

2027 Summary of Benefits

Kaiser Permanente Dual Essential Plan (HMO D-SNP)

Denver Metropolitan service area

About this Summary of Benefits

Thank you for considering Kaiser Permanente Dual Essential. You can use this **Summary of Benefits** to learn more about our plan. It includes information about:

- Premiums
- Benefits and costs
- Part D prescription drugs
- Additional benefits
- Member discounts for products and services
- Who can enroll
- Coverage rules
- Getting care
- Medicare prescription payment plan
- Summary of Medicaid-covered benefits

For definitions of some of the terms used in this booklet, see the glossary at the end.

For more details

This document is a summary. It doesn't include everything about what's covered and not covered or all the plan rules. For details, see the **Evidence of Coverage (EOC)**, which is located on our website at **kp.org/eocco** or ask for a copy from Member Services by calling **1-800-476-2167 (TTY 711)**, 7 days a week, 8 a.m. to 8 p.m.

Have questions?

- If you're not a member, please call **1-877-408-3492 (TTY 711)**.
- If you're a member, please call Member Services at **1-800-476-2167 (TTY 711)**.
- 7 days a week, 8 a.m. to 8 p.m.

What's covered and what it costs

*Your plan provider may need to provide a referral.

†Prior authorization may be required.

If you are eligible for Medicare cost-sharing assistance under Medicaid, **you pay \$0.

Benefits and premiums	You pay	
	With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
Monthly plan premium	\$0	\$0
Annual medical deductible	\$0	\$0
Your maximum out-of-pocket responsibility If you are eligible for Medicare cost sharing assistance under Medicaid, you aren't responsible for paying for Medicare Part A and Part B services. Doesn't include Medicare Part D drugs.	\$5,900	\$5,900
Inpatient hospital services*† There's no limit to the number of medically necessary inpatient hospital days.	\$0	\$0** or \$225 per day for days 1–6 of your stay and \$0 for the rest of your stay.
Outpatient hospital services*†	\$0	\$0** or \$200 per visit
Ambulatory Surgical Center (ASC)*†	\$0	\$0** or \$150 per visit
Doctor visits • Primary care providers	\$0	\$0
• Specialists*	\$0	\$0** or \$10 per specialist visit
Preventive care • Abdominal aortic aneurysm screenings • Alcohol misuse screenings & counseling • Bone mass measurements • Cardiovascular disease screenings • Cardiovascular disease (behavioral therapy) • Cervical & vaginal cancer screenings • Colorectal cancer screenings ○ Blood-based biomarker tests	\$0 Any additional preventive services approved by Medicare during the contract year will be covered. See your EOC for frequency of covered services.	\$0 Any additional preventive services approved by Medicare during the contract year will be covered. See your EOC for frequency of covered services.

Benefits and premiums	You pay	
	With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
○ Colonoscopies ○ Computed tomography (CT) colonography ○ Fecal occult blood tests ○ Flexible sigmoidoscopies ○ Multi-target stool DNA tests • Counseling to prevent tobacco use & tobacco-caused disease • Depression screenings • Diabetes screenings • Diabetes self-management training • Glaucoma screenings • Hepatitis B shots • Hepatitis B virus (HBV) infection screenings • Hepatitis C virus screenings • HIV screenings • Lung cancer screenings • Mammograms (screening) • Medical nutrition therapy services • Medicare Diabetes Prevention Program • Obesity behavioral therapy • One-time “Welcome to Medicare” preventive visit • Pre-exposure prophylaxis (PrEP) for HIV prevention • Prostate cancer screenings • Sexually transmitted infections screenings & counseling • Shots: ○ COVID-19 vaccines ○ Flu shots ○ Hepatitis B shots ○ Pneumococcal shots • Yearly “Wellness” visit		
Emergency care We cover emergency care anywhere in the world.	\$0	\$0** or \$130 per Emergency Department visit
Urgently needed services	\$0	\$0** or \$15 per visit

Benefits and premiums	You pay	
	With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
We cover urgent care anywhere in the world.		
Diagnostic services, lab, and imaging* • Lab tests† • Diagnostic tests and procedures (like EKG)† • X-rays	\$0	\$0
• Other imaging procedures (like MRI, CT, and PET)†	\$0	\$0** or \$250 per procedure, per body part studied
• Ultrasounds†	\$0	\$0** or \$25 per ultrasound
Hearing services • Evaluations to diagnose medical conditions • Routine hearing exams • Hearing aid fitting or evaluation exam	\$0	\$0
• Hearing aid allowance every calendar year to purchase hearing aids*	\$2,300 allowance per ear. If your hearing aid purchase is more than \$2,300 per ear, you pay the difference.	
Dental services Preventive and diagnostic dental services: • Oral exams (2 per calendar year) • Prophylaxis (cleanings) (2 per calendar year) • X-rays (every 12 to 60 rolling months, depending on the type) • Fluoride treatments (1 per 11 rolling months from the date of the prior treatment) • Pulp vitality tests • Palliative treatment of dental pain (3 visits in any 6-rolling month period from the date of the last visit) Comprehensive dental services: • Restorative services • Endodontic services • Periodontic services • Prosthodontic services	\$0 up to the \$3,000 annual benefit maximum . After you reach your annual benefit maximum, you pay 100% of the costs for the rest of the calendar year.	

Benefits and premiums	You pay	
	With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
Oral surgery services See the EOC for details. Dental care is provided by Delta Dental of CO through the Delta Dental Medicare Advantage PPO network. For information about dental providers, please refer to kp.org/dental/co/medicare.		
Vision services - Visits to diagnose and treat eye diseases and conditions - Preventive glaucoma screening - Diabetic retinopathy services - Routine eye exams	\$0	\$0
Eyeglasses or contact lenses after cataract surgery	\$0 up to Medicare's limit, but you pay any amounts beyond that limit	
Other eyewear	\$500 allowance every calendar year. If your eyewear costs more than \$500, you pay the difference.	
Mental health services Inpatient mental health*†	\$0	\$0** or \$225 per day for days 1–6 of your stay and \$0 for the rest of your stay.
Outpatient group and individual therapy	\$0	\$0
Skilled nursing facility*† We cover up to 100 days per benefit period.	\$0	Per benefit period: \$0 per day for days 1–20 \$0** or \$221 per day for days 21–100
Physical therapy*	\$0	\$0
Ambulance†	\$0	\$0** or 20%
Transportation Routine: Rides provided to and from a network provider by taxis, rideshare services, vans, and medical transport as determined by our designated transportation provider.	\$0 for unlimited one-way trips per calendar year.	

Benefits and premiums	You pay	
	With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
• Non-routine: Medically necessary, non-emergency medical transportation to home (within 100 miles), a skilled nursing facility (SNF), or another higher level of care, immediately following an inpatient hospitalization or after certain emergency, urgent care, or outpatient hospital encounters, when ordered by a network provider. Refer to the EOC for more details.	\$0	
Medicare Part B drugs† Medicare Part B drugs are covered when you get them from a plan provider. See the EOC for details and the Pharmacy Directory for preferred and standard plan pharmacy locations. • Drugs that must be administered by a health care professional	\$0	\$0** or 0%–20% coinsurance depending on the drug. Some drugs may be less than 20% if those drugs are determined to exceed the amount of inflation.
• Up to a 30-day supply of a generic drug	\$0	\$0
• Up to a 30-day supply of a brand-name drug	\$0	• \$0** or \$10 at a preferred plan pharmacy • \$0** or \$47 at a standard plan pharmacy, except you pay \$0 for Part B insulin drugs furnished through an item of DME.

Medicare Part D prescription drug coverage†

Most persons who are entitled to Medicaid benefits also get Extra Help from Medicare to pay for their prescription drug plan costs. Medicare provides Extra Help to pay prescription drug costs for people who have limited income and resources. If you are entitled to Extra Help, the deductible and coinsurance discussed below do not apply to you; instead please refer to the **EOC Rider for People Who Get Extra Help Paying for Prescription Drugs**.

If you aren't entitled to Extra Help, the amount you pay for drugs will be different depending on:

- The tier your drug is in. There are 6 drug tiers. To find out which of the 6 tiers your drug is in, see our Part D formulary at kp.org/seniorrx or call Member Services to ask for a copy at **1-800-476-2167** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

- The day supply quantity you get (like a 30-day or 100-day supply). Note: A supply greater than a 30-day supply isn't available for all drugs.
- When you get a 31- to 100-day supply, whether you get your prescription filled by one of our retail plan pharmacies or our mail-order pharmacy. Note: Not all drugs can be mailed.
- The coverage stage you're in (deductible, initial coverage or catastrophic coverage stages).

Deductible stage

For drugs in Tiers 1, 2, and 6, there's no drug deductible and you start the year in the initial coverage stage. If you aren't entitled to Extra Help, for drugs in Tiers 3, 4, and 5, there is a deductible stage. For drugs in Tiers 3, 4, and 5, you must pay the full cost of the drugs until you have spent **\$700** for them in 2027. After you have met the deductible, you move on to the initial coverage stage for Tiers 3, 4, and 5 drugs. The deductible doesn't apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines.

Initial coverage stage

If you aren't entitled to Extra Help, you pay the coinsurance shown in the chart below until your total out-of-pocket costs reach **\$2,400**. If you reach the \$2,400 limit in 2027, you move on to the catastrophic stage and your coverage changes.

Drug tier	Retail plan pharmacy		
	Up to a 30-day supply	31- to 60-day supply	61- to 100-day supply
Tier 1 (Preferred generic)	\$0		
Tier 2 (Generic)	\$0		
Tier 3 (Preferred brand-name)	15%		
Tier 4 (Nonpreferred)	25%		
Tier 5 (Specialty-tier)	25%		
Tier 6* (Part D vaccines)	\$0	N/A	

*Our plan covers most Part D vaccines at no cost to you.

Drug tier	Mail-order plan pharmacy		
	Up to a 30-day supply	31- to 60-day supply	61- to 100-day supply
Tier 1 (Preferred generic)	\$0		
Tier 2 (Generic)	\$0		

Drug tier	Mail-order plan pharmacy		
	Up to a 30-day supply	31- to 60-day supply	61- to 100-day supply
Tier 3 (Preferred brand-name)	15%		
Tier 4 (Nonpreferred)	25%		
Tier 5 (Specialty-tier)	25%		

Note: Tier 6 (Part D vaccines) are not available through mail order.

Catastrophic coverage stage

If you or others on your behalf spend **\$2,400** on your Part D prescription drugs in 2027, you'll enter the catastrophic coverage stage. If you reach the catastrophic coverage stage, you pay nothing for your covered Part D drugs for the remainder of the year.

Long-term care, plan home-infusion, and non-plan pharmacies

- If you live in a **long-term care facility** and get your drugs from their pharmacy, you pay the same as at a retail plan pharmacy and you can get up to a 31-day supply.
- Covered Part D **home infusion** drugs from a plan home-infusion pharmacy are provided at no charge.
- If you get covered Part D drugs from a **non-plan pharmacy**, you pay the same as at a retail plan pharmacy and you can get up to a 30-day supply. Generally, we cover drugs filled at a non-plan pharmacy only when you can't use a network pharmacy, like during a disaster. See the **EOC** for details.

Additional benefits

*Your plan provider may need to provide a referral.

†Prior authorization may be required.

These benefits are available to you as a plan member:	You pay
Fitness benefit – One Pass® You have access to the One Pass complete fitness program for the body and mind. One Pass includes: • A large premium gym network featuring national, local, and community fitness centers and boutique fitness studios. You can use any in-network location. • Live, on-demand, and digital fitness programs at home. • Social clubs and activities available on the One Pass member website and mobile app.	\$0

These benefits are available to you as a plan member:	You pay
• One home fitness kit annually for strength, yoga, or dance. • Online brain health cognitive training programs. For more information about participating gyms and fitness locations, the program's benefits, or to set up your online account, visit www.YourOnePass.com or call 1-877-614-0618 (TTY 711), Monday through Friday, 7 a.m. to 8 p.m.	
Home medical care not covered by Medicare (Advanced Care at Home)*† We cover medical care in your home that is not otherwise covered by Medicare when found medically appropriate by a physician based on your health status, to provide you with an alternative to receiving acute care in a hospital and post-acute care services in the home to support your recovery. See the EOC for details.	\$0 when prescribed as part of your home treatment plan, otherwise you pay the applicable cost share
Over-the-counter (OTC) items You will receive a preloaded healthy extras card with the quarterly allowance listed on the right to purchase eligible OTC items online and at participating retail stores, including at Kaiser Permanente retail pharmacies. Your card will be reloaded on January 1, April 1, July 1, and October 1. Any unused portion of the quarterly allowance will not roll over to the next quarter. Note: The healthy extras card cannot be used for tips or fees (such as delivery or shipping fees). For more information, please see the EOC, visit mybenefitscenter.com, or call 1-833-365-7674 (TTY 711), 7 days a week, 6 a.m. to 6 p.m. MST.	\$0 up to the \$50 quarterly benefit limit for your plan.

Member discounts for products and services

Kaiser Permanente partners with leading companies to support your health, safety, and well-being — and offer substantial savings and discounts.

Lively™ Mobile Plus

Get a personal emergency response system that provides 24/7 help with the push of a button. Receive a reduced one-time device fee and choice of two monthly service plans (coverage limits may apply). Visit **shop.lively.com/pages/kp** or call **1-800-205-6548 (TTY 711)** for more information Monday-Friday, 7 a.m. to 7 p.m. MST, and on weekends, 7 a.m. to 6 p.m. MST.

Comfort Keepers® in-home care and assistance

In-home care services to help you maintain independence at home with everything from 24-hour care, respite and personal care, meal preparation, and light housekeeping. Receive a discount on all services and get a free in-home safety assessment. Visit **[comfortkeepers.com/kaiser-permanente](https://www.comfortkeepers.com/kaiser-permanente)** or call **1-800-611-9689 (TTY 711)** for more information 24 hours a day, 7 days a week.

Mom's Meals® healthy meal delivery

Getting the right nutrition is essential to achieving and maintaining good health. Receive delivery of refrigerated ready-to-heat-and-eat meals to homes nationwide. Crafted by chefs and registered dietitians, meals are medically tailored to support most major chronic conditions and overall wellness. Kaiser Permanente members enjoy discounted pricing and free shipping from Mom's Meals. Visit **[momsmeals.com/kaiser](https://www.momsmeals.com/kaiser)** or call **1-866-224-9483 (TTY 711)** for more information Monday-Friday, 6 a.m. to 5 p.m. MST.

Kaiser Permanente members may continue to use or select these products or services from any company of their choice but Kaiser Permanente discounts are only available with the partner listed above. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente Dual Essential grievance process. BEST BUY HEALTH, GREATCALL, LIVELY and LINK are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

Who can enroll

You can sign up for this plan if:

- You have both Medicare Part A and Part B. (To get and keep Medicare, most people must pay Medicare premiums directly to Medicare. These are separate from the premiums you pay our plan.)
- You have Medicaid benefits.
- You're a United States citizen or national, or an eligible noncitizen.
- You live in the service area for this plan, which includes all of Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson and Park counties.

Coverage rules

We cover the services and items listed in this document and the **Evidence of Coverage**, if:

- The services or items are medically necessary.
- The services and items are considered reasonable and necessary according to Original Medicare's standards.
- You get all covered services and items from plan providers listed in our **Provider Directory and Pharmacy Directory**. But there are exceptions to this rule. We also cover:
 - Care from plan providers in another Kaiser Permanente Region
 - Emergency care
 - Out-of-area dialysis care

- Out-of-area urgent care (covered inside the service area from plan providers and in rare situations from non-plan providers)
- Referrals to non-plan providers if you got approval in advance (prior authorization) from our plan in writing
- Routine care from a Colorado Permanente Medical Group (CPMG) physician at a Kaiser Permanente medical office in our Northern or Southern Colorado service areas

Note: You pay the same plan copays and coinsurance when you get covered care listed above from non-plan providers. If you receive non-covered care or services, you must pay the full cost.

For details about coverage rules, including non-covered services (exclusions), see the **Evidence of Coverage**.

Getting care

At most of our plan facilities, you can usually get all the covered services you need, including specialty care, pharmacy, and lab work. To find our provider locations, see our **Provider Directory** or **Pharmacy Directory** at kp.org/directory or ask us to mail you a copy by calling Member Services at **1-800-476-2167** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Your personal doctor

Your personal doctor (also called a primary care physician) will give you primary care and will help coordinate your care, including hospital stays, referrals to specialists, and prior authorizations. Most personal doctors are in internal medicine or family practice. You must choose one of our available plan providers to be your personal doctor. You can change your doctor at any time and for any reason. You can choose or change your doctor by calling **1-855-208-7221** (TTY **711**), weekdays 7 a.m. to 5:30 p.m. or at kp.org.

Help managing conditions

If you have more than one ongoing health condition and need help managing your care, we can help. Our case management programs bring together nurses, social workers, and your personal doctor to help you manage your conditions. The program provides education and teaches self-care skills. If you're interested, please ask your personal doctor for more information.

Medicare prescription payment plan

The Medicare Prescription Payment Plan is a payment option that can help you manage your drug costs by spreading them out during the year as monthly payments. This program is available to anyone with Medicare Part D and works with your drug coverage. It can be especially helpful to people with high drug cost sharing earlier in the plan year and help manage out-of-pocket drug costs, but it doesn't save you money or lower your drug costs. Contact us or visit medicare.gov to learn more about this program.

Notices

Appeals and grievances

You can ask us to provide or pay for an item or service you think should be covered by submitting a claim to us within a specific time period that includes the date you received the item or service. If we say no, you can ask us to reconsider our decision. This is called an appeal. You can ask for a fast decision if you think waiting could put your health at risk. If your doctor agrees, we'll speed up our decision.

If you have a complaint that's not about coverage, you can file a grievance with us. See the **Evidence of Coverage** for details about the processes for making complaints and making coverage decisions and appeals, including fast or urgent decisions for drugs, services, or hospital care.

Privacy

We protect your privacy. See the **Evidence of Coverage** or view our **Notice of Privacy Practices** at kp.org/privacy to learn more.

Summary of Medicaid-covered benefits

The benefits described below are covered by Medicaid. For each benefit listed below, you can see what Medicaid covers and what our plan covers. What you pay for covered services may depend on your level of Medicaid eligibility. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Health First Colorado (Colorado's Medicaid program) at **1-800-221-3943**. TTY users should call **711**.

****If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay \$0.**

Benefit	Medicaid State Plan	Kaiser Permanente Dual Essential Plan	
		With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
Inpatient Hospital Care	\$0 . No limits.	\$0	Per admission, you pay \$0** or \$225 per day for days 1–6. You pay nothing per day for days 7 and beyond.
Inpatient Mental Health Care	\$0 . No limits.	\$0	Per admission, you pay \$0** or \$225 per day for days 1–6. You pay nothing per day for days 7 and beyond.
Skilled Nursing Facility (SNF)	Covered.	\$0	Per benefit period, you pay nothing for days 1–20. \$0** or \$221 copay per day for days 21–100 per benefit period.

Benefit	Medicaid State Plan	Kaiser Permanente Dual Essential Plan	
		With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
Home Health Care	\$0 For a member's acute care home health needs lasting 60 days or less, members can get all necessary services without prior authorization or approval. Members can get longer home health if you develop a new issue or a current problem gets worse. For member's long-term home health needs, you must get prior authorization or approval. Prior authorization is approved for 6–12 months at a time, but a client can get an unlimited number of prior authorizations.	\$0	\$0
Hospice	\$0. No more than 9 months.	\$0	\$0
Doctor Office Visits • Primary care providers	\$0. One visit to a provider for the same issue per day.	\$0	\$0
• Specialists	\$0. One visit to a provider for the same issue per day.	\$0	\$0** or \$10 per specialist visit
Podiatry Services	Routine Foot Care: \$0. 1 service every 60 days. Acute care (serious) issues allow any amount of medically necessary podiatric services.	\$0 for services covered by Medicare. \$0 for up to 4 routine podiatry visits every year.	\$0** or \$10 per visit for services covered by Medicare. \$0 for up to 4 routine podiatry visits every year.

Benefit	Medicaid State Plan	Kaiser Permanente Dual Essential Plan	
		With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
Outpatient Mental Health Care	\$0. No limits.	\$0	\$0
Outpatient Substance Abuse Care	\$0. No limits.	\$0	\$0
Outpatient Services/Surgery	\$0. No limits.	\$0	\$0** or \$150 copay at Ambulatory Surgery Center. \$0** or \$200 copay at Outpatient Hospital.
Ambulance Services	\$0. No limits.	\$0	0%** or 20% coinsurance per one-way trip.
Emergency Department visits	\$0 if determined an emergency; \$8 per visit if not emergency. No limits.	\$0	\$0** or \$130 copay per Emergency Department visit.
Urgently Needed Care	\$0 if not part of an emergency room. No limits.	\$0	\$0** or \$15 per visit
Outpatient Rehabilitation Services	\$0. Some daily and annual limits apply.	\$0	\$0
Durable Medical Equipment	\$0. No limits.	\$0	0%** or 20% coinsurance.
Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	\$0. No limits. Dental X-rays do not have a copayment.	\$0	• \$0 for Lab tests, Diagnostic tests and procedures (like EKG)† and X-rays • \$0** or \$250 per procedure, per body part studied for Other imaging procedures (like MRI, CT, and PET)† • \$0** or \$25 per ultrasound†
Colorectal Screening Exams	\$0. No limits.	\$0	\$0

Benefit	Medicaid State Plan	Kaiser Permanente Dual Essential Plan	
		With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
Immunizations (no travel immunizations)	\$0	\$0	\$0
Mammograms	\$0. 1 screening per year.	\$0	\$0
Pap Smears and Pelvic Exams	\$0. 1 test/exam per year.	\$0	\$0
Prostate Cancer Screening Exams	\$0. 1 exam per year.	\$0	\$0
Prescription Drugs	Covered.	Covered.	Covered
Dental Services	Covered. No annual limit for children. Adults have a yearly (July 1 – June 30) limit of \$3,000. Emergency services and dentures do not count towards the limit.	\$0 for preventive and comprehensive dental care up to the \$3,000 annual benefit maximum . After you reach your annual benefit maximum, you pay 100% of the costs for the rest of the calendar year. See the EOC for details.	\$0 for preventive and comprehensive dental care up to the \$3,000 annual benefit maximum . After you reach your annual benefit maximum, you pay 100% of the costs for the rest of the calendar year. See the EOC for details.
Hearing Aids	\$0 Audiology services such as hearing aids and cochlear implants. Adults age 21 and older: - Hearing aids are not covered. - Cochlear implants, replacement if current unit is broken, lost or non-functional. Children age 20 and younger: - Hearing aids and supplies, 1 set per 3-5 years or when they	Hearing aid fitting/evaluation: \$0 Hearing aid: \$2,300 allowance per ear every calendar year. If the hearing aid you purchase costs more than \$2,300 per ear, you pay the difference.	Hearing aid fitting/evaluation: \$0 Hearing aid: \$2,300 allowance per ear every calendar year. If the hearing aid you purchase costs more than \$2,300 per ear, you pay the difference.

Benefit	Medicaid State Plan	Kaiser Permanente Dual Essential Plan	
		With full Medicaid cost-sharing assistance	With partial Medicaid cost-sharing assistance
	no longer fit, have been lost or stolen or the child no longer has a medical need for a hearing aid. ▪ Cochlear implants, replacement if current unit is broken, lost or non-functional. Does not cover ear molds for swimming or noise reduction.		
Vision Services	\$0. No limit. Adults ▪ Annual eye exams. ▪ Eyeglasses covered after eye surgery only. ▪ Contact lenses covered if glasses can't correct vision and member had prior eye surgery. Children ▪ All medically necessary eye exams are covered. Eyeglasses covered. Limited to single or multi-focus plastic lenses.	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0 Routine eye exam: \$0 Eyeglasses or contact lenses after cataract surgery: \$0 up to Medicare's limit. Eyeglasses or contact lenses: \$500 allowance per calendar year. If your eyewear costs more than \$500, you pay the difference.	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0 Routine eye exam: \$0 Eyeglasses or contact lenses after cataract surgery: \$0 up to Medicare's limit. Eyeglasses or contact lenses: \$500 allowance per calendar year. If your eyewear costs more than \$500, you pay the difference.
Preventive physical exams	\$0 1 annual physical per year.	\$0	\$0
Transportation	\$0 Non-Emergent Medical Transport to medical appointments.	\$0 for unlimited one-way trips to get you to and from plan providers.	\$0 for unlimited one-way trips to get you to and from plan providers.

There may be limits and exclusions for some Medicaid State Plan benefits.

Helpful definitions (glossary)

Allowance

A dollar amount you can use toward the purchase of an item. If the price of the item is more than the allowance, you pay the difference.

Benefit period

The way our plan measures your use of skilled nursing facility services. A benefit period starts the day you go into a hospital or skilled nursing facility (SNF). The benefit period ends when you haven't gotten any inpatient hospital care or skilled care in an SNF for 60 days in a row. The benefit period isn't tied to a calendar year. There's no limit to how many benefit periods you can have or how long a benefit period can be.

Calendar year

The year that starts on January 1 and ends on December 31.

Coinsurance

A percentage you pay of our plan's total charges for certain services or prescription drugs. For example, a **20%** coinsurance for a **\$200** item means you pay **\$40**.

Copay

The set amount you pay for covered services — for example, a **\$20** copay for an office visit.

Deductible

It's the amount you must pay for Medicare Part D drugs before you will enter the initial coverage stage.

Evidence of Coverage

A document that explains in detail your plan benefits and how your plan works.

Maximum out-of-pocket responsibility

The most you'll pay in copays or coinsurance each calendar year for services that are subject to the maximum. If you reach the maximum, you won't have to pay any more copays or coinsurance for services subject to the maximum for the rest of the year.

Medically necessary

Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Non-plan provider

A provider or facility that doesn't have an agreement with Kaiser Permanente to deliver care to our members.

Plan

Kaiser Permanente Dual Essential.

Plan premium

The amount you pay for your Dual Essential health care and prescription drug coverage.

Plan provider

A plan or network provider can be a facility, like a hospital or pharmacy, or a health care professional, like a doctor or nurse.

Prior authorization

Some services or items are covered only if your plan provider gets approval in advance from our plan (sometimes called prior authorization). Services or items subject to prior authorization are flagged with a † symbol in this document.

Region

A Kaiser Foundation Health Plan organization. For the latest Kaiser Permanente Region locations, visit **kp.org**.

Retail plan pharmacy

A plan pharmacy where you can get prescriptions. These pharmacies are usually located at plan medical offices.

Kaiser Permanente is an HMO D-SNP plan with a Medicare contract and a contract with the state Medicaid program. Enrollment in Kaiser Permanente depends on contract renewal. By law, our plan or CMS can choose not to renew our Medicare contract.

Kaiser Permanente's pharmacy network includes limited lower cost, preferred pharmacies in Colorado. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call **1-800-476-2167** (TTY **711**), seven days a week, 8 a.m. to 8 p.m. or consult the online pharmacy directory at **kp.org/directory**.

For information about Original Medicare, refer to your "**Medicare & You**" handbook. You can view it online at **medicare.gov** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Colorado (Kaiser Health Plan) complies with applicable Federal and state civil rights laws and does not discriminate, exclude people or treat them less favorably on the basis of race, color, national origin (including limited English proficiency and primary language), ancestry, age, disability, sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, gender expression, and sex stereotypes), religion, creed or marital status.

Kaiser Health Plan:

- Provides no-cost auxiliary aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, braille, and accessible electronic formats
- Provides no-cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **1-800-632-9700** (TTY **711**).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, age, disability, sex, (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, gender expression, and sex stereotypes), religion, creed, or marital status, you can file a grievance by mail at: Customer Experience Department, Attn: Kaiser Permanente Civil Rights Coordinator, 10350 E. Dakota Ave, Denver, CO 80247, or by phone at Member Services **1-800-632-9700** (TTY **711**).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019**, (TTY **1-800-537-7697**). Complaint forms are available at hhs.gov/ocr/office/file/index.html.

This notice is available at

<https://healthy.kaiserpermanente.org/colorado/language-assistance/nondiscrimination-notice>

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services including appropriate auxiliary aids and services, free of charge, are available to you. Call **1-800-632-9700** (TTY **711**).

አማርኛ (Amharic) ትኩረት፡ አማርኛ የሚናገሩ ከሆነ ተገቢ የሆኑ ረዳት መርጃዎችን እና አገልግሎቶችን ጨምሮ የቋንቋ እርዳታ አገልግሎቶች በነጻ ይገኛሉ። በ **1-800-632-9700** ይደውሉ (TTY **711**)።

العربية (Arabic) تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية بما في ذلك من وسائل المساعدة والخدمات المناسبة بالمجان. اتصل بالرقم **1-800-632-9700** (TTY **711**).

Bàsòò Wùdù (Bassa) Mbi sog: nia maa Bàsàa, njàl mbom a ka maa njàng ndol ni mbom mi tsorj ni sorj, nij ma kénjén yé, mbi èyem. Wò nànj **1-800-632-9700** (TTY **711**)

中文 (Chinese) 注意事項: 如果您說中文，您可獲得免費語言協助服務，包括適當的輔助器材和服務。致電 **1-800-632-9700** (TTY **711**)。

فارسی (Farsi) توجه: اگر به زبان فارسی صحبت می‌کنید، «تسهیلات زبانی»، از جمله کمک‌ها و خدمات پشتیبانی مناسب، به صورت رایگان در دسترس‌تان است با **1-800-632-9700** (TTY (تلفن متنی **711**) تماس بگیرید.

Français (French) ATTENTION: si vous parlez français, des services d'assistance linguistique comprenant des aides et services auxiliaires appropriés, gratuits, sont à votre disposition. Appelez le **1-800-632-9700** (TTY **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistentz mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Rufen Sie **1-800-632-9700** an (TTY **711**).

Igbo (Igbo) TINYE UCHE: Ọ bụrụ na ị na-asụ Igbo, Ọrụ enyemaka nke asụsụ gụnyere udi enyemaka na ọrụ kwesirị ekwesị, n'efu, dị nye gị. Kpọọ **1-800-632-9700** (TTY **711**).

日本語 (Japanese) 注意: 日本語を話す場合、適切な補助機器やサービスを含む言語支援サービスが無料で提供されます。 **1-800-632-9700** までお電話ください (TTY : **711**)。

한국어 (Korean) 주의: 한국어를 구사하실 경우, 필요한 보조 기기 및 서비스가 포함된 언어 지원 서비스가 무료로 제공됩니다. **1-800-632-9700** 로 전화해 주세요(TTY **711**).

Naabeehó (Navajo) DÍÍ BAA AKÓ NÍNÍZIN: Díí saad bee yánítí'go Diné Bizaad, saad bee áká'ánída'áwo'déé', biniit'aa da beeso ndinish'aah t'aala'I bi'aa 'anashwo' doo biniit'aa, t'aadoo baahilinigoo bits'aadoo yeel, t'áá jiik'eh, éí ná hóló, koji' hódíílnih **1-800-632-9700** (TTY **711**).

नेपाली (Nepali) ध्यान दिनुहोस्: यदि तपाईं नेपाली बोल्नुहुन्छ भने, उपयुक्त सहायक सहायता र सेवाहरू सहित भाषा सहायता सेवाहरू, निःशुल्क उपलब्ध छन्। फोन **1-800-632-9700** (TTY: **711**).

Afaan Oromoo (Oromo) XIYYEEFFANNOO: Yoo Afaan Oromo dubbattu ta'e, Tajaajila gargaarsa afaanii, gargaarsota dabalataa fi tajaajiloota barbaachisoo kaffaltii irraa bilisa ta'an, isiniif ni jira. **1-800-632-9700** irratti bilbilaa (TTY **711**)

Русский (Russian) ВНИМАНИЕ! Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки, включая соответствующие вспомогательные средства и услуги. Позвоните по номеру **1-800-632-9700** (TTY **711**).

Español (Spanish) ATENCIÓN: Si habla español, tiene a su disposición servicios de asistencia lingüística que incluyen ayudas y servicios auxiliares adecuados y gratuitos. Llame al **1-800-632-9700** (TTY **711**).

Tagalog (Tagalog) PAALALA: Kung nagsasalita ka ng Tagalog, available sa iyo ang serbisyo ng tulong sa wika kabilang ang mga naaangkop na karagdagang tulong at serbisyo, nang walang bayad. Tumawag sa **1-800-632-9700** (TTY **711**).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói tiếng Việt, bạn có thể sử dụng các dịch vụ hỗ trợ ngôn ngữ miễn phí, bao gồm các dịch vụ và phương tiện hỗ trợ phù hợp. Xin gọi **1-800-632-9700 (TTY 711)**.

Yorùbá (Yoruba) ÀKÍYÈSÍ: Tí o bá ń sọ èdè Yorùbá, àwọn isẹ̀ ìrànlowọ̀ èdè tó fì kún àwọn ohun èlò ìrànlowọ̀ tó yẹ àti àwọn isẹ̀ láisí ìdíyelé wà fún ọ. Pe **1-800-632-9700 (TTY 711)**.

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Kaiser Foundation Health Plan of Colorado
10350 East Dakota Avenue
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