

PPO Plan^{1,2,3}



PPO stands for 'Preferred Provider Organization.' The PPO plan may be the right option for you if you or your family live outside a Kaiser Permanente service area.

The PPO Plan Participating Provider Network (also referred to as In-Network) includes the First Health[®] Network when you get care in Colorado and other Kaiser Permanente states (CA, GA, HI, MD, OR, VA, WA, and the District of Columbia), and the Cigna HealthcareSM PPO Network⁴ when you get care outside a Kaiser Permanente state.

For more information, call Customer Service at **1-855-364-3184 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

With this plan, you have the freedom to spend your health care dollars as you see fit.

If you get care in our In-Network/Participating Provider Network, you'll pay less, and your provider will manage authorizations and submit claims on your behalf.

You can also choose to go outside our In-Network/Participating Provider Network to see any licensed provider you want. If you choose to get care from an Out-of-Network/Nonparticipating Provider, your out-of-pocket expenses may be higher, and you may need to file your own claim to be reimbursed.

If you fill your prescriptions at an in-network/participating MedImpact pharmacy anywhere in the country, you will pay less. You can also fill your prescriptions at any pharmacy of your choice outside the MedImpact network. If you choose a non-Medimpact pharmacy, you'll pay more and you will need to submit your own claim.

Note: Not all services are covered in each tier. Please consult your plan documents or contact Customer Service for any questions regarding your benefits.

Finding a provider⁵

To find a list of in-network/participating providers:

- Visit **kp.org/ppo-colorado**. Then choose "For Members" from the top navigation. You'll find links to provider directories under "Quick Documents and Links" on the left side of the page.
- Or call Customer Service for more information and assistance.

You may change doctors at any time; that's entirely up to you. And you don't need a referral to see a specialist. If, however, the specialist you want to see is outside our In-Network/Participating Provider Network, your plan's Out-of-Network/Nonparticipating Provider Tier benefits will apply, and you'll have to submit a claim for reimbursement. To obtain medical claim forms, contact Customer Service or visit **kp.org/ppo-colorado**.

Prior approval

Precertification of Medical Services

As a KPIC PPO plan member, you may need to get precertification for certain covered services from Out-of-Network/Nonparticipating Providers. We've partnered with Permanente Advantage to help ensure that medical services ordered by your doctor are medically necessary, cost-effective, and the most appropriate treatment for your condition. Before you receive certain treatments, tests, or procedures, you or your physician should request precertification as soon as reasonably possible.

To find out if the services you are requesting require precertification, you can reach Customer Service at **1-855-364-3184 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

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Finding a pharmacy

This plan entitles you to coverage for prescription drugs through the MedImpact pharmacy network, which includes many local and national pharmacy chains, including pharmacies at Albertsons, King Soopers/City Market, Kmart, Sav-on, Medicine Shoppe, Safeway, Sam's Club, Costco, Target, Walgreens, and Walmart.^{6,7}

To verify whether a specific pharmacy participates, or to obtain a complete list of in-network/participating pharmacies, call MedImpact at **1-800-788-2949 (TTY 711)**.

You also have the option of choosing an out-of-network/nonparticipating pharmacy (outside of the MedImpact network), in which case, you'll pay full price and file a claim for reimbursement. Claim forms can be found at: kp.org/ppo-colorado.

Prior authorization of outpatient prescription drugs⁸

As a KPIC PPO plan member, you may need to get prior authorization for certain outpatient prescription drugs. We've partnered with MedImpact to help ensure that outpatient prescription drugs ordered by your doctor are medically necessary, cost-effective, and the most appropriate treatment for your condition. Before you receive certain outpatient prescription drugs, your physician should request prior authorization by completing and submitting the KPIC Prior Authorization in writing. You can reach MedImpact at **1-800-788-2949 (TTY 711)**.

Outpatient prescription drugs

For a list of covered drugs, please visit kp.org/ppo-colorado. You'll find a link to the "KPIC Colorado POS and PPO Formulary" under "Quick Documents and Links" on the left side of the page.

1. The information provided here is a summary only. Your KPIC *Certificate of Insurance* contains a complete explanation of benefits, exclusions, and limitations. The information provided here is not intended for use as a Summary Plan Description, nor is it designed to serve as the Certificate of Insurance. 2. Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the In-Network/Participating Provider Tier and the Out-of-Network/Nonparticipating Provider Tier of the PPO plan. 3. Colorado state law requires that a Network Access Plan be available that describes Kaiser Permanente Insurance Company (KPIC) Colorado's network of provider services. To obtain a copy, please call Customer Service at **1-855-364-3184** or visit kp.org/kpic-colorado. 4. The Cigna HealthcareSM PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna HealthcareSM is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc. 5. Kaiser Permanente Insurance Company is contracted with First Health. First Health is a brand name of First Health Group Corp. 6. KPIC has contracted with MedImpact. The list of MedImpact pharmacies is subject to change without notice. 7. Depending on your specific plan provisions, maintenance medication refills must be filled at one of the in-network/participating MedImpact pharmacies or through the MedImpact mail order program otherwise the maintenance medication refill will not be covered in the In-Network/Participating Provider Network Tier. This is a PPO plan so the network pharmacy (In-Network/Participating Provider Network Tier) is MedImpact. Mail order is not available at the Out-of-Network/Nonparticipating Provider Tier. 8. Authorization will be required on certain medications.

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