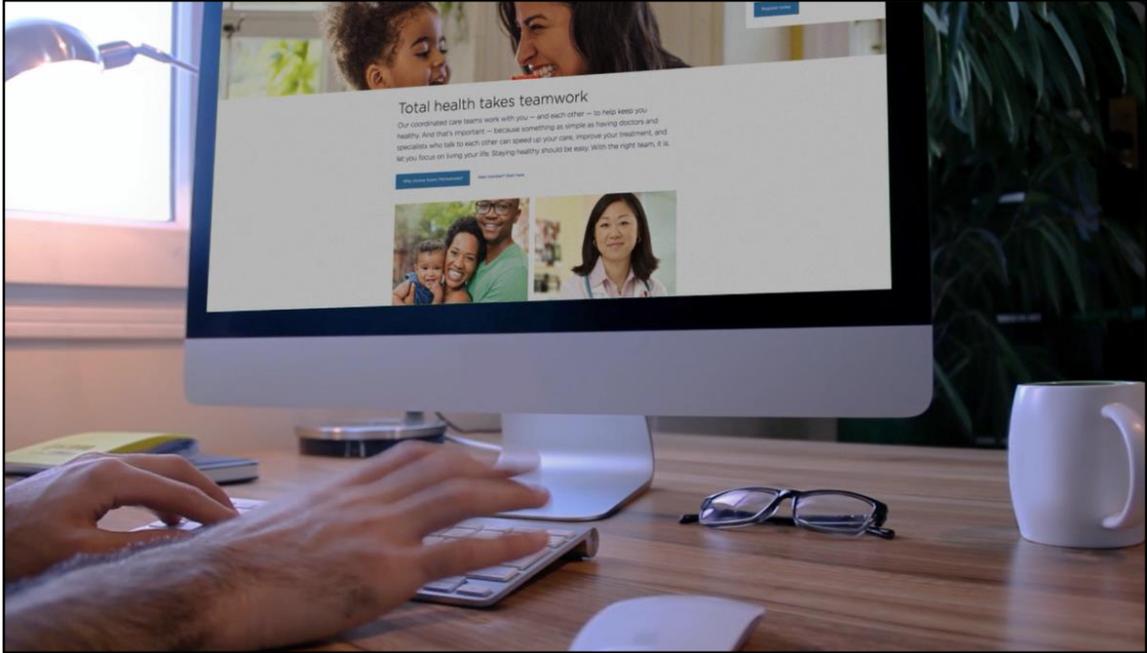




OEGB + Kaiser Permanente HSA Presentation

I'm here to walk you through Kaiser Permanente's HSA/HRA Plan 3 compatible plan for the 2020–2021 plan year. There are certain tax advantages and benefits to setting aside funds in an HSA or HRA. Talk to your tax advisor for more information.



Before we begin, here are a few reminders:

First, 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. Second, if you are switching to a us from a non-Kaiser Permanente plan, you will need to select a new provider from our award-winning network.



Our plan has a single deductible
for medical and prescriptions.

Here are some of the benefit highlights:

Our plan has a single deductible for medical and prescriptions. After the deductible is met, members then pay coinsurance for covered services. Out-of-pocket expenses for all covered services — for example, the deductible and coinsurance costs — count toward the out-of-pocket maximum.



We want to make sure you are maximizing your benefit under this plan. Here are some tools to make Plan 3 work for you.

- First, remember preventive care services are covered at 100% — you do not need to meet your deductible before receiving services for preventive care.
- You can use kp.org to email your doctor, help manage your care gaps through your Personal Action Plan, and use our Treatment Cost Calculator. You also have access to telephone appointments, scheduled phone and video visits, and our 24-hour care advice line.
- Take advantage of our care management and wellness coaching programs, all at no additional cost to you.



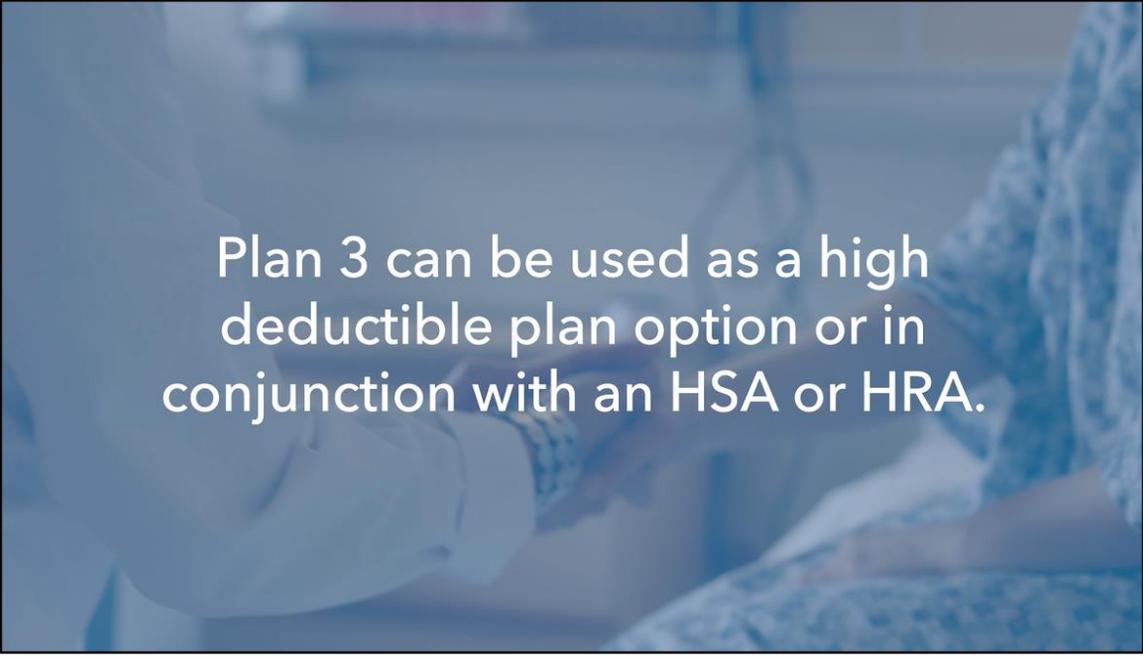
Here are the medical benefits for Plan 3 effective October 1, 2020.

The plan includes \$1,600 per individual and \$3,200 per family deductible and \$6,550 individual and \$13,100 family out-of-pocket maximums.



On this plan, everything is subject to the deductible excluding preventive. The entire deductible must be met before the plan starts paying for covered services.

After your deductible has been met, you will pay only 20% for services until you meet your out-of-pocket maximum. All out-of-pocket expenses for all covered services — for example, the deductible and coinsurance costs — count toward the out-of-pocket maximum.



Plan 3 can be used as a high deductible plan option or in conjunction with an HSA or HRA.

Plan 3 can be used simply as a high deductible plan option or offered in conjunction with an HSA or HRA; however, this is optional.



If you have questions about
Kaiser Permanente's services or benefits,
please contact Member Services at
1-800-813-2000 (TTY 711).

If you are interested in pairing this with an HSA or HRA, talk to your employer to learn more about setting up this account. If you have questions about Kaiser Permanente's services or benefits, please contact our Member Services at **1-800-813-2000 (TTY 711)**.

