

2025 Open Enrollment

Care for all that is you



Open Enrollment Meeting
April 23, 2025



Kaiser Permanente

2025 -2026 plan highlights

2025-2026 DHMO 750 plan highlights

| | |
|--|--|
| Deductible (Individual / Family) | \$750/\$1,500 |
| Out-of-Pocket Maximum (Individual / Family) | \$4,000/\$8,000 |
| Care: | |
| Preventive Care | No Charge |
| Primary Care Office Visit | \$30 Copay |
| Specialty Care Office Visit | \$60 Copay |
| Mental Health Care Office Visit | \$30 Copay |
| Urgent Care/Dispatch Health Visit | \$75 Copay |
| Outpatient Surgery Center | \$500 Copay (Ambulatory Surgical Center) 20% after Deductible (Facility/Hospital) |
| Inpatient Hospital Care | 20% Coinsurance After Deductible |
| Emergency Room | \$500 Copay |
| Ambulance | 20% Coinsurance Up to \$500 Per Trip |
| Prescription Drugs | \$20 Generic, \$40 Brand, \$60 Non-Preferred, 20% to \$250 specialty |

2025-2026 HDHP 3300 plan highlights

| | |
|--|---|
| Deductible (Individual / Family) | \$3,300/\$6,600 |
| Out-of-Pocket Maximum (Individual / Family) | \$5,000/\$10,000 |
| Care: | |
| Preventive Care | No Charge |
| Primary Care Office Visit | 20% after Deductible |
| Specialty Care Office Visit | 20% after Deductible |
| Mental Health Care Office Visit | 20% after Deductible |
| Urgent Care/Dispatch Health Visit | 20% after Deductible |
| Outpatient Surgery Center | 10% after Deductible (Ambulatory Surgical Center) 20% after Deductible (Facility/Hospital) |
| Inpatient Hospital Care | 20% Coinsurance After Deductible |
| Emergency Room | 20% after Deductible |
| Ambulance | 20% after Deductible |
| Prescription Drugs | Deductible, then \$15 Generic; \$30 Brand; 50% coinsurance Non-Preferred; 20% Specialty |

Experience health care designed with you in mind

You deserve high-quality care for your total health, whatever you need — from routine checkups to complex treatments to mental wellness support.

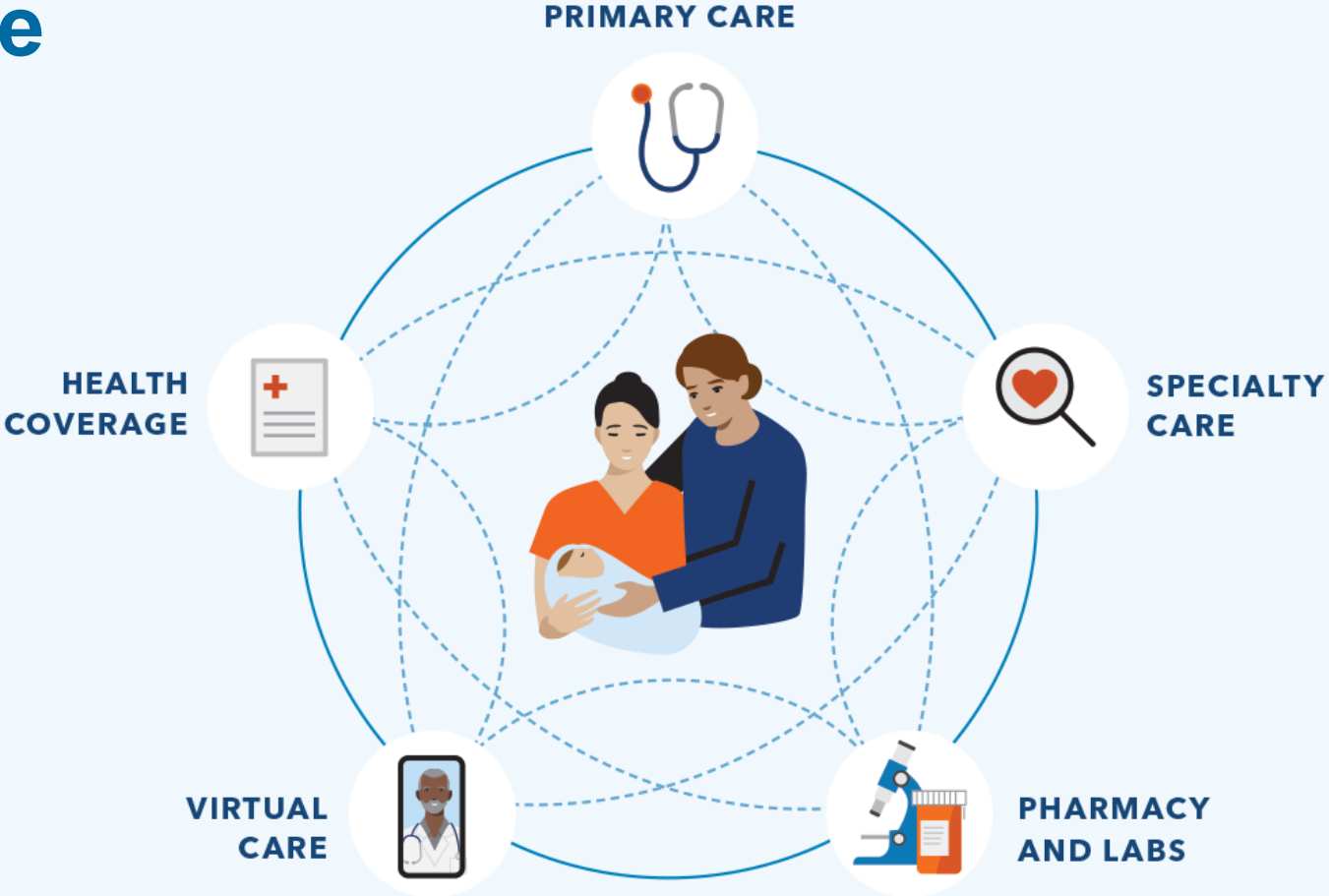
No matter what your priority is, ours is providing excellent care — for the you who's feeling great, the you who needs support, and every you in between.



A different kind of care

Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

- With Kaiser Permanente, you get:
- Personalized care from top specialists
 - 24/7 access to care wherever you are
 - Predictable costs and less paperwork



Watch our [intro video](#) to learn about care that puts you at the center.

Why choose Kaiser Permanente?



High-quality, personalized care

- From prevention to primary care to specialized care
- With doctors who learn your lifestyle, health risks, and goals
- Care teams connected to your medical history through your electronic health record



Convenient access

- With 24/7 care by phone or video¹
- On one app that makes care easy to manage
- At facilities that offer more services in one stop



Support for total health

- Help with mental health concerns from any member of your care team
- Self-care apps, classes, services, and programs^{2,3}
- Resources to help you achieve your health and fitness goals

1. When appropriate and available. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. 3. Some classes may require a fee.

Care that's personalized

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals.

At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your electronic health record, so they know you and your story.

Care teams that make you feel comfortable

- Access many clinicians who speak more than one language.
- Browse doctor profiles and change your personal doctor anytime.



[Find a doctor](#)
who's right for you.

(continues)



Care that's **personalized** *(continued)*

Connected by your electronic health record



Your health history lives in your electronic health record.



Your doctor guides you through appointments and referrals.



Your health record is available to you and your care team 24/7.



Your care team lets you know when to schedule checkups and tests.

Care that's convenient

We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history, so you never have to repeat your story.

Your health at your fingertips

- Get 24/7 care by phone or video.¹
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.
- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.



Simplify your health care with the [Kaiser Permanente app](#).



Over half of members avoided a trip to the ER or urgent care with a video visit.²

1. When appropriate and available. 2. Kaiser Permanente internal data, 2023.

Convenient prescription refills

Order prescription refills online, on the Kaiser Permanente app, in person, over the phone, or by mail order.

You can get refill reminders or alerts when new prescriptions are available to order. Track your order online and get delivery updates by text or email.



Mail-order pharmacy

- Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door¹
- Same-day or next-day home delivery available for an additional fee²

1. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. **2.** Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery.





Convenient care while traveling

Planning a trip? Have a child going away to college? Before you leave, we'll help you get vaccinated, refill prescriptions, and stay on top of your health while you're away.



You're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by phone or online across the U.S.*



Learn more about getting [care away from home.](#)

*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

Out-of-area dependent benefit

We cover your dependents while they're away from home.

For dependents up to age 26, we'll cover certain routine, continuing, and follow-up care while the dependent is outside of any Kaiser Permanente service area.¹

For eligible dependents, the out-of-area benefit covers up to:²

- ✓ 10 office visits
- ✓ 10 diagnostic X-rays
- ✓ 10 therapy visits (combined physical, occupational and speech)
- ✓ 12 prescription drug fills
- ✓ 12 diabetic supplies

Urgent and emergency care are covered whenever they need it.

1. Dependent must be enrolled in a Health Maintenance Organization (HMO), Deductible HMO (DHMO), or High Deductible Health Plan (HDHP). 2. Applicable cost share applies.



Urgent care delivered in the home or office

Members in the Denver/Boulder area have direct access to mobile urgent care services.

Services are for illnesses or injuries that require attention soon but aren't emergencies, such as:

- ✓ Sprains, strains, and cuts that need stitches
- ✓ Migraines, dizziness, and other neurological conditions
- ✓ Asthma, respiratory conditions, and urinary tract issues
- ✓ Members call DispatchHealth directly or are referred through an online chat with a clinician, or our 24/7 advice line.

We have teamed up with DispatchHealth to offer even more convenience in Denver/Boulder area.

dispatch
health®



Resources for mental health

Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.

- Individual or group therapy
- Health classes¹
- Medication
- Online resources
- Apps for mental wellness and self-care²

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find [mental health and wellness resources](#) that fit your life.

1. Some classes may require a fee. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.



Resources for everyday wellness

Take advantage of [classes, services, and programs](#) to help you achieve your health and fitness goals.¹



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes²



Online fitness classes



¹. 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. ². Some classes may require a fee.

Care that's world class

No matter your needs — mental health, cancer care, heart health, maternity, and beyond — you'll have access to expert doctors, advanced technology, and the latest evidence-based care.

We're a national leader in outcomes for conditions like cancer and heart disease, and we're among the top-rated health plans in every state we serve.^{1,2,3}



Kaiser Permanente members are:



more likely to survive heart disease⁴



more likely to survive colorectal cancer⁵



less likely to die early of cancer⁴

1. Kaiser Permanente 2023 HEDIS® scores. 2. 2022 Annual Report, Kaiser Permanente, [about.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report](https://www.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report). 3. NCQA's Private Health Insurance Plan Ratings 2024–2025, National Committee for Quality Assurance, 2024: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. — HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington — HMO (rated 4.5 out of 5). NCQA's Private Health Insurance Plan Ratings 2015–2024, National Committee for Quality Assurance. (No ratings were issued in 2020.) 4. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022. 5. Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018.

World-class maternity care

Expect great care when you're expecting



A dedicated prenatal care team



A personalized birth plan



Care and support every step of the way



Support that doesn't stop at delivery



Learn more about [maternity care](#) that's built around you.



It's easy to get started



Personalized onboarding

- A welcome call to answer your questions
- A member guide to get you started



3 easy steps to a healthy change

1. Choose your new doctor.
2. Transition your care and prescriptions seamlessly.
3. Get care on your schedule.



Learn how we make it [easy to get care](#) at every step.



Region

Colorado

Language

English

Brokers

Employers

Help paying your bills



KAISER PERMANENTE®

Register

Sign In

Learn

Shop Plans

Doctors & Locations

Health & Wellness

Get Care

Pay Bills

Explore topics, care, coverage

Search



Today's suggestions:

IRS 1095 form

Get a flu shot

New member

Medicaid renewal

COVID-19 testing

Measles information

Find a doctor

Mental health services

Pharmacy



Welcome Douglas County School District employees

At Kaiser Permanente, we know what it takes to be healthy. Our priority is providing excellent care — for the you who's feeling great, the you who needs support, and every you in between.

[Explore your plan options](#)

Visit <https://choose.kp.org/dcsd>

Updates in Colorado

Care delivery

In person

- **29** medical offices
- **1,200+** Kaiser Permanente physicians
- **21,000+** affiliated providers

On the go

- Extensive suite of virtual care options, including scheduled and on-demand phone and video visits, e-visits, and more.
- Members can use kp.org and the mobile app 24/7 to schedule routine and many specialty care appointments.

Quality of care



Highest-performing 2023 commercial plan in Colorado for NCQA for 36 of approximately 150 effectiveness-of-care measures.¹



332 Kaiser Permanente Colorado physicians named Top Doctors by 5280 magazine in 2024, more than any other provider in the state.²

1. NCQA Quality Compass®, 2023. 2. 5280, August 2024.

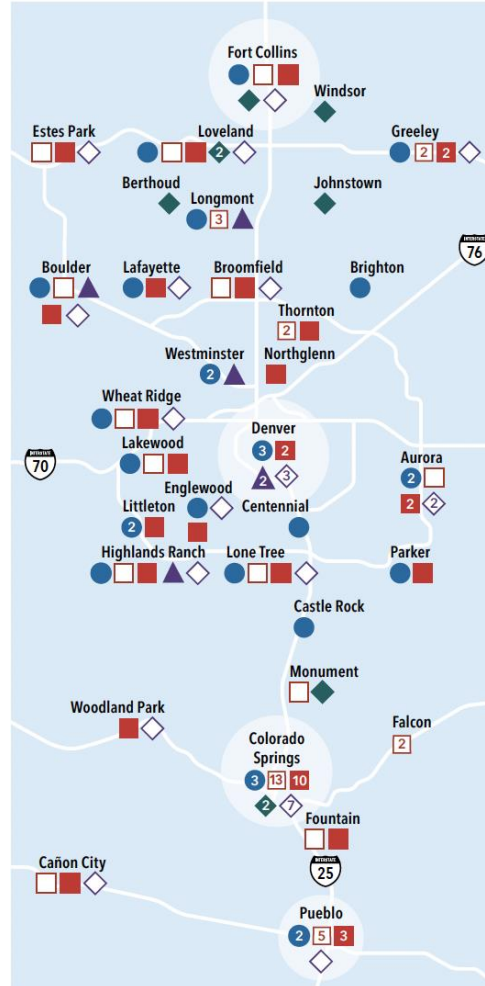
Kaiser Permanente Locations



Parker scheduled to open late 2025



Pueblo North scheduled to open late 2025



- Medical offices
- Urgent care facilities
- Emergency care facilities
- ▲ Behavioral health offices
- ◆ Affiliated providers with extended hours
- ◇ Affiliated hospital/inpatient care



Lakewood scheduled to open spring 2026

(continues on next page)

Thank you

