in the west metro area and foothills.

The **Premier Medical Offices** – a multispecialty medical center in Colorado Springs.

Finding the right location



Choosing a convenient place to get care is simple – just hop online or grab your smartphone.

- Visit **kp.org/facilities** to search by ZIP code, keyword, or the type of service you need.
- Search on your smartphone with the location finder on the Kaiser Permanente mobile app.⁶



Care where you live, work, and play

Find Doctors and Locations

There are 1,100+ Kaiser Permanente physicians and more than 12,000 affiliated plan providers at locations across Colorado. For a full list of providers included in your plan, visit **kp.org/locations**.

Evening and Saturday primary care hours

Now available at most Kaiser Permanente medical offices that offer primary care services.³

Need help? Call us at 1-800-632-9700

Kaiser Permanente medical offices

 Numbers indicate multiple locations in a city or metropolitan area.

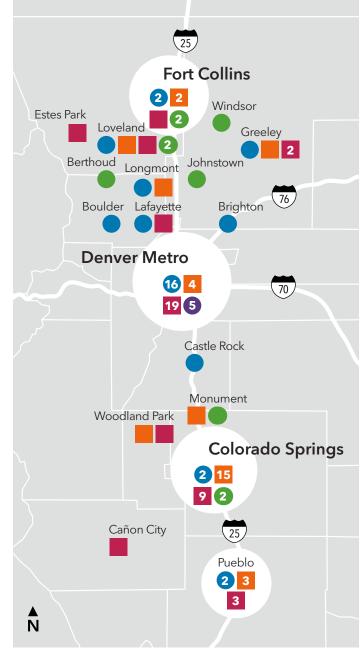
Primary care extended hours

Urgent care facility

Emergency care facility

Behavioral health offices

(TTY 711), Monday through Friday, 8 a.m. to 6 p.m.



Map not to scale

Network provider numbers reflect individual providers, not the number of locations. Provider counts for each city can include those who practice in more than one city. Choice of providers varies by plan and availability at the time of selection.

Notes

1. NCQA is a third-party organization that receives both clinical quality information (HEDIS) and member survey (CAHPS) feedback to rate health plans nationwide. Relative to health plans in Colorado, Kaiser Permanente is the highest-rated commercial plan. 2. Formerly named Basic Option. 3. In the case of a pandemic, some facilities may be closed or offer limited hours and services. 4. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 5. When receiving care at a Kaiser Permanente facility. 6. Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. 7. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. 8. Kaiser Permanente 2021 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2021 and is used with the permission of NCQA. Quality Compass 2021 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS is a registered trademark of the Agency for Healthcare Research and Quality. 9. Some of these services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. **10.** These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of Kaiser Permanente. **11.** The coaching services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members, aged 18 and older, who become members of Kaiser Permanente. myStrength® is a wholly owned subsidiary of Livongo Health, Inc. 12. We will send you a Kaiser Permanente health payment card 4 to 6 weeks after you complete your first activity. We will load rewards when you complete activities, so keep the card until it expires. Rewards you earn during a plan year can be used to pay for gualified medical expenses through March 31 of the following year. Go to kp.org/feds to learn more and get started. **13.** Includes Medicare Parts A, B, and D in a single plan. 14. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2019 Tivity Health, Inc. All rights reserved.

This is a summary of the features of the Kaiser Permanente health plan. Before making a final decision, please read the plan's Federal brochure (RI 73-019). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. The services listed on page 8 ("Healthy resources") are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of Kaiser Permanente. This plan's RI brochure is available on the internet at **kp.org/feds**. A paper copy is also available, at no charge, by calling **1-800-632-9700**, Monday through Friday, 8 a.m. to 6 p.m. For TTY, call **711**.

Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and in paper. The SBC summarizes important information in a standard format to help you compare plans and options. This plan's SBC is available on the internet at **kp.org/feds**. A paper copy is also available, at no charge, by calling **1-800-632-9700**, Monday through Friday, 8 a.m. to 6 p.m. For TTY, call **711.** To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit **opm.gov/insure**.

Kaiser Permanente is an HMO and HMO-POS plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. To join a Kaiser Permanente Medicare health plan, you must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Enrolling in a Kaiser Permanente Medicare health plan for Federal Members will not affect the benefits you receive through the Federal Employees Health Benefits (FEHB) Program, although the network and other rules of Medicare may apply. FEHB Program coverage is described in FEHB brochure RI 73-019. You can enroll in Kaiser Permanente Medicare health plan for Federal Members if you have Medicare Part B and are an FEHB Kaiser Permanente member.

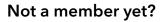
Let us help you find your healthy place

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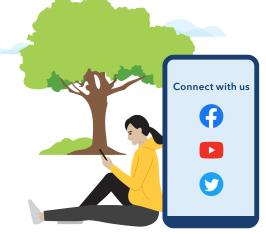


For more information, visit **kp.org/feds** or call **1-855-366-9008,** Monday through Friday, 8 a.m. to 6 p.m.

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Kaiser Foundation Health Plan of Colorado P.O. Box 378066 Denver, CO 80237-9940

Important plan information

<Recipient Name> <Address>

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057

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