



2020-2021 OEGB + Kaiser Permanente Medical Presentation

Hello, and welcome to Kaiser Permanente Northwest.

This video gives an overview of our medical care and coverage and describes the different Kaiser Permanente plans available to OEGB members as of October 1, 2020.

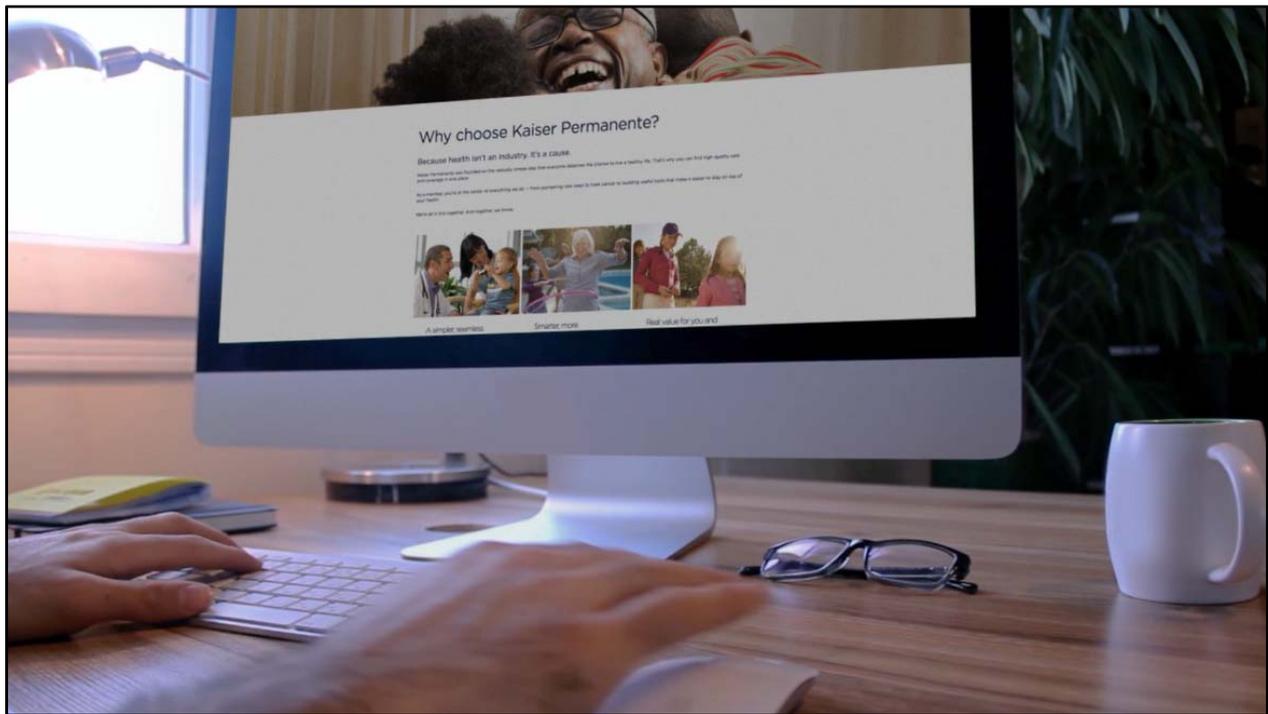


Our goal is to provide you with **the right care for your needs that supports your total health and fits your life.**

Whether you usually see the same doctor or you see different doctors for different situations, all our doctors take the time to listen, explain, and care.

They work with you to make sure your treatment fits your needs and goals.

When your doctors know you — and work with you — you can feel confident that you have a full team working to keep you healthy.



Before we begin, here are a few reminders:

- Kaiser Permanente plans are available only in certain areas, and not all **OEBB members** have access to this option. Please look at your open enrollment cover letter to determine which specific plans you can choose from.
- Kaiser Permanente Northwest plans and network providers are available to those who live in our Kaiser Permanente Northwest service area, which includes Clark and Cowlitz counties and the neighboring Oregon counties.
- If you are switching to a us from a non-Kaiser Permanente plan, you will need to select a new provider from our network.
- If you previously had coverage through Kaiser Permanente Northwest, you can continue to access the same care you're used to and don't need to select new providers.



Now, let's take a look at how we combine care and coverage to deliver a high-quality health care experience.

We're close by when you need us, with a service area that spans from Longview, Washington, to Eugene, Oregon.

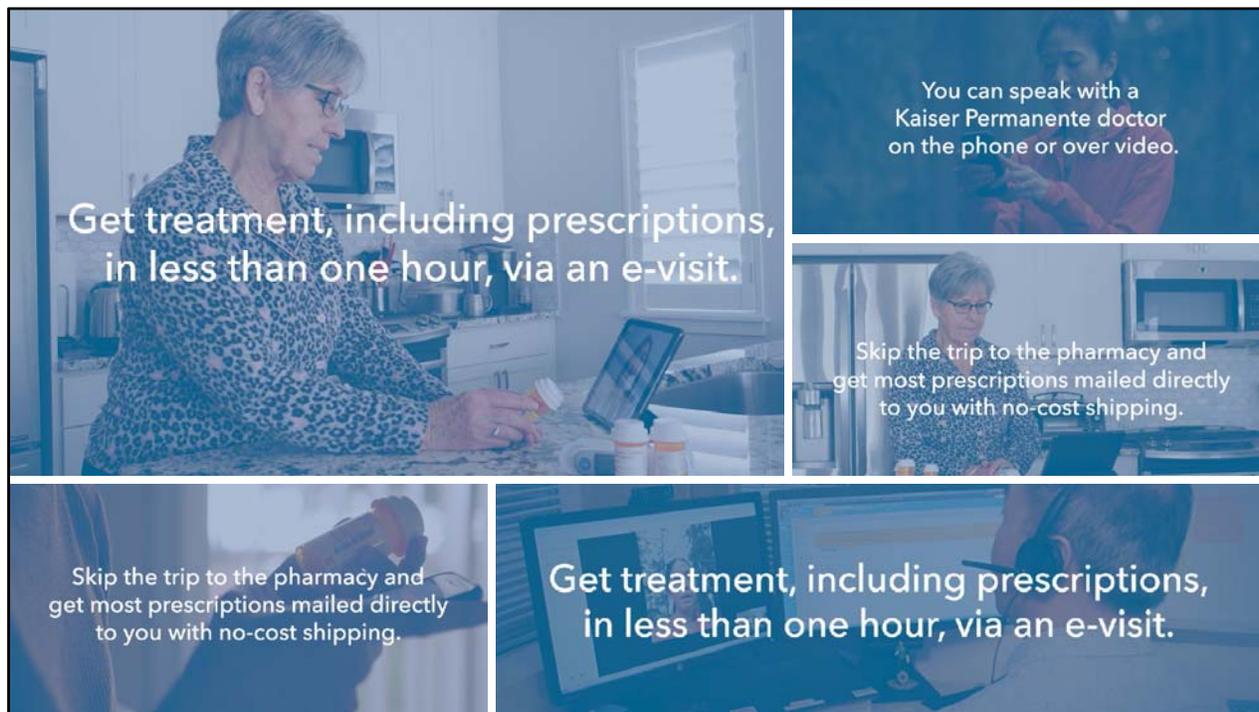
When you choose coverage through Kaiser Permanente, you have exclusive access to high-quality care from any Kaiser Permanente provider at one of our conveniently located medical offices, urgent care clinics, or hospitals. Our collaborations with organizations such as OHSU, The Portland Clinic, Salem Health, Willamette Valley Medical Center, and many more mean that you have even more care options.

Visit [kp.org/locations](https://www.kp.org/locations) to find a doctor or facility near you, and see how patients rate our doctors at [kp.org/doctorreviews/nw](https://www.kp.org/doctorreviews/nw).



Our **service area in Eugene and Springfield** gives members access to a robust network of primary and specialty care providers in the Eugene-Springfield area, which means you won't have to go far to get the care you need.

More information about this service area can be found in our supplemental presentation, available on the OEBC website.



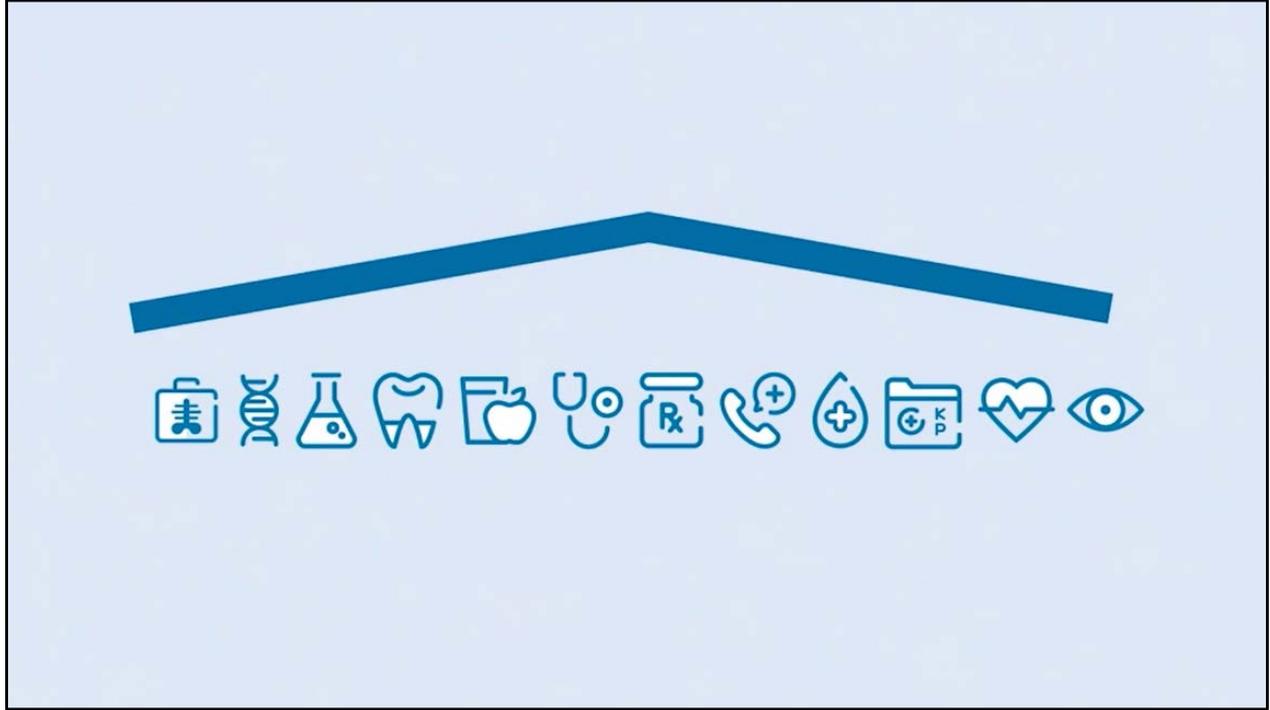
Members can schedule routine, in-facility appointments online or through the Kaiser Permanente app, ask their Kaiser Permanente doctor nonurgent questions via email, start an e-visit online, and speak with a Kaiser Permanente doctor on the phone or over video. We'll save you time, too:

- You can speak with a Kaiser Permanente doctor on the phone or over video.
- Get treatment, including prescriptions, in less than one hour, via an e-visit.
- Get your nonurgent medical questions answered via secure email.
- Schedule appointments and view lab test results online or through the Kaiser Permanente app.
- And, you can skip the trip to the pharmacy and get most prescriptions mailed directly to you with no-cost shipping.



These options are **an extension of our integrated care delivery system, in which you'll receive quality care from Kaiser Permanente care providers** who are connected to each other, and to you, through your electronic health record.

Your treatment is based on the best information available. That's because we're one of the nation's largest research organizations outside universities and government. So when we identify better ways to treat illnesses, we share them with our doctors. That means Kaiser Permanente caregivers have access to the latest best practices — our industry-leading approach to care.



You're also covered for urgent and emergency care anywhere in the world.

The power of our integrated health record helps doctors provide quality care with evidence-based treatment plans, prescription management, and safety protocols.

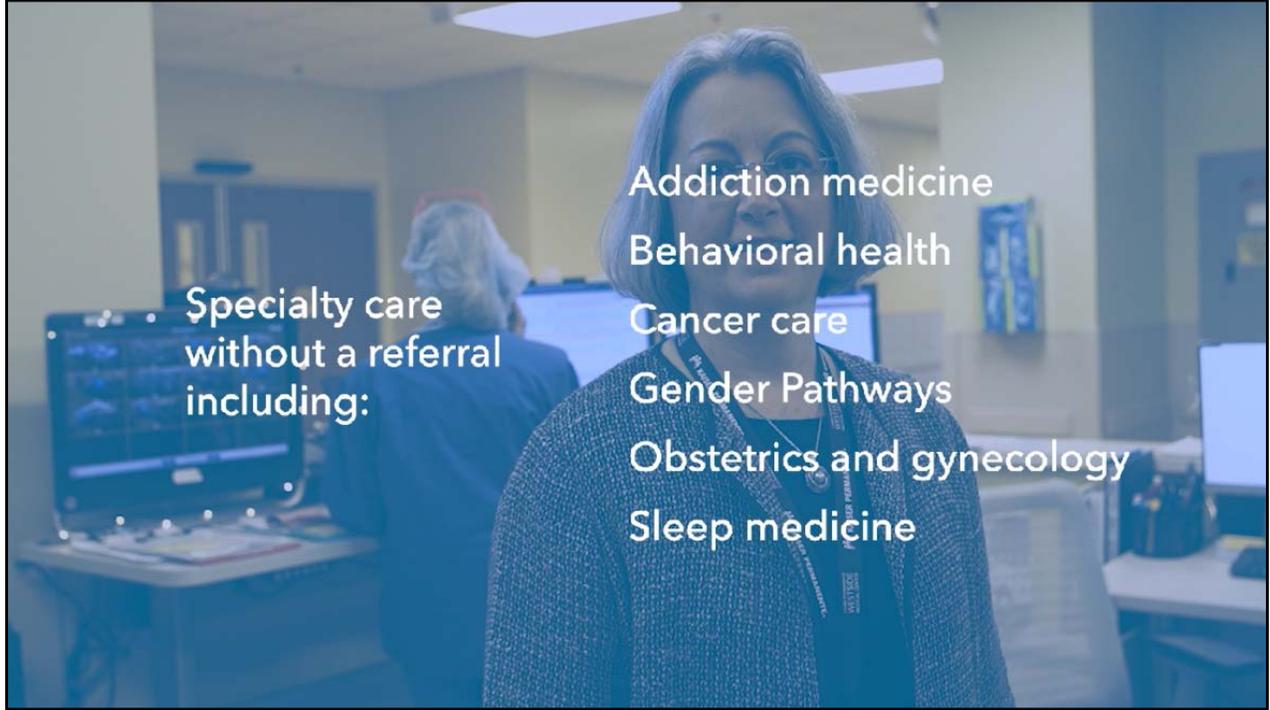


No matter which plan you choose:

You'll have exclusive access to Kaiser Permanente's award-winning doctors and facilities, which are all connected by one of the largest networks of electronic health records.

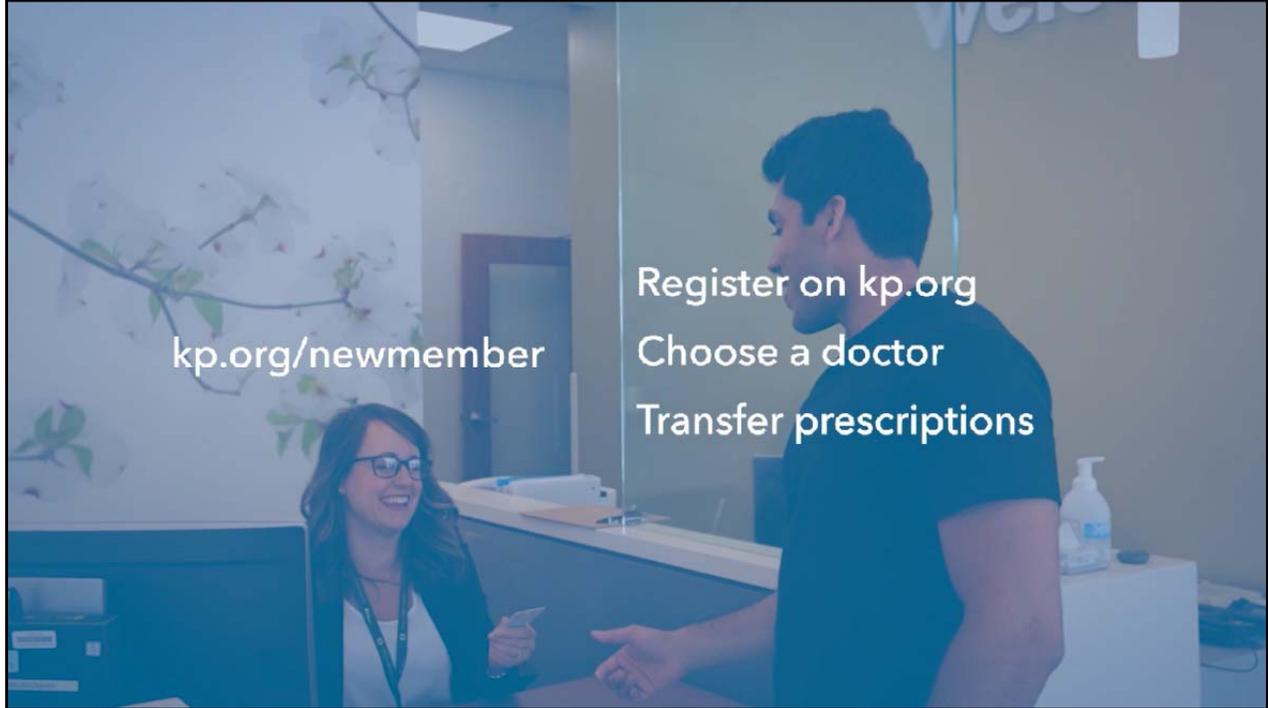
Preventive care, such as health screenings, physical exams, vaccinations, and scheduled phone and video visits, come at no additional cost to you.

And, you'll have access to exclusive wellness resources such as healthy lifestyle programs, online wellness tools, personal wellness coaching, and health classes.



While referrals are required for many specialties, you can get care specialty care practices at Kaiser Permanente without a referral, including:

- Addiction medicine
- Behavioral health
- Cancer care
- Gender Pathways
- Obstetrics and gynecology
- And sleep medicine



Switching to Kaiser Permanente is easy. Once you're enrolled with Kaiser Permanente, visit **kp.org/newmember** to learn how to:

- Register on **kp.org**
- Choose a doctor
- Transfer prescriptions
- And get care

For additional help getting started, call our New Member Welcome team at 1-888-491-1124. Our team can help connect you with personal doctors and specialists , transfer prescriptions, find Kaiser Permanente specialists to help manage chronic conditions, and much more.

If you have questions about your premium costs or plan options, please talk to your employer. If you have questions about Kaiser Permanente's services or benefits, please contact our Member Services at **1-800-813-2000**.

2020-2021 Medical Benefits Summary

Plan benefits	Plan 1	Plan 2	Plan 3
Plan year deductible	None	\$800/individual ¹ \$2,400/family ²	\$1,600/individual ¹ \$3,200/family ²
Out-of-pocket maximum per plan year	\$1,500/individual ¹ \$3,000/family ²	\$4,000/individual ¹ \$12,000/family ²	\$6,550/individual ¹ \$13,100/family ²
Preventive care services	\$0	\$0	\$0
Prenatal care	\$0	\$0	\$0
Well-baby routine visits	\$0	\$0	\$0
Office visit copay	\$20	\$25	20% after deductible
Specialist copay	\$30	\$35	20% after deductible
Outpatient surgery	\$75	20% after deductible	20% after deductible
Urgent care	\$35	\$40	30% after deductible
Emergency room copay	\$100	20% after deductible	20% after deductible
Hospital inpatient care	\$100 per day, up to \$500 per admission max.	20% after deductible	20% after deductible
Bariatric surgery ³	\$500 + hospital inpatient care cost share	\$500 + 20% after deductible	\$500 + 20% after deductible
Lab/X-ray/diagnostics	\$20	\$25	20% after deductible
Prescription: Mail-order pharmacy is available at 2 copays for a 90-day supply.	\$5 generic \$25 formulary brand \$45 nonformulary brand 25% up to \$100 specialty	\$5 generic \$25 formulary brand \$45 nonformulary brand 25% up to \$100 specialty	20% after deductible \$0 for preventive
Prescription annual out-of-pocket maximum per person	\$1,100	\$1,100	Subject to medical out-of-pocket maximum
Self-referred alternative care: chiropractic, naturopathy, and acupuncture	\$20 \$2,000 combined annual benefit maximum applies to alternative care services	\$25 \$2,000 combined annual benefit maximum applies to alternative care services	20% after deductible \$2,000 combined annual benefit maximum applies to alternative care services
Routine eye exam	\$5	\$5	20% after deductible

¹For subscriber only coverage per year.

²For a family of 2 or more members per year.

³\$500 copay applies to all bariatric surgery procedures in addition to normal hospital inpatient care copays and coinsurance. See Evidence of Coverage for specific criteria regarding this benefit.

This is not a contract. This benefit summary does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details of your benefit coverage, exclusions and limitations, claims review, and adjudication procedures, please see your Evidence of Coverage (EOC), or call Member Services. In the case of a conflict between this summary and the EOC, the EOC will prevail.

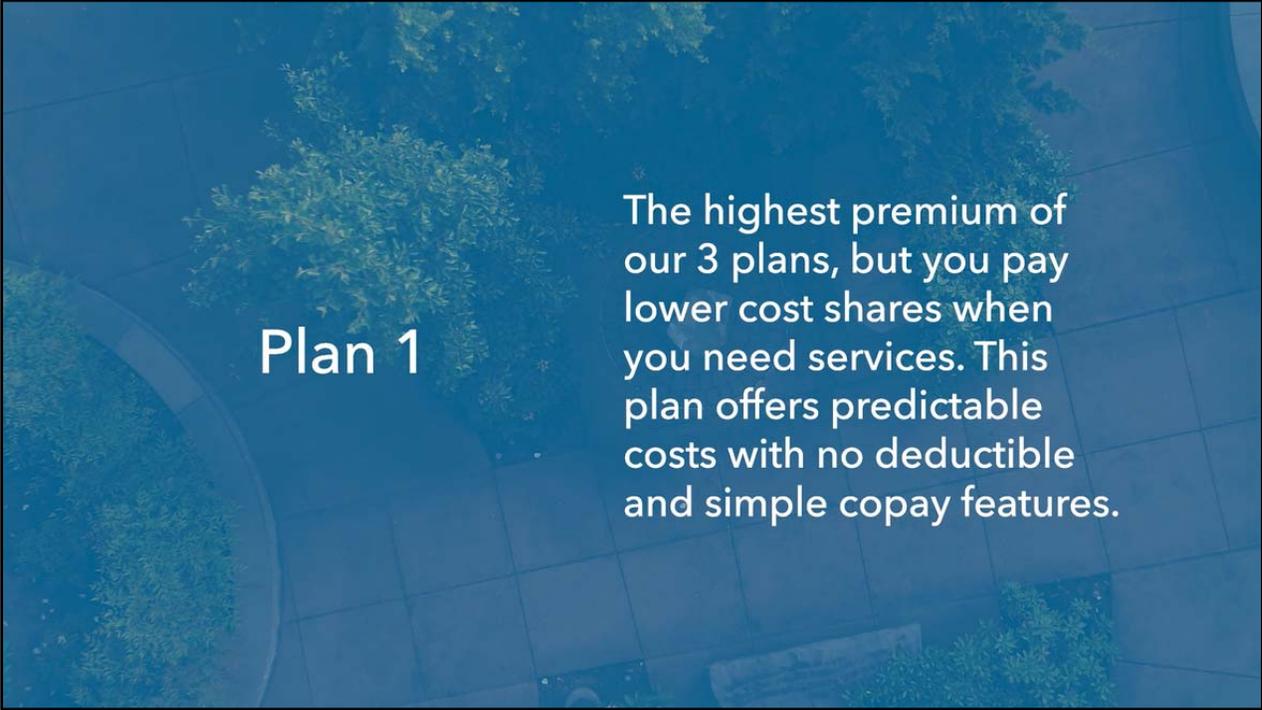
To learn more about Kaiser Permanente, visit kp.org.

Here are the OEBB plan options for the 2020-2021 plan year:

Plan 1 has the highest premium of our 3 plans, but you pay lower cost shares when you need services. This plan offers predictable costs with no deductible and simple copay features.

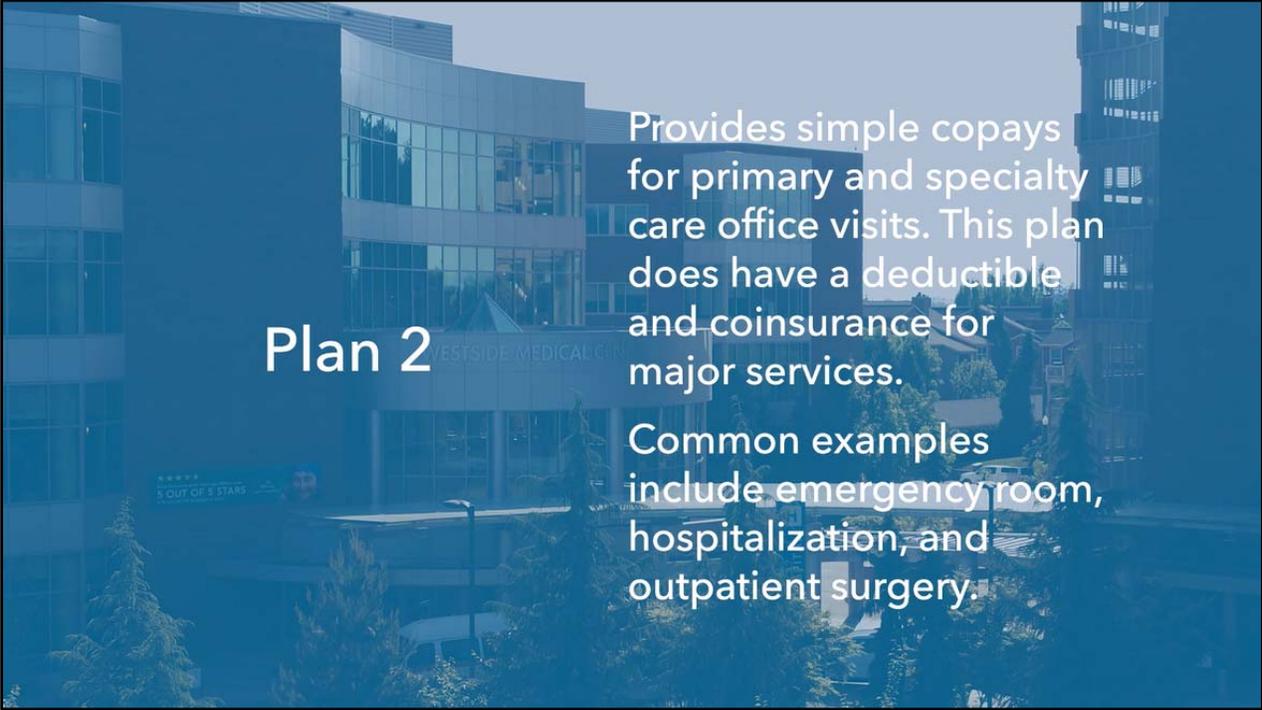
Plan 2 offers lower premiums than Plan 1, while still providing simple copays for primary and specialty care office visits. This plan does have a deductible and coinsurance for major services. Common examples include emergency room, hospitalization, and outpatient surgery.

Plan 3 is the only Kaiser Permanente plan that can be paired with a health savings account. This plan has the lowest premiums of our plans but the highest cost shares when you use services. To learn more about this HSA/HRA-compatible plan, visit the OEBB website to view our supplemental Plan 3 presentation.



Plan 1

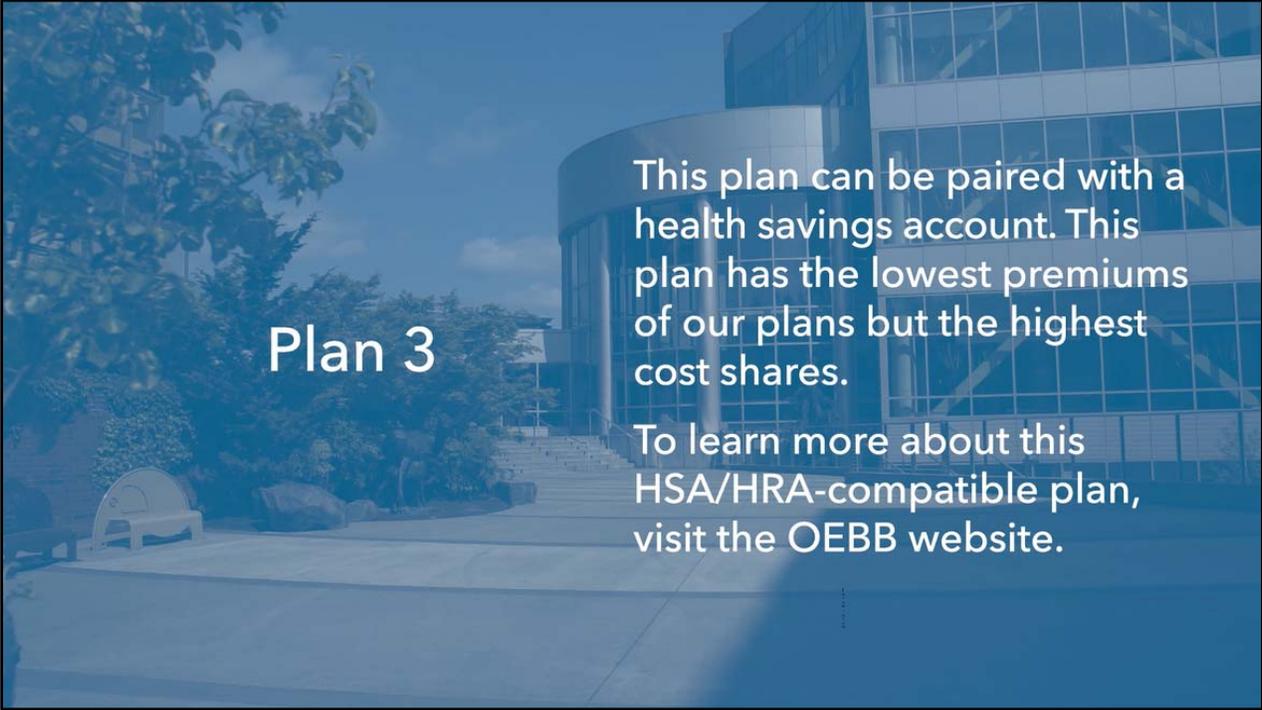
The highest premium of our 3 plans, but you pay lower cost shares when you need services. This plan offers predictable costs with no deductible and simple copay features.



Plan 2

Provides simple copays for primary and specialty care office visits. This plan does have a deductible and coinsurance for major services.

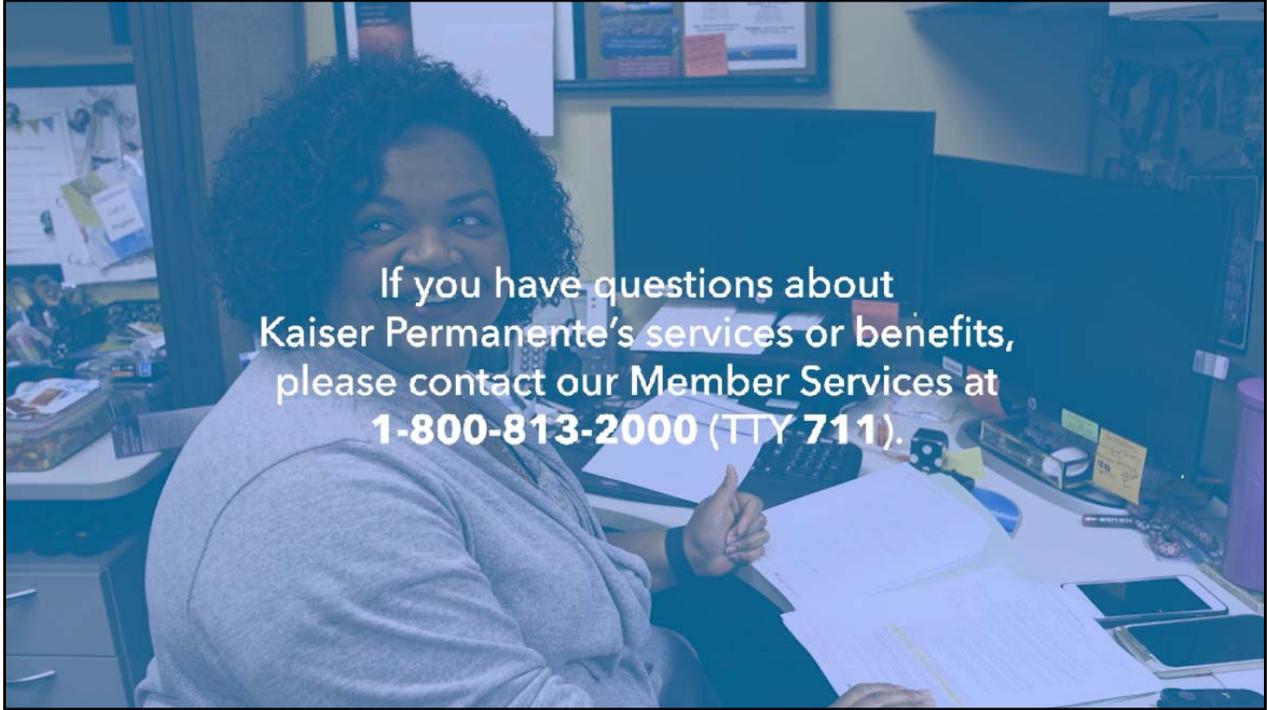
Common examples include emergency room, hospitalization, and outpatient surgery.



Plan 3

This plan can be paired with a health savings account. This plan has the lowest premiums of our plans but the highest cost shares.

To learn more about this HSA/HRA-compatible plan, visit the OEBC website.



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Thank you for choosing Kaiser Permanente!

