

Kaiser Permanente Added Choice POS Plans

Who can enroll in these plans?

You may enroll in the Kaiser Permanente plans if you are eligible and you live or work (at least 50 percent of the time) in the Kaiser Permanente service area. See the ZIP codes for the service area on page 35.

How does the plan make sure my family and I will get the best quality care?

If you enroll in Added Choice®, the choice is yours each time you need care. Added Choice lets you choose where to get care, either from preferred provider organization (PPO) providers or other community providers (out-of-network). You can also choose your own doctor from Kaiser Permanente (in-network) and receive your care at any of our facilities. Learn more about Added Choice and Kaiser Permanente providers at my.kp.org/nw/pebb.

Because of the way we practice medicine, we think the best bet is to get care in network from Kaiser Permanente. Primary care and specialty doctors work as a team alongside nurses, pharmacists, and other health professionals.

Your electronic medical record has lab, X-ray, and other test results. It also has details about your prescriptions and your care. This means you don't have to start a visit with a long explanation, even if you're seeing a specialist for the first time. You can view most of your medical record online and look up information in our drug and health encyclopedias. Our computer systems also let your provider keep up with current scientific information and treatment options. You may even be able to save a visit by e-mailing your doctor.

You can talk to a Kaiser Permanente advice nurse, 24 hours a day, seven days a week, if you're unsure whether you need to be seen or where to go for care, or if you'd like to discuss a medical concern.

We have 26 medical offices throughout our service area. Fifteen are primary care medical offices that also include some specialty care. When you get care at Kaiser Permanente facilities, you don't need to file a claim. When you get out-of-network care, you may have to file a claim if your provider does not bill us directly.

How does the plan help us keep our out-of-pocket costs down?

You have the lowest out-of-pocket costs when you use Added Choice in-network benefits. In-network office visits have a flat co-payment, whether it's for a simple checkup or a more complex treatment. And there are no claims to file.

If an out-of-network doctor writes your prescriptions, you can still fill them at a Kaiser Permanente pharmacy for your in-network co-payment (if they are in stock and on the formulary).

By using in-network benefits, it's easier for you to budget your health care costs.

If your physician is part of the PPO, you'll pay a greater share of the cost, including coinsurance or co-payment. If you use an out-of-network provider who is not part of the PPO, you will pay an even greater share of the cost and higher coinsurance.

What preventive services are covered?

Our goal is to keep you as healthy as possible. We strongly promote preventive care, including routine checkups for children and adults, immunizations, women's exams, cancer screenings, and vision and hearing screenings. The timing we recommend for these services is based on scientific evidence. Regular preventive care can help you stay healthy and save you time, trouble, or even heartache down the road.

How does the plan cover emergency services – both inside and outside the service area?

You are covered for emergency care anywhere in the world. If you have an emergency, call 911 or go to the nearest emergency facility. Urgent care is also covered, but not if it is provided in hospital emergency departments. If you receive emergency or urgent care from an out-of-network provider, you need to file a claim.

How will the plan cover my child who is attending an out-of-area college?

Your college student living outside of our service area is covered for care under the out-of-network benefits and for in-network benefits if they receive care from any Kaiser Permanente facilities in our other regions.

How does the plan's prescription drug program work, and where can I see the formulary?

You can fill your prescriptions at a Kaiser Permanente pharmacy. (If they are written by a non-Kaiser Permanente provider, they must be in stock and on the formulary.) For most patients, formulary drugs are the best treatment. These drugs are chosen by a team of physicians and pharmacists based on their safety and effectiveness. Cost is only a factor if several drugs are similarly effective. Kaiser Permanente providers may request necessary exceptions.

Using your out-of-network drug benefit, you can also fill prescriptions at U.S. pharmacies associated with MedImpact. You pay the out-of-network co-payment shown on your summary of benefits.

What is the plan's exception process?

If you receive a prescription for a drug from a Kaiser Permanente HMO or Added Choice HMO provider:

- A Kaiser pharmacy will fill the prescription at the HMO co-pay if the drug is on the Kaiser formulary and in stock.
- If the drug is not on the formulary and in stock, and you and your physician will change to a formulary drug, the Kaiser pharmacy will fill it at the appropriate HMO co-pay.
- If you or your physician does not want to switch to a formulary drug, you can fill the prescription at a MedImpact pharmacy at the HMO co-pay.

Kaiser will also offer you an appointment with a Kaiser doctor to determine if continuing the non-formulary prescription is medically necessary. If it is, Kaiser will fill it at the HMO co-pay.

What's different in the Retiree and Part-time Plan compared with the other plan?

Retiree and part-time employee plans cost less than our full-time employee plans. These plans also have a higher deductible, annual out-of-pocket maximum, co-payments for X-rays, lab tests, and hospital stays, and do not cover eyewear or alternative care. For a detailed comparison, visit my.kp.org/nw/pebb or call Membership Services at 503-813-2000 or 1-800-813-2000 (outside the Portland area).

Where can I find out more about the plan's limitations and exclusions?

There are different limitations for in-network and out-of-network care. For more information, visit my.kp.org/nw/pebb or call Membership Services at 503-813-2000 or 1-800-813-2000 (outside the Portland area).

Whom can I contact to learn more about the plan?

To learn more about Kaiser Permanente and Added Choice, visit my.kp.org/nw/pebb. Or call Membership Services at 503-813-2000 or 1-800-813-2000 (outside the Portland area).

What is the Kaiser Permanente service area?

The service area covers the following ZIP codes, which may change during the year.

Oregon

Multnomah – All ZIP codes

Clackamas – 97004 97009

97011 97013 97015 97017

97022 97023 97027 97034

97035 97036 97038 97042

97045 97049 97055 97067

97068 97070 97089 97222

97267 97268

Washington – All ZIP codes

Yamhill – All ZIP codes

Marion – 97002 97020 97026

97032 97071 97137 97301

97302 97303 97305 97306

97307 97308 97309 97310

97311 97312 97313 97314

97317 97325 97342 97346

Linn - 97321, 322, 335, 355,

358, 360, 374, 389

97352 97362 97373 97375

97381 97383 97384 97385

97392

Polk – All ZIP codes

Benton – 97330 97331

97333 97339 97370

Columbia – All ZIP codes

Hood River – 97014

Washington

Clark – All ZIP codes

Cowlitz – All ZIP codes

Lewis – 98591 98593 98596

Wahkiakum – 98612 98647

Skamania – 98639 98648