



KAISER FOUNDATION HEALTH PLAN OF COLORADO

Summary of 2007 Benefit Changes

Traditional HMO^{*} Large Group/Non-Medicare

Effective as contracts renew on or after January 1, 2007, unless otherwise noted

Base Plan Changes

- **CONTINUATION OF GROUP COVERAGE UNDER FEDERAL LAW, STATE LAW OR USERRA.** COBRA and USERRA members who are enrolled in the Denver/Boulder or Colorado Springs Service Area, but live in a different Kaiser Foundation Health Plan or allied plan service area, will be required to enroll in a Plan with Health Plan in the Service Area where they permanently reside. If a member fails to enroll in a Plan in the Service Area where they permanently reside, his or her membership with Health Plan will be terminated.
- **PREVENTIVE CARE SERVICES.** Colonoscopy will be subject to the Outpatient Surgery Copayment.
- **OUTPATIENT CARE.*** Epidural Steroid injections for pain management will be subject to the Outpatient Surgery Copayment.
- **TRANSPLANT LIFETIME BENEFIT MAXIMUM (LTM)** is the accumulated cost of services (pharmacy not included) received by a member while enrolled consecutively in Kaiser Permanente under the same employer and product. The Transplant Lifetime Benefit Maximum is \$1 Million and the Lifetime Benefit Maximum for bone marrow donor searches is \$25,000.
- **EMERGENCY SERVICES AND NON-EMERGENCY, NON-ROUTINE CARE.** Special Procedures performed while receiving Emergency Services will generate a separate Copayment, per procedure, in addition to any Copayment for the Emergency Services. Copayment(s) for Emergency Services and Special Procedures performed while receiving Emergency Services are waived if admitted.

Clarifications

- **SPECIAL PROCEDURES.** Each special procedure will generate a separate Copayment in accord with the Evidence of Coverage.

Reminders

- In accord with the "**WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998,**" we provide coverage following a mastectomy as determined in consultation with the attending physician and the patient:
 - Reconstruction of the breast on which the mastectomy was performed
 - Surgery and reconstruction of the other breast to produce a symmetrical (balanced) appearance
 - Prostheses (artificial replacements)
 - Services for physical complications resulting from the mastectomy

* This change applies only to Denver/Boulder.