



HSA-Qualified Deductible HMO Plan

With a health savings account (HSA) plan,¹ you can be prepared to spend on what matters most – your health. The money contributed to your HSA isn't considered part of your wages, so you won't be taxed on it as long as you use the money for qualified medical expenses.² You also won't pay taxes on HSA funds when you withdraw them to pay for qualified medical expenses. As a bonus, your HSA also might provide investment opportunities.

Using your HSA plan

With your Kaiser Permanente HSA-Qualified Deductible HMO Plan, your employer supports your well-being with an HSA.

How your HSA works

Once you've enrolled in your health plan, you can set up an HSA and contribute tax-free funds to it.³

You can use your HSA funds to pay for qualified medical expenses,⁴ including:

- Doctor and hospital visits
- Prescription drugs
- Primary and specialty care visits
- X-rays and lab tests

It's easy to get the care you need

- **Choose your doctor.** Select a Kaiser Permanente doctor or an affiliated plan doctor. As one of the largest multispecialty medical groups in Colorado, Kaiser Permanente

physicians work together in one connected system to deliver better care. If your needs shift, you can make a change, anytime. Visit kp.org/locations to search for Kaiser Permanente physicians and affiliated plan providers near you.⁵

- **Get care all in one stop.** Visit one of our medical offices to see a doctor, or get lab work and X-rays done, all in the same place. In most locations, you can even pick up a prescription.⁶
- **Connect to care wherever you are.** No time for an appointment? No problem. Connect with your Kaiser Permanente care team through email, online chat, phone, or even video visits, without leaving home or work.⁶
- **Stay healthy.** With a focus on preventive care, physicals, adult screenings, well-woman care, well-child care, and certain immunizations are covered at no charge – and you don't have to meet a deductible. We also provide online tools and resources to help you manage your health.

How it works

- **Getting care.** When you receive care, you'll pay the full cost for most services until you reach a set amount known as your deductible.⁷
- **Value.** You'll pay coinsurance for most services covered by your plan. Coinsurance helps limit your costs for many types of care, while your out-of-pocket maximum puts a cap on how much you'll pay for covered services each plan year.

Prescriptions

You can always fill or refill your prescriptions at any Kaiser Permanente pharmacy. Depending on the type of medication, you may also be able to fill your formulary prescriptions at an affiliated plan pharmacy, or have them delivered to your doorstep using mail-order pharmacy or our convenient same-day/next-day delivery service.⁸

New to Kaiser Permanente? Don't worry. Our clinical pharmacists will work with you and your doctor to understand our formulary and transfer your prescriptions. Our formulary is listed online at kp.org/formulary, or you can contact our Clinical Pharmacy Call Center at **1-866-244-4119** (TTY **711**), 8 a.m. to 6 p.m., weekdays.

Emergency and inpatient care

When it comes to urgent and emergency care, you're covered anywhere in the world. For scheduled inpatient care, you'll have a choice of hospitals close to home. Visit kp.org/locations to find a location near you.

Easy ways to manage your health

Personalized online wellness programs, webinars, and classes give you the tools to fit wellness into your schedule, no matter how busy you are.⁹ And, if you have a chronic condition such as asthma, heart disease, or diabetes, we provide extra coordinated support through our chronic care management programs, including assistance with complex care needs.

Questions?

Call Member Services at **303-338-3800** or toll-free **1-800-632-9700**. Representatives are available weekdays from 8 a.m. to 6 p.m.

TTY users may call **711** for assistance with any phone number above.

Information provided here is a summary only. For a list of services available with your plan, refer to your Summary of Benefits and Coverage. Upon enrollment, your plan documents will contain a description of your coverage, including benefits, exclusions, and limitations. Your plan documents will prevail over this or any other plan summary.

1. Colorado state law requires that an access plan be available that describes Kaiser Foundation Health Plan of Colorado's network provider services. To obtain a copy, please call Member Services, or visit kp.org. **2.** The tax references in this document relate to federal income tax only. Consult with your financial or tax adviser for information about state income tax laws. **3.** To be eligible for an HSA, you must be enrolled in an HSA-qualified deductible health plan and meet other HSA eligibility rules. For more information, see *IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans*, at irs.gov/publications. Kaiser Foundation Health Plan of Colorado does not offer financial, tax, or investment advice. Members are responsible for their own investment decisions. **4.** For a full list of qualified medical expenses under Internal Revenue Code Section 213(d), see *IRS Publication 502, Medical and Dental Expenses*, at irs.gov/publications. **5.** Choice of providers varies by plan, location, and availability at the time of selection, and is subject to change. Please see a list of providers included in your plan at kp.org/locations. **6.** These services are available when you receive care at Kaiser Permanente medical offices. Phone and video visits are available when appropriate and may not be available in select states due to licensing laws. Laws differ by state. **7.** Coverage may be based on the calendar or contract year, depending on your specific plan provisions. See your Summary of Benefits and Coverage for details. **8.** Depending on your specific plan provisions, maintenance medication refills must be filled at one of our Kaiser Permanente medical office pharmacies or through the Kaiser Permanente mail-order program or the maintenance medication will not be covered. Same-day and next-day prescription delivery services may be available for an additional fee. These services are not 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 is not 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. **9.** Some classes may require a fee.

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