CHOOSE
HEALTHIER CARE

HEALTHIER FAMILY. HEALTHIER BUDGET. HEALTHIER YOU.

kp.org/feds

2019 RATES AND BENEFITS | FEDERAL EMPLOYEES AND ANNUITANTS

Kaiser Permanente®
ARE YOU READY FOR BETTER CARE?

Visit kp.org/feds anytime
NEW FOR 2019

» $0 copay for inpatient maternity/delivery for Standard and High Options

» Premiums as low as $47

Great extras with your plan

• Healthy Rewards program—$150 – $375
• Meal delivery program discount—$100
• Basic Option Healthy Returns fitness discount—up to $125
• $0 video visits¹
• Easy-to-use KP app
• And more

Need more information to make a decision?

Call 855-315-1004 (TTY 711), Monday through Friday, 10 a.m. to 8 p.m.
During open enrollment season, 9 a.m. to 10 p.m., Monday through Friday
Visit kp.org/feds, anytime.
One of the many things that I really appreciate about Kaiser is the fact that I DON’T HAVE TO FILL OUT ENDLESS PAPERWORK every time I go to the doctor. Rarely do I EVER have to complete a form for additional information. Also, no paperwork for insurance claims. This eliminates time and energy spent with claiming and trying to be reimbursed.

Kathleen, Federal employee
SEE THE KAISER PERMANENTE DIFFERENCE

Traditional Health Care
COMPLICATED & EXPENSIVE

It’s outdated and doesn’t acknowledge the way people live today.

Waiting for appointments and getting bounced around between doctors, labs, X-rays, specialists, and pharmacies mean it takes longer to get care.

And extra expenses for transportation, babysitters, and parking can add up too.

Isn’t it time for a change?

Kaiser Permanente
HASSLE-FREE & AFFORDABLE

Our members can connect to doctors, lab, X-ray, and pharmacy under one roof—in person or online.

Our doctors are all connected by the largest commercial electronic health system in the country.

That means less traveling for you, less time waiting, and better coordination of your care.
CONVENIENT CARE THAT SAVES YOU TIME
Our award-winning health plan and our top-notch medical care are fully integrated.
When your doctors, health plan, pharmacy, and hospitals are connected, health care works better for you, becoming more affordable and hassle-free.

STAYING HEALTHY
Preventive care is key to how we practice medicine at Kaiser Permanente. It can help you avoid some health issues and catch others before they become serious. To catch problems early, we offer preventive screenings, routine appointments, and more. Your electronic health record plays a vital role—the system tracks your preventive care services and triggers automatic reminders when you’re due for your next screening. We’ll let you know when to come in, so you’re free to focus on living your life. And because good health goes beyond the doctor’s office, we have classes, wellness coaching, and programs to help you thrive.

WHEN YOU’RE SICK
We’re here for you. Our commitment to prevention is matched by our drive to get you to your healthy best. Great doctors, state-of-the-art facilities, and the latest technology all combine to help you recover.
If you have a condition such as asthma, diabetes, or heart disease, we’ll work with you to manage it using proven best practices and advanced technology.

SIMPLER, SMARTER, HEALTHIER CARE DESIGNED FOR YOU

WHAT YOU NEED, ALL TOGETHER
When you get care in our facilities, your doctors, nurses, and other caregivers all work together to keep you healthy. They’re connected to each other, and to you, through your electronic health record. So they know important things about you and your health—like when you’re due for a screening and treatments come together smoothly.
In the end, all of this coordinated care means you’re saving time, saving money on unnecessary tests and trips to the doctor, and getting peace of mind.

Kaiser Permanente provides both your coverage and your care. Most health plans can’t do that.
CARE
HOW AND WHERE YOU NEED IT
How, when, and where do you want to receive care? How do you want to manage your health? When you get care at Kaiser Permanente, you get what you need for the day and hour you need it. It’s care that fits your life.

**IN-PERSON VISIT WITH YOUR PERSONAL DOCTOR OR SPECIALIST**

Most of our locations have many services under one roof,³ so you can see your doctor, get lab services or X-rays, and pick up a prescription—all in the same trip. And we offer same-day, next-day, after-hours, and weekend hours for many services at several of our locations. See them all on page 31.

**EMAIL**

Email your doctor’s office anytime with nonurgent questions. You’ll usually get a response within 2 business days, if not sooner.³ $0 copay.

**VIDEO APPOINTMENTS**

$0 copay for all video visits

Video visits are easy, secure, and part of your coordinated care, so you can get the care you need. For some conditions, you can meet face-to-face online with your doctor¹ on your computer, smartphone, or tablet.³ Need something sooner? Video appointments are available with a Kaiser Permanente emergency medicine physician who is connected to your doctor and your medical history.¹ $0 copay.
CARE ANYWHERE

PHONE APPOINTMENTS
You may be able to save a trip to the doctor’s office by having a phone appointment to discuss your progress, talk about a new concern, or ask a question about your care. $0 copay.

ADVICE BY PHONE
Our nurses are available 24 hours a day, 7 days a week. Have questions? Not sure what kind of care you need? You can call our local, specially trained Kaiser Permanente nurses anytime. If you receive care in our facilities, the nurses are connected to your doctor, can see your health record to figure out what type of care you may need, and can even schedule a routine or Urgent Care appointment for you. $0 copay.

URGENT CARE
Urgent Care services are located in many of our medical centers, and are open 24/7, along with lab, X-ray, and pharmacy services. Imagine the convenience of having what you need for Urgent Care under one roof. Visit kp.org/urgentcare/mas for locations.

TEXT
To make it easier to stay on top of your health, you can now opt in for text message reminders for most upcoming appointments. You can also cancel most appointments with a text.3

AT HOME OR WORK
Stay on top of your care 24/7 through kp.org. If you receive care in Kaiser Permanente facilities, you can view your medical record, refill most prescriptions, schedule and cancel routine appointments, get vaccination records, see most lab results, and more. Visit kp.org/newmember to see how it works.

ON THE GO
Wherever you are, you can access most online features on any mobile device through the KP app.3 You can also find a facility near you and get directions. Learn more at kp.org/mobile. To use the KP app, you must be a Kaiser Permanente member registered on kp.org.

EMERGENCY CARE
If you ever need emergency care, you’re covered worldwide—anytime, anywhere.4

CARE AWAY FROM HOME
If you travel for vacation or work, or have a student going to school outside the area, we’ll help with getting care. We can also help you before you leave town by checking to see if you need a vaccination, prescriptions refills, and more. Once you register at kp.org and download our app, you can see your health information online and email your Kaiser Permanente doctor’s office with nonurgent questions anytime. Just call our 24/7 Away from Home Travel Line at 951-268-3900 or visit kp.org/travel. You are covered for care at any Kaiser Permanente location in another region. You also have coverage for certain outpatient follow-up care and outpatient care outside of Kaiser Permanente service areas through the FEHB travel benefit.
QUALITY CARE
STARTS WITH QUALITY DOCTORS
“Kaiser Permanente’s integrated system is a better place to get health care. I had previously resisted going to an HMO, wanting to choose my own doctors, but Kaiser’s are better than the ones I chose before.”

-Scott, Federal employee

TOP-RATED DOCTORS

You have exclusive access to the physicians in the Mid-Atlantic Permanente Medical Group, who are all board certified/board eligible. No matter which Permanente personal doctor you choose, you’ll be in highly skilled, experienced hands—with your health and your best life as top priority.

YOUR BIGGEST ADVOCATE

Your personal doctor works closely with you, helping integrate and coordinate your care as you make decisions about your health. We make it easy to find the doctor who’s right for you, and you’re free to change doctors at any time, for any reason.

A TEAM OF CAREGIVERS

Our physicians are supported by and connected to a wide range of caregivers and professionals—including nurses, clinicians, lab technicians, and pharmacists—as well as nearly 21,000 Permanente physicians nationwide.

Our doctors are committed to care excellence for all of our members.

Learn more at kp.org/excellence/mas.

We pioneered how an integrated care delivery system, with its own specialists and multidisciplinary care teams, can prevent disease and provide high-quality care. Every day, we make a commitment to early detection, cutting-edge research, and superior individualized and evidence-based medical care, delivered with compassion. See how it comes together.

Watch members talk about their care experiences at kp.org/carestories.
When you need specialty care, you’re not on your own to find doctors, secure appointments, arrange for your own tests, forward and share results among physicians, coordinate prescriptions, or get approvals from an insurance company. Instead, your primary care physician will navigate the ins and outs for you.

Our physicians practice in more than 50 medical and surgical specialties and subspecialties:

- Allergy
- Bariatric surgery
- Cardiology
- Dermatology
- Endocrinology
- Gastroenterology
- High-risk pregnancy
- Neurology
- Pain management
- Pediatric specialties
- Plastic surgery
- Rheumatology
- Urology
- Many more

Other tests. That not only gets you to the right care when you need it, but also helps keep you from getting bounced around from specialist to specialist.

For the following specialties, you can simply call for an appointment: obstetrics-gynecology, optometry, and an initial consultation for mental health and wellness (except inpatient care).

We have doctors practicing in more than 50 medical and surgical specialties. They are experts in their fields and work together with your primary care doctor and others to diagnose and help you decide on the best course of care, whether you have a broken bone, are facing a new disease, or have an ongoing medical condition. Many are recognized as top doctors by major local publications. (Read about their education and experience at kp.org/doctor.)

Continuing Your Care with Specialists

Your doctor works with you to reduce barriers when you need a referral for specialty care. As your advocate, your doctor will discuss specialty care with you, including which specialist is best for you to see, and will personally arrange for you to see that specialist.

Using our electronic system called eConsult, your doctor can directly book appointments with specialists and immediately order lab work, X-rays, and other tests.

Our Technology Turbocharges Our Care

Every Permanente physician is connected to each other and to the world’s largest civilian electronic health records system—allowing each of them to be up-to-date about information on their patients’ care. This connectivity means faster, better-informed decisions from physicians and sound treatment paths for you.

Our Physicians Are Empowered To:

- Discuss patient issues, diagnoses, and treatment options with one another in real time.
- Analyze data from more than 12 million records to detect signs of emerging chronic conditions and identify treatments that produce the best results.
- Access innovative health management tools.

Our Doctors = Healthier You

kp.org/doctor
See for yourself why so many are recognized as top doctors.5

When you need specialty care, you’re not on your own to find doctors, secure appointments, arrange for your own tests, forward and share results among physicians, coordinate prescriptions, or get approvals from an insurance company. Instead, your primary care physician will navigate the ins and outs for you.
BECAUSE FAMILY MEANS EVERYTHING TO YOU
YOU AND YOUR FAMILY ARE AT THE CENTER OF EVERYTHING WE DO

MATTERNITY CARE THAT DELIVERS GREAT BEGINNINGS

There is no charge for the services below, except as indicated.

• Prenatal care
• Inpatient maternity care and delivery. No charge for High and Standard Option members.
• First postpartum visit
• Video visits with your primary care doctor, obstetrician/gynecologist, and our emergency medicine doctors¹
• Prenatal classes
• Genetic screening
• Two sonograms
• Lactation consultants
• Industry-leading digital tools that make it easier for expectant moms to stay on top of their health

BRINGING YOUR LITTLE ONE INTO THE WORLD

From infancy to adulthood, trust your children’s care to the team with the dedication and specialized knowledge to put them on the path to a happy, healthy life. As your children embark on that journey, the medical team at Kaiser Permanente is equipped to keep their health and development on track.

• Our pediatricians are located throughout the area
• Many pediatric specialists on staff in areas such as cardiology, oncology, and more

Learn about healthy pregnancy and discover important steps, trimester by trimester. All at kp.org/maternity.
FOCUS ON THE JOY
WE’LL TAKE CARE OF THE REST
### BENEFIT HIGHLIGHTS

<table>
<thead>
<tr>
<th>What</th>
<th>High Option</th>
<th>Standard Option</th>
<th>Basic Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 copay inpatient delivery</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>$0 copay for prepartum and postpartum care</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>$0 preventive care for children</td>
<td>Through age 4</td>
<td>Through age 17</td>
<td>Through age 17</td>
</tr>
<tr>
<td>Pediatric care center</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Pediatric video visits</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Choose your doctor—one for each family member; a family practice doctor to care for your whole family, whatever you want</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Preventive dental included</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Vision and eyewear benefits included</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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### ESSENTIAL EXTRAS

<table>
<thead>
<tr>
<th>What</th>
<th>Description</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classes</td>
<td>Self-care, what to expect, caring for your newborn, breastfeeding, and more</td>
<td>$0</td>
</tr>
<tr>
<td>Comprehensive prenatal care, information, and support</td>
<td>Prenatal visits, genetic screening and consultation, sonograms</td>
<td>$0</td>
</tr>
<tr>
<td>Comprehensive perinatal (high-risk) program</td>
<td>Skilled experts help handle complex conditions such as preeclampsia, gestational diabetes, carrying multiples, and more</td>
<td>$0</td>
</tr>
<tr>
<td>24/7 access</td>
<td>Telephone nurse advice, online access to immunization records and other care info for school and camp, secure email with your physician, Urgent Care, lab, and more</td>
<td>$0</td>
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</tbody>
</table>

Listed on this page are some of the features of the Kaiser Permanente health plan. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure, *RI 73-047*. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure.

Discover more at [kp.org/maternity](http://kp.org/maternity), [kp.org/excellence/mas](http://kp.org/excellence/mas), [kp.org/feds](http://kp.org/feds), and [kp.org/doctor](http://kp.org/doctor).
HIGH OPTION

KEEP YOUR WALLET HAPPY WITH LOWER OUT-OF-POCKET COSTS
HIGH OPTION

COULD OUR HIGH OPTION BE RIGHT FOR YOU?

• Lowest out-of-pocket costs among the Kaiser Permanente options
• Up to $150 in rewards—use them to pay your copays and other medical expenses
• $100 discount for Terra’s Kitchen meal prep and delivery service

CONSIDER THIS OPTION IF YOU:

• See the doctor often
• Believe you will exceed $2,250 in out-of-pocket costs (such as copays) for the year; once you reach that maximum, 100% of your costs will be covered for all services that apply to the out-of-pocket maximum
• Want a higher premium to have lower copays for most services and prescription drugs
• Prefer the out-of-pocket cost predictability you get with a plan that features mostly copays instead of coinsurance

EARN UP TO $150 IN REWARDS WITH THE HIGH OPTION

Take steps to improve your well-being to earn rewards7 to pay for qualified medical expenses. High Option subscribers and their enrolled spouses are eligible to earn $75 per person in rewards by completing the following activities:

• $50 for taking our Total Health Assessment, an online questionnaire that gives you a wellness action plan
• $25 for completing our healthy lifestyle program, an online class to help you reach your health goals

You must complete all activities during the 2019 calendar year to earn your rewards. Start by visiting kp.org/feds to learn more and get started.

WHAT CAN YOU PAY FOR WITH YOUR REWARDS?

We’ll send you a Kaiser Permanente Health Payment Card upon completion of all activities, which can be used to pay for qualified medical expenses, including:

• Cost sharing, such as your copays
• Dental treatment costs
• Prescription eyeglasses or contact lenses
• Other IRS-qualified medical expenses

See the full list of qualified medical expenses in IRS Publication 502, Medical and Dental Expenses, and IRS Publication 929, Health Savings Accounts and Other Tax-Favored Health Plans, at irs.gov/publications.
PREVENTIVE DENTAL CARE
Your dental benefit can help you maintain good oral health and avoid costly procedures in the future. You pay $30 per visit for diagnostic and preventive dental services including oral evaluation, cleaning, and certain X-rays. Other covered dental services are provided at a reduced fee. You must receive care from participating Dominion National dental providers. To learn more, call Dominion National at 855-733-7524 (TTY 711), Monday through Friday, 7:30 a.m. to 6 p.m., or visit dominiondental.com/kaiserdentists.

VISION AND EYEWEAR BENEFITS
Whether you choose the High or Standard Option of care, you pay 75% of our allowance for eyeglass frames, lenses, and a total contact lens package at Kaiser Permanente optical centers.

Did you know?
Dental and vision benefits are included in Standard and High Options.

Need help? Call us at 855-315-1004 (TTY 711), Monday through Friday, 10 a.m. to 8 p.m. During open enrollment season, Monday through Friday, 9 a.m. to 10 p.m.
### 2019 HIGH OPTION QUICK LOOK

For more information, see the complete benefits summary at the back of this brochure or visit kp.org/feds.

<table>
<thead>
<tr>
<th>Outpatient services per visit or procedure</th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care</td>
<td>$0</td>
</tr>
<tr>
<td>Primary care</td>
<td>$10/$0 for children through age 4</td>
</tr>
<tr>
<td>Specialty care</td>
<td>$20</td>
</tr>
<tr>
<td>Most lab test and X-rays</td>
<td>$0</td>
</tr>
<tr>
<td>Generic prescription drugs (up to a 30-day supply at plan medical center pharmacies)</td>
<td>$7</td>
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**Emergency and urgent care**

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<tbody>
<tr>
<td>Emergency care</td>
<td>$100</td>
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<tr>
<td>Urgent care</td>
<td>$20</td>
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### YOUR PREMIUM SHARE  HIGH OPTION

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<tr>
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<tbody>
<tr>
<td>Self Only</td>
<td>Biweekly Non-Postal $89.52</td>
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<tr>
<td></td>
<td>Biweekly Postal Category 1 $86.32</td>
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<tr>
<td></td>
<td>Biweekly Postal Category 2 $76.73</td>
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<td></td>
<td>Monthly Non-Postal $193.96</td>
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<tr>
<td>Self Plus One</td>
<td>Biweekly Non-Postal $243.03</td>
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<td></td>
<td>Biweekly Postal Category 2 $180.80</td>
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<tr>
<td></td>
<td>Monthly Non-Postal $454.96</td>
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</table>

*These rates do not apply to all enrollees. If you are in a special enrollment category, please contact the agency or tribal employer that maintains your health benefits enrollment.*
STANDARD OPTION
GET REWARDED WITH LOW PREMIUMS, AFFORDABLE COPAYS, AND MORE
STANDARD OPTION

COULD OUR STANDARD OPTION BE RIGHT FOR YOU?

- Great balance of low premiums and affordable copays
- Up to $150 in rewards—use them to pay your copays and other medical expenses
- $100 discount for Terra’s Kitchen meal prep and delivery service

CONSIDER THIS OPTION IF YOU:

- Have children through age 17 because you will pay $0 copay for primary care visits
- Want a lower premium with higher copays than High Option for most services and prescription drugs
- Prefer the predictable out-of-pocket costs you get with a plan that features mostly copays instead of coinsurance

EARN UP TO $150 IN REWARDS WITH THE STANDARD OPTION

Take steps to improve your well-being to earn rewards to pay for qualified medical expenses. Standard Option subscribers and their enrolled spouses are eligible to earn $75 per person in rewards by completing the following activities:

- $50 for taking our Total Health Assessment, an online questionnaire that gives you a wellness action plan
- $25 for completing our healthy lifestyle program, an online class to help you reach your health goals

You must complete all activities during the 2019 calendar year to earn your rewards. Start by visiting kp.org/feds to learn more and get started.

What can you pay for with your rewards?

We’ll send you a Kaiser Permanente Health Payment Card upon completion of all activities. It can be used to pay for qualified medical expenses, including:

- Cost sharing, such as your copays
- Dental treatment costs
- Prescription eyeglasses or contact lenses
- Other IRS-qualified medical expenses

See the full list of qualified medical expenses in IRS Publication 502, Medical and Dental Expenses, and IRS Publication 929, Health Savings Accounts and Other Tax-Favored Health Plans, at irs.gov/publications.
**PREVENTIVE DENTAL CARE**

Your dental benefit can help you maintain good oral health and avoid costly procedures in the future. You pay $30 per visit for diagnostic and preventive dental services including oral evaluation, cleaning, and certain X-rays. Other covered dental services are provided at a reduced fee. You must receive care from participating Dominion National dental providers. To learn more, call Dominion National at **855-733-7524 (TTY 711)**, Monday through Friday, 7:30 a.m. to 6 p.m., or visit dominiondental.com/kaiserdentists.

**VISION AND EYEWEAR BENEFITS**

Whether you choose the High or Standard Option of care, you pay 75% of our allowance for eyeglass frames, lenses, and a total contact lens package at Kaiser Permanente optical centers.

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**Did you know?**

Dental and vision benefits are included in Standard and High Options.

**Need help?** Call us at **855-315-1004 (TTY 711)**, Monday through Friday, 10 a.m. to 8 p.m. During open enrollment season, Monday through Friday, 9 a.m. to 10 p.m.
## 2019 STANDARD OPTION QUICK LOOK

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<tr>
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### Emergency and urgent care

<table>
<thead>
<tr>
<th></th>
<th>You pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency care</td>
<td>$150</td>
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<tr>
<td>Urgent care</td>
<td>$30</td>
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### YOUR PREMIUM SHARE

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<tr>
<th></th>
<th>STANDARD OPTION</th>
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<tr>
<td>Self Only</td>
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<td>Biweekly Postal Category 1</td>
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<td>Monthly Non-Postal</td>
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<td>Self Plus One</td>
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<td>Biweekly Postal Category 2</td>
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<tr>
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BASIC OPTION
LOW COSTS AND QUALITY CARE
THAT’S ANYTHING BUT BASIC
BASIC OPTION

COULD OUR BASIC OPTION BE RIGHT FOR YOU?

• Lowest-cost Kaiser Permanente option
• Low $100 deductible
• Among the lowest-cost FEHB plans—it’s a great year to try us out
• Up to $750 in rewards—use it to pay your deductible, copays, and other medical expenses
• $125 annual fitness membership reimbursement8,9
• $100 discount for Terra’s Kitchen meal prep and delivery service

CONSIDER THE BASIC OPTION IF YOU:

• Rarely go to the doctor and need the lowest premium
• Have children through age 17 because you will have $0 copay for primary care visits
• Always wanted to try Kaiser Permanente
• Prefer the out-of-pocket cost predictability you get with a plan that features mostly copayments instead of coinsurance

MEMBERS CAN GET UP TO $125 THROUGH OUR HEALTHY RETURNS PROGRAM.

Active living is important for good health, and we want you to jump in for the first time or keep up a good habit. Whether you pay for a fitness center membership or purchase classes for activities at a qualifying fitness center, such as for martial arts, Pilates, cycling, or yoga, we’ll reimburse you up to $125 in fees to be active in 2019.8,9 Just take two easy steps:

1. Join a fitness center, continue using your current fitness center membership, or take an exercise class at a qualifying exercise center. We’ll reimburse you up to $125 for fees and/or dues you pay in 2019 to your qualifying fitness center. We will not reimburse you for the cost of exercise equipment, country clubs, or personal trainers. If you are looking for a new fitness center, you may log into ExerciseRewards.com to find discounts available to Kaiser Permanente members.

2. Submit a reimbursement request form, along with your receipt showing the fees paid for 2019. You can get a Healthy Returns reimbursement request form at kp.org/feds or by calling our Member Services Department at 877-KP4-FEDS (877-574-3337) (TTY 711). The reimbursement form explains how you submit your reimbursement request to the ExerciseRewards™ Program.

We will process your reimbursement within 30 days of receiving your completed documents. To receive your full annual reimbursement amount of up to $125, you can wait to submit a reimbursement request until you have paid at least $125.
EARN UP TO $750 IN REWARDS WITH THE BASIC OPTION

Take steps to improve your well-being to earn rewards to pay for qualified medical expenses. Kaiser Permanente Basic Option subscribers and their enrolled spouses are each eligible to earn $375 per person by completing biometric screenings (blood glucose, blood pressure, body mass index [BMI], and total cholesterol) and completing a total health assessment.

You must complete both activities during the 2019 calendar year to receive your reward. Start by visiting kp.org/feds to learn more and to get started.

What can you pay for with your rewards?
We will send you a Kaiser Permanente Health Payment Card upon completion of all activities. It can be used to pay for qualified medical expenses, including:

- Your deductible
- Dental treatment costs
- Other cost sharing, such as your copays
- Prescription eyeglasses or contact lenses
- Other IRS-qualified medical expenses

See the full list of qualified medical expenses in IRS Publication 502, Medical and Dental Expenses, and IRS Publication 929, Health Savings Accounts and Other Tax-Favored Health Plans, at irs.gov/publications.

YOUR $100 DEDUCTIBLE: EXAMPLES OF SERVICES SUBJECT TO THE DEDUCTIBLE

Some examples of the services subject to the deductible include:

- Inpatient hospital services
- Outpatient surgical care
- Durable medical equipment (crutches and wheelchairs, for example)
- Emergency care as an outpatient at the hospital
- Home health services
- Infertility services
- Specialty imaging (CT scans and MRI, for example)
- Urgent Care at an emergency room

Did you know?
Primary and specialty care office visits, lab services, X-rays, and prescription drugs are not subject to the deductible.

Need help? Call us at 855-315-1004 (TTY 711), Monday through Friday, 10 a.m. to 8 p.m. During open enrollment season, Monday through Friday, 9 a.m. to 10 p.m.
2019 BASIC OPTION QUICK LOOK

For more information, see the complete benefits summary at the back of this brochure or visit kp.org/feds.

<table>
<thead>
<tr>
<th>Annual deductible (2x per family maximum)</th>
<th>$100 per person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient services per visit or procedure</td>
<td>You pay</td>
</tr>
<tr>
<td>Preventive care</td>
<td>$0</td>
</tr>
<tr>
<td>Primary care</td>
<td>$30/$0 for children through age 17</td>
</tr>
<tr>
<td>Specialty care</td>
<td>$40</td>
</tr>
<tr>
<td>Most lab test and X-rays</td>
<td>$0/$40 per procedure</td>
</tr>
<tr>
<td>Generic prescription drugs (up to a 30-day supply at plan medical center pharmacies)</td>
<td>$10</td>
</tr>
</tbody>
</table>

Emergency and Urgent Care

| Emergency care (You pay deductible, then cost share as an outpatient at the hospital) | $150 after the deductible |
| Urgent care at a plan Urgent Care center | $40 |

YOUR PREMIUM SHARE

| Self Only | Biweekly Non-Postal | $48.47 |
| Biweekly Postal Category 1 | $46.54 |
| Biweekly Postal Category 2 | $40.23 |
| Monthly Non-Postal | $105.03 |
| Self Plus One | Biweekly Non-Postal | $107.87 |
| Biweekly Postal Category 1 | $103.56 |
| Biweekly Postal Category 2 | $89.53 |
| Monthly Non-Postal | $233.72 |
| Self and Family | Biweekly Non-Postal | $118.40 |
| Biweekly Postal Category 1 | $113.67 |
| Biweekly Postal Category 2 | $98.27 |
| Monthly Non-Postal | $256.54 |

These rates do not apply to all enrollees. If you are in a special enrollment category, please contact the agency or tribal employer that maintains your health benefits enrollment.
FACILITIES
BUILT AROUND YOU
CONVENIENT CARE NEAR YOU

It’s easy to find a Kaiser Permanente medical center near home or work. You’ll find same-day, next-day, after-hours, and weekend services at many locations, along with ob-gyn, pediatrics, and other specialty departments. Just hop online or grab your smartphone or tablet to search by ZIP code, keyword, or the service you want. kp.org/facilities.

TAKE A TOUR WITHOUT LEAVING HOME

“Walk” through a 360° tour of any of our medical centers and see what it’s like when so much care is under one roof. You can link to a tour from each of our medical center web pages. kp.org/facilities.

URGENT CARE: 14 LOCATIONS, 6 OPEN 24/7

So convenient—lab, X-ray, and pharmacy are in the same building with Urgent Care. At our 24/7 locations, advanced imaging and a 23-hour observation unit are also on site. kp.org/urgentcare/mas.

PREMIER HOSPITALS

You deserve the best care at all times. That’s never more important than when you need a hospital. That’s why we’ve chosen award-winning hospitals to team with for coordinating your care. kp.org/premierhospitals.

EMERGENCY CARE

If you ever need emergency care, you’re covered worldwide—anytime, anywhere.4

Please check kp.org/facilities for the most up-to-date listing of the services located at Kaiser Permanente facilities.
Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at kp.org. You must be present in Maryland, Virginia, or Washington, DC, for visits with your primary care physician or mental health provider. For urgent video visits with an emergency doctor, you may also be present in West Virginia, Florida, North Carolina, or Pennsylvania. For certain medical or mental health conditions. For video visits with a mental health provider, appointments can be scheduled for follow-up care.

2 Rated 4.5 out of 5 by the National Committee for Quality Assurance in “Private Health Insurance Ratings 2017-2018.” Our private plan is rated highest in Maryland, DC, and Virginia, and is in the top 3% nationally. These ratings are based on measures of consumer satisfaction and clinical quality in prevention and treatment services.

3 When you receive care at Kaiser Permanente facilities.

4 If you reasonably believe you have an emergency medical condition, which is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health, call 911 or go to the nearest emergency department. For the complete definition of an emergency medical condition, which is a medical condition, visit kp.org.


6 Based on a comparison of the estimated combined annual premium and cost sharing for a family of four (4) enrolled in the top three plan options with the highest enrollment in the FEHB market in Washington, DC, Maryland, and Virginia. Comparison estimate assumes a family of four, with two adults, two children under age 5, and an expected baby. Also assumes 10 primary care visits for children, 20 prenatal visits, and one maternity delivery during the benefit year. Using these assumptions, the family described may save as much as $600 to $3,000 than if the family were enrolled in one of the other plan options included in the comparison. In addition, Kaiser Permanente of the Mid-Atlantic States outperforms national and regional averages on 15 maternity and child/adolescent quality-of-care measures, including timeliness of prenatal care, postpartum care, well-child visits, childhood immunizations, and more. Additional details are available at kp.org/feds.

7 The rewards program is open to Kaiser Permanente FEHB subscribers and their enrolled spouses 18 and older. You must accept the Wellness Program Agreement on kp.org/engage to be eligible to earn rewards. You can take the Total Health Assessment (and, for High and Standard Option members, the healthy lifestyle program) as often as you like, but you can only earn a reward for it, if available, once during the reward period. For the Basic Option, some biometric activities may require you to contact your Kaiser Permanente doctor. To find out how to get the screening you need, call the customer service number on the back of your Kaiser Permanente ID card. We will send each eligible member a Kaiser Permanente Health Payment Card 4-6 weeks after they complete their first activity. See the full list of qualified medical expenses in IRS Publications 502, Medical and Dental Expenses, and 929, Health Savings Accounts and Other Tax-Favored Health Plans, at irs.gov/publications.

8 The benefits listed for the ChooseHealthy® Program, Terra’s Kitchen, and the Healthy Returns fitness reimbursement are neither offered nor guaranteed under contract with the Federal Employees Health Benefits (FEHB) Program but are made available to all enrollees and family members who become members of Kaiser Permanente.

9 Qualifying fitness centers must offer regular cardiovascular, flexibility, and/or resistance training exercise programs; must offer a proof of payment (e.g., membership agreement or receipt); and must have staff oversight. Fitness centers outside of the United States of America do not qualify. Refer to ExerciseRewards.com for exclusions and limitations. The ExerciseRewards Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ExerciseRewards is a trademark of ASH and used with permission herein. Consult a physician before beginning or changing your exercise or fitness routine.

10 Additional terms and conditions may apply. Terra’s Kitchen is independently owned and operated and is not affiliated with Kaiser Permanente. These benefits are neither offered nor guaranteed under contract with the FEHB Program but are made available to all enrollees and family members who become members of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. All statements are the responsibility of Terra’s Kitchen. Kaiser Permanente makes no guarantees or representations about Terra’s Kitchen, its products and services, or their continued availability. The discount program may be discontinued at any time, without advance notice.

11 Premier hospitals are independently owned and operated, and they contract with Kaiser Foundation Hospitals.

This is a summary of the features of the Kaiser Permanente health plan. Before making a final decision, please read the plan’s Federal brochure (RI 73-047). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information

The FEHB Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available an SBC about each of its health coverage options, online and in paper. The SBC summarizes important information in a standard format to help you compare plans and options. This plan’s SBC is available on the Internet at kp.org/feds. A paper copy is also available, free of charge, by calling 855-315-1004. For TTY, call 711. To find out more information about plans available under the FEHB Program, including SBC documents for other FEHB plans, please visit opm.gov.
**GREAT EXTRAS**

**MOVE**
Being active helps you be healthier and stronger and feel your best, at every age. Whether you’re a couch potato imagining a more active life, a busy parent or grandparent, or a weekend warrior, it can be tough to start, and keep, moving. Check out tips and inspiration at kp.org/fitness.

**LISTEN AND WATCH**
You will pay cost sharing for services received from another Kaiser Permanente region.

Check out our Pandora Relaxation Radio station. Download podcasts about health conditions, emotional wellness, and more. Some use guided imagery to help you quit smoking or lose weight—videos are available too. The feast for your eyes and ears is at kp.org/podcasts.

**A $100 DISCOUNT FOR TERRA’S KITCHEN**
Why not try an amazing meal prep and delivery service to help you eat the healthiest you can, with great convenience? All of our Federal members can receive a $100 discount to Terra’s Kitchen ($20 off each of your first 5 orders; minimum purchase required.) Learn more at kp.org/feds.

**HELP TO QUIT SMOKING**
Members pay nothing for Kaiser Permanente classes, telephone coaching, online programs, and prescriptions, including prescribed over-the-counter tobacco-cessation drugs. Ask your doctor about your treatment options.

**COACHING, FARMERS MARKETS, CLASSES, AND MORE**

kp.org/healthyliving: Wellness information, health calculators, videos, podcasts, and recipes.

kp.org/healthylifestyles: Online programs to help you lose weight, quit smoking, reduce stress, and more, at no cost to members.

kp.org/classes: Health classes and support groups at many of our facilities. Some require a fee.

kp.org/wellnesscoach: One-on-one personal wellness coaching by phone, at no cost to members.

kp.org/choosehealthy or 877-335-2746: Reduced rates on products and services that can help you stay healthy, such as massage therapy, chiropractic care, acupuncture, and more.

kp.org/foodforhealth: Locations and seasons of farmers markets hosted at many of our medical centers.

**Did you know?**
Members receiving inpatient or outpatient services in a plan facility will not receive an itemized bill. Services received are covered by your copay as outlined in your RI 73-047.

**Need help?** Call us at 855-315-1004 (TTY 711), Monday through Friday, 10 a.m. to 8 p.m. During open enrollment season, Monday through Friday, 9 a.m. to 10 p.m.
**READY TO ENROLL WITH KAISER PERMANENTE AND GET HEALTHIER CARE?**

1. **Choose an option**
   - High Option
   - Standard Option
   - Basic Option

2. **Select your enrollment type**
   - Self only covers you (the enrollee).
   - Self Plus One covers you and one eligible family member.
   - Self and Family covers you and all eligible family members.

3. **With your enrollment code in hand, sign up online or call us**
   - Visit [opm.gov](http://opm.gov) to enroll online.
   - Contact your employing agency or retirement office for next steps.

Annuitants can contact the Retirement Information Center at **888-767-6738** or **855-887-4957** (TTY) or **retire@opm.gov**.

To sign up find your enrollment code in the chart below. Then, visit [opm.gov](http://opm.gov) to enroll online, or contact your employing agency or retirement office for next steps and other information.

<table>
<thead>
<tr>
<th>ENROLLMENT CODE</th>
<th>HIGH OPTION</th>
<th>STANDARD OPTION</th>
<th>BASIC OPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>E31</td>
<td>E34</td>
<td>T71</td>
</tr>
<tr>
<td>Self Plus One</td>
<td>E33</td>
<td>E36</td>
<td>T73</td>
</tr>
<tr>
<td>Self and Family</td>
<td>E32</td>
<td>E35</td>
<td>T72</td>
</tr>
</tbody>
</table>

**Important note:** Enrollees covering themselves and one other eligible family member may choose either the “Self Plus One” or “Self and Family” enrollment type, whichever has a lower premium. If you are enrolling in the High Option and have a two-person family, you should choose Self and Family enrollment.

*These are highlights of the FEHB enrollment process. Please refer directly to [opm.gov](http://opm.gov) and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information.*

Don’t forget—you get **$100** in discounts for Terra’s Kitchen meal prep and delivery service.

**Need help?** Call us at **855-315-1004** (TTY 711), Monday through Friday, 10 a.m. to 8 p.m. During open enrollment season, Monday through Friday, 9 a.m. to 10 p.m.
## Your Kaiser Permanente Mid-Atlantic States Region Benefits Summary for 2019

<table>
<thead>
<tr>
<th>2019 Services</th>
<th>High Option</th>
<th>Standard Option</th>
<th>Basic Option</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual deductible (2x per family maximum)</strong></td>
<td>$0</td>
<td>$0</td>
<td>$100 per person</td>
</tr>
</tbody>
</table>

### Outpatient services (per visit or procedure)

<table>
<thead>
<tr>
<th>Preventive care</th>
<th>$0</th>
<th>$0</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary care office visit</td>
<td>$10/$0 for children through age 4</td>
<td>$20/$0 for children through age 17</td>
<td>$30/$0 for children through age 17</td>
</tr>
<tr>
<td>Specialty care office visit</td>
<td>$20</td>
<td>$30</td>
<td>$40</td>
</tr>
</tbody>
</table>

### Prescription drugs (up to a 30-day supply at plan medical center pharmacies, or up to a 90-day supply for 2 copays-mail order)*†

<table>
<thead>
<tr>
<th>Generic</th>
<th>$7</th>
<th>$10</th>
<th>$10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred brand/non-preferred brand</td>
<td>$30/$45</td>
<td>$40/$60</td>
<td>$45/$65</td>
</tr>
<tr>
<td>Specialty</td>
<td>$100</td>
<td>$150</td>
<td>$200</td>
</tr>
</tbody>
</table>

### Hospital and facility (there is no charge after the office visit, outpatient, or inpatient hospital copayment is made)

<table>
<thead>
<tr>
<th>Outpatient surgery</th>
<th>$75</th>
<th>$150</th>
<th>$300†</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient hospital care (per admission)</td>
<td>$100</td>
<td>$500</td>
<td>$750†</td>
</tr>
</tbody>
</table>

### Maternity

| Routine prenatal care visit, postpartum visit | $0          | $0              | $0            |
| Delivery (per admission)                    | $0          | $0              | $750†         |

### Emergency and urgent care (per visit or trip)

| Emergency care as an outpatient at a hospital | $100        | $150            | $150†         |
| Urgent care at a plan Urgent Care center     | $20         | $30             | $40           |
| Ambulance                                     | $0          | $100 per service | $100† per service |

### Most lab tests and X-rays

| Out-of-pocket maximum (2x per family maximum) | $2,250 per person | $3,500 per person | $4,000 per person |

### Your premium share‡

<table>
<thead>
<tr>
<th>Biweekly Non-Postal</th>
<th>High Option</th>
<th>Standard Option</th>
<th>Basic Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biweekly Postal Category 1</td>
<td>$89.52</td>
<td>$60.20</td>
<td>$48.47</td>
</tr>
<tr>
<td>Biweekly Postal Category 2</td>
<td>$86.32</td>
<td>$57.79</td>
<td>$46.54</td>
</tr>
<tr>
<td>Monthly Non-Postal</td>
<td>$193.96</td>
<td>$130.44</td>
<td>$105.03</td>
</tr>
<tr>
<td>Biweekly Non-Postal</td>
<td>$243.03</td>
<td>$138.46</td>
<td>$107.87</td>
</tr>
<tr>
<td>Biweekly Postal Category 1</td>
<td>$236.19</td>
<td>$132.92</td>
<td>$103.56</td>
</tr>
<tr>
<td>Biweekly Postal Category 2</td>
<td>$215.68</td>
<td>$114.92</td>
<td>$89.53</td>
</tr>
<tr>
<td>Monthly Non-Postal</td>
<td>$526.56</td>
<td>$300.00</td>
<td>$233.72</td>
</tr>
</tbody>
</table>

### Self Plus One

<table>
<thead>
<tr>
<th>Biweekly Non-Postal</th>
<th>High Option</th>
<th>Standard Option</th>
<th>Basic Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biweekly Postal Category 1</td>
<td>$209.98</td>
<td>$138.46</td>
<td>$118.40</td>
</tr>
<tr>
<td>Biweekly Postal Category 2</td>
<td>$202.68</td>
<td>$132.92</td>
<td>$113.67</td>
</tr>
<tr>
<td>Monthly Non-Postal</td>
<td>$454.96</td>
<td>$300.00</td>
<td>$256.54</td>
</tr>
</tbody>
</table>

### Self and Family

<table>
<thead>
<tr>
<th>Biweekly Non-Postal</th>
<th>High Option</th>
<th>Standard Option</th>
<th>Basic Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biweekly Postal Category 1</td>
<td>$202.68</td>
<td>$132.92</td>
<td>$113.67</td>
</tr>
<tr>
<td>Biweekly Postal Category 2</td>
<td>$180.80</td>
<td>$114.92</td>
<td>$98.27</td>
</tr>
</tbody>
</table>

This is a summary of the features of the Kaiser Permanente health plan. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure, RI 73-047. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure.

* Certain drugs may not be eligible for mail-order delivery or mail order discounts.
† These rates do not apply to all enrollees. If you’re in a special enrollment category, please contact the agency or tribal employer that maintains your health benefits enrollment.
‡ These rates do not apply to all enrollees. If you’re in a special enrollment category, please contact the agency or tribal employer that maintains your health benefits enrollment.

Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for non-covered drugs.