



KAISER PERMANENTE

**QUALITY CARE AND STABILITY FOR SCHOOLS**



## QUALITY CARE AND STABILITY FOR SCHOOLS

### Why choose Kaiser Permanente?

- **Quality care**—Top-ranked commercial health plan and Medicare health plan in Oregon and Washington, according to *U.S. News & World Report* and the National Committee for Quality Assurance.
- **Stability**—stable premiums over the last two years, so there are no surprises.
- **Predictable cost sharing**—limits out of pocket costs with no deductible and modest copayments
- **Worldwide urgent/emergency coverage**
- **Out of area student coverage**



There are a lot of reasons to choose Kaiser Permanente. Kaiser is an integrated health care system which benefits you because your providers are connected to each other as well as Kaiser Pharmacies, labs, and hospitals through your individual electronic medical record. This integrated care system provides you with the most current medicine, based on the latest research, to ensure health care is delivered efficiently and effectively. This reduces errors, duplication and waste, which result in stable premium costs over time. With no deductible and modest copayments, Kaiser makes it easier to predict your out-of-pocket costs. You also have access to worldwide urgent care coverage, emergency coverage, and out-of-area student coverage.



## Benefit plans and facility overview

- 2 Medical, 2 Dental and 1 Vision plan available
- Medical, dental, and vision care delivery under one roof.
- Service area
- 31 medical offices.
- 5 hospitals.
- 16 dental offices.
- 13 vision care offices.



Kaiser offers OEBB members two Medical plans, two Dental plans and one vision plan. Often times all of these services are available in one convenient location. Their Medical, Dental and Vision offices stretch along the I-5 and I-205 corridors from Longview, WA South through the Vancouver and Portland metro areas and into several locations in Salem, OR. Their network includes 31 Medical offices, 5 hospitals (the Sunnyside campus and 4 community hospitals including St. John hospital in Longview, Washington; Southwest Washington Medical Center in Vancouver; St. Vincent in Beaverton, and Salem hospital). They also contract with Doernbecher Children's hospital for pediatric specialty care. They have 16 dental offices and 13 vision care locations as well.



## 2010-2011 Medical plan changes

- Plan 1 Specialty copay now \$15 (was \$10)
- Plan 1A Primary copay reduced to \$20; Specialty at \$30
- Plan 1A Alternative care copay reduced to \$20
- Alternative care benefit maximum now \$2,000 for both plans
- Brand prescription copay now \$25
- NEW Weight management program



We'll explore the plans in more detail later, but let's look at an overview of the Medical plan changes which will take effect October 1st, 2010. Kaiser will no longer offer Plan 2, but will offer two other medical plans: Plan 1 and Plan 1A. Plan 1 still offers a \$10 primary copay, but specialty visits are now \$15. Plan 1A's primary copay actually decreased to \$20, and specialty is now at \$30. Also on Plan 1A, the alternative care copay decreased to \$20. For both plans the alternative care benefit maximum decreased to \$2,000 and massage therapy is no longer a covered benefit. We will discuss discounts for this service later. Generic prescriptions are still \$5 but brand is now \$25. Finally, new this year to all plans is the Weight management program! You can participate online, at area meetings or at work. You are eligible for four 13-week sessions per plan year but must provide proof of participation in 10 of 13 sessions to participate in a subsequent series at no cost. For 2010-11, this Weight Watchers benefit is available to employees and early retirees only (not dependents), but other members of the household will have access to specially negotiated pricing.



## 2010-2011 Dental and Vision

- Dental plan 7 now \$10 copay
- Dental plan 8 now \$20 copay
- Copayments/coinsurance for other specific services
- No changes to Vision !



Let's also preview the dental and vision plan changes. Dental plans 7 and 8 benefits are unchanged except for the office visit copayments. Plan 7 is now 10 dollars and Plan 8 is now 20 dollars. There are still some copayments or coinsurance for other services in each of these plans. And, great news, there are NO changes to the vision benefits.



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## Tools to make your life easier

[my.kp.org/nw/oebb](https://my.kp.org/nw/oebb)

- Secure E-mail to your physician's office
- Schedule appointments on-line in real time
- Order prescription refills
- View and learn about lab test results

[CHPActiveandHealthy.com](https://CHPActiveandHealthy.com)



In addition to low, predictable out of pocket costs and convenient locations, Kaiser Permanente offers many tools to make your life easier. Through My Health Manager on [kp.org](https://kp.org) you can send secure e-mails to your physician's office and care delivery team, schedule routine appointments on-line in real time, order prescription refills, and view or learn about lab test results. So you can ask your doctor, "What does that cholesterol result actually mean?" You can even take an on-line health risk assessment and have results feed into your electronic medical record. It's your choice, but Kaiser and OEBB strongly encourage you to take this step. You can also join on-line programs for weight loss, fitness, nutrition and stress reduction as well as watch health videos and download podcasts. These services are available 24/7 on your schedule. And this is just a brief list of what is available!

Through [CHPActiveandHealthy.com](https://CHPActiveandHealthy.com), Kaiser members can enjoy discounts on hundreds of fitness, wellness and entertainment activities such as ski or snowboard lift tickets; gym memberships; theater and symphony performances, professional sporting events and even movies. In addition, CHP is also the alternative care network. As a Kaiser member, even after you reach your \$2,000 combined maximum for alternative care services – you can still receive discounts for services with those same providers. You can also receive discounts on massage therapy.



## Medical Plan highlights

### **Plan 1**

Preventive/prenatal care at no copay  
\$10 Primary care copay  
\$15 Specialty care copay  
\$0 copay for lab/x-ray  
\$ 100/day to \$500 maximum/admission Hospital copay

### **Plan 1A**

Preventive/prenatal care at no copay  
\$20 Primary care copay  
\$30 Specialty care copay  
\$0 copay for lab/x-ray  
\$ 200/day to \$1,000 maximum/admission Hospital copay



Benefit summaries are available on the OEBS website, but here are some highlights of the two medical plans. With both plans preventive and prenatal care visits are at no charge. Plan 1 offers a \$10 copayment for primary care, \$15 copayment for specialty care and no charge for lab or x-ray services. Hospital care under Plan 1 is \$100 per day to a maximum of \$500 per admission, regardless of the length of stay. Plan 1A offers a \$20 primary care copayment, \$30 specialty care copayment and no charge for lab or x-ray services. Hospital care under plan 1A is \$200 per day to a maximum of \$1,000 per admission regardless of length of stay. You may have noticed that the other medical plans available through OEBS have new additional copayments for CT and PET scans, MRIs and sleep studies and an Additional Cost Tier copayment for certain procedures, but these do not apply to the Kaiser medical plans. Kaiser's managed care structure already encourages the use of lower-cost, lower-risk alternative diagnostic tests and procedures that offer similar, equal or sometimes better outcomes for members.



## Dental Plan highlights

### **Plan 7**

No deductible

\$10 office visit copay

No additional copay for: preventive, diagnostic, basic restorative, oral surgery, periodontics, endodontics

\$45 copay for crowns, bridges

\$65 copay for full dentures

### **Plan 8**

No deductible

\$20 office visit copay

No additional copay for: preventive, diagnostic, basic restorative, oral surgery, periodontics, endodontics, crowns, bridges or full dentures



Dental summaries are also on the OEBB website, but here are some highlights of the two dental plans. As mentioned earlier, the office copayments for each plan increased but no other benefit changes were made. Neither plan has a deductible or annual maximum to worry about. Plan 7 offers a \$10 office visit copay and no additional copays for most services. There are minimal copays for crowns, bridges and dentures. Plan 8 offers a \$20 office visit copay and no additional copays for most other services including crowns, bridges and dentures.



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## Vision Plan Highlights

### Prescription eyeglasses and contact lenses (Optional Benefit Rider)

#### You Pay

Lenses Single Vision No charge up to \$58.50

Lenses Bifocal No charge up to \$86

Lenses Lenticular No charge up to \$86

Lenses Trifocal No charge up to \$109

Conventional Contact Lenses No charge up to \$192.50

Disposable Contact Lenses No charge up to \$192.50

Lens Frequency 12 months

Frames No charge up to \$75

Frames Frequency 12 months child (under 18); 24 months adult



As mentioned earlier, there are no changes to the Vision plan for the 2010-11 plan year starting October 1st. As a reminder, this is a scheduled benefit for vision hardware with specific dollar amounts available to credit toward your purchase. If your purchase total is more than the allotted amounts, you simply pay the difference. 13 convenient vision locations are available, with many located right inside the medical offices. Remember that your vision exam is covered under your medical plan.



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## Growing for the future

**Murrayhill Medical Office** – opened October 2009

**Center for Heart and Vascular Care** – opened Spring 2009 on Sunnyside campus

**Westside Medical Center** – targeted opening 2013 in Hillsboro



Kaiser continually strives to improve service for members, including several expansions over the last several years. The Murrayhill neighborhood medical office opened in October 2009. Kaiser has also expanded their Sunnyside campus over the last few years including the addition of the Center for Heart and Vascular Care, the first of its kind in Clackamas County, which opened last Spring. Finally, Kaiser started building the Westside Medical Center hospital mid-2009 with targeted completion in 2013. The new hospital is located in the Tanasbourne area of Hillsboro and will add over 1000 jobs in Washington County.



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OEBB service line 1-866-223-2375



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