

Find your healthy place

With care for all that is you





Go where you feel like your best self

We can help you get to your healthy place – no matter where it is. Care at Kaiser Permanente feels easier and faster, with the help of connected caregivers, more ways to get care, and support for the whole you. Welcome to care that fits your life.

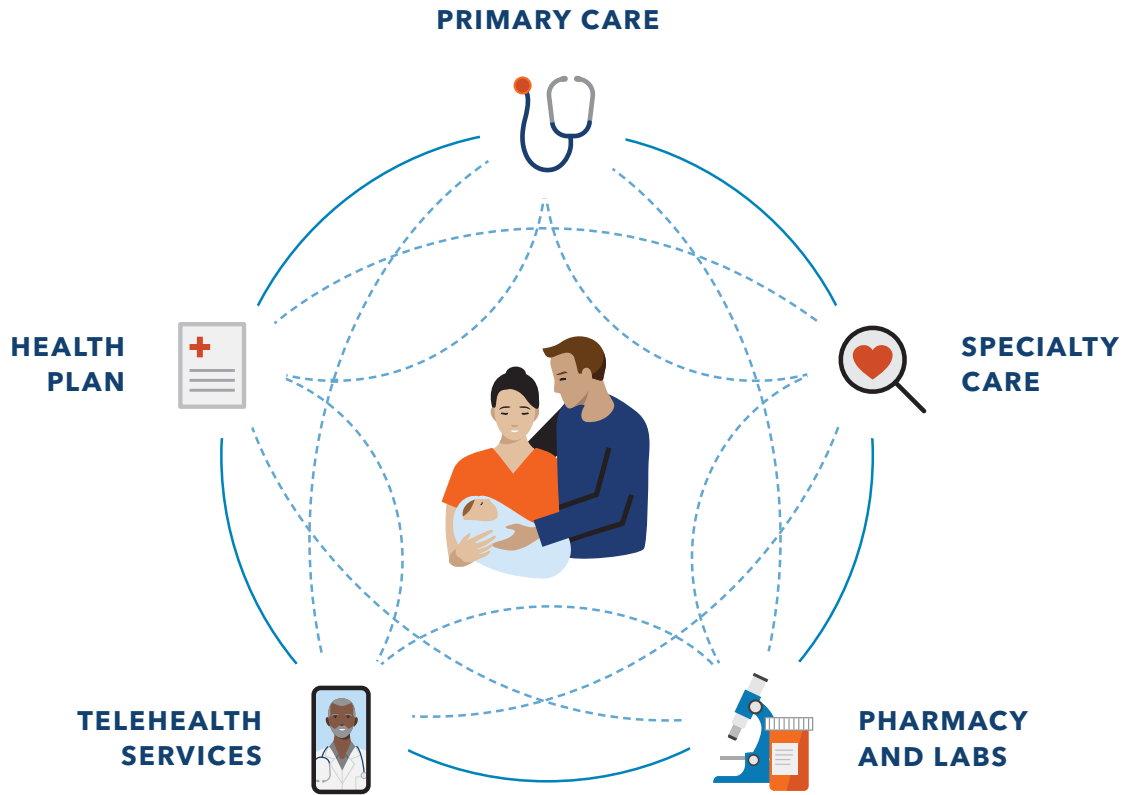
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Want to talk? We’re here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what extra perks are included. Call us at **1-855-315-1009 (TTY 711)**, Monday through Friday, 7 a.m. to 5 p.m. **Open Season hours:** Monday through Friday, 6 a.m. to 7 p.m. Learn more at kp.org/feds.





Built to make your life easier

Kaiser Permanente combines care and coverage – which makes us different from your other health care options. Your doctors, hospitals, and health plan work together to help make exceptional health care easy to get. That means you'll have peace of mind knowing care for your total health is there whenever you need it – from your doctor's office to your living room.

To see what it's like to be a member, visit kp.org/myhealthyplace.

"I really appreciate the coordination of care. Every doctor and specialist can access my records, and I don't have to waste valuable time repeating medical histories."

–Lisa, Kaiser Permanente member

A better experience from the start

We guide you through each step of joining Kaiser Permanente, so you get the care you need without missing a beat.



Search profiles to find the right doctor

Our online doctor profiles let you browse the many doctors and locations in your area, even before you enroll. So you can join knowing you've found a doctor who fits your needs.



Transition your care seamlessly

Easily move prescriptions and schedule a visit with a doctor who's close to your home, work, or school. From day one, you'll have the support you need to help reach your health goals.



Connect to care online

After you enroll, create an account at **kp.org** or download the Kaiser Permanente app. Then manage your health on your schedule – whenever, wherever.

Health care doesn't have to be confusing

If you don't know an HMO from an HSA, you're not alone. But rest assured – we're here to make health care easier to understand. Get help learning the basics at **kp.org/learnthebasics**.



Convenient ways to get care

Same-day, next-day, and weekend appointments are available at most locations, and by phone and video.¹



Visit us in person at a location near you.



Talk to a health care professional by phone, chat, or video.²



24-hour virtual care on your schedule and at no cost

If a trip to the doctor's office doesn't fit your schedule, it's easy to get fast, personalized support – daytime, nighttime, anytime.

- Schedule a phone or video visit with a doctor or clinician.²
- Get 24/7 care advice by phone.
- Email your Kaiser Permanente doctor's office with nonurgent questions.
- Use our e-visit questionnaire to get personalized care advice for certain conditions, order many tests, and get some prescriptions online.
- Chat online with a Kaiser Permanente clinician for advice.²



Prescription delivery

Fill prescriptions online, by phone, or with the Kaiser Permanente app.³

- Have most delivered directly to your front door.
- Order them for same-day pickup.
- You don't pay for U.S. mail delivery. And when you order refills by mail, you get a 100-day supply and pay only 2 30-day-supply plan pharmacy copays for most drugs.



Kaiser Permanente app

Manage your health 24/7 with our app. It's an easy, convenient way to do everything described above – anytime, anywhere.⁴

Care away from home

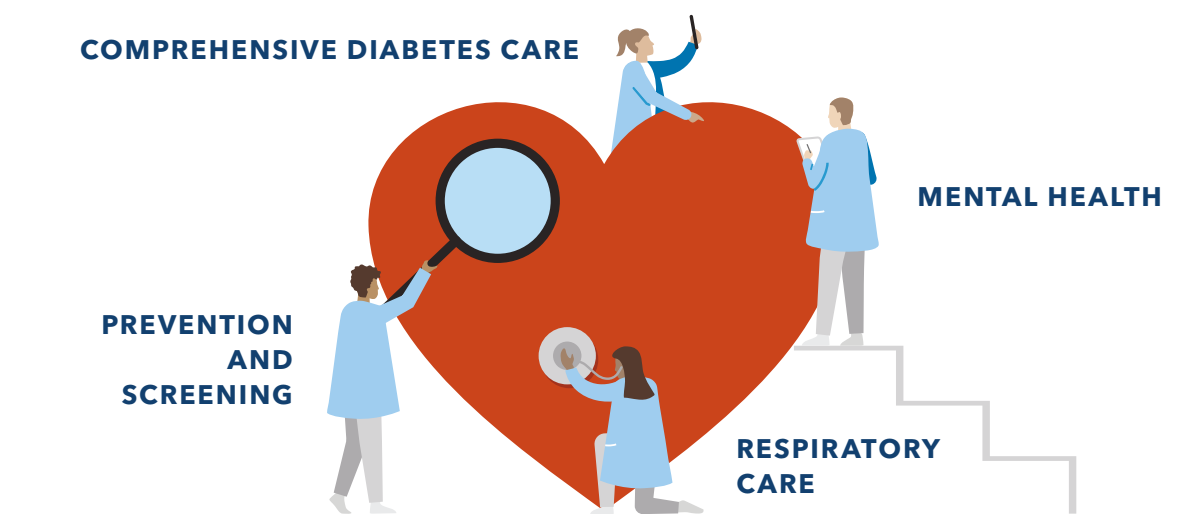
You're covered for urgent and emergency care anywhere in the world. And if you're planning to travel, we can help you stay on top of your health when you're away from home. We'll work with you to see if you need a vaccination, prescription refills, and more. Many Kaiser Permanente locations offer urgent care. You can always get emergency care at any Kaiser Permanente or non-Kaiser Permanente hospital emergency department.



Industry-leading clinical quality

We're known for catching problems early with preventive care. But if your health needs serious attention, our industry-leading specialty care has you covered.

In 2021, Kaiser Permanente led the nation as the top performer in 42 effectiveness-of-care measures. The closest national competitor led in only 14.⁵



Specialty care when you need it

No matter your needs – mental health, maternity, cancer care, heart health, or another specialty – you'll have access to great doctors, advanced technology, and evidence-based care to help you recover quickly.

A comprehensive approach to care

With one of the largest multispecialty medical groups in the country, we can connect you with the right specialist who will create a personalized plan for your care. To learn how our specialists work together in a connected system, visit kp.org/specialtycare.

Support for ongoing conditions

If you have a condition like diabetes or heart disease, you're automatically enrolled in a disease management program for personal coaching and support. With a well-rounded approach backed by proven best practices and advanced technology, we'll help you get the care you need to continue living life to the fullest.

Healthy resources

Good health goes beyond the doctor's office. Explore some of the convenient resources available to members and choose the ones that fit your life.

Get the most out of your membership perks



Complementary health and fitness programs⁶

Enjoy reduced rates on services that can help you stay healthy – like gym memberships,⁷ acupuncture, massage therapy, and chiropractic care.



Self-care apps^{6, 7}

Navigate mental and emotional challenges and help improve your sleep, mood, relationships, and more with the help of wellness apps, available at no cost to adult members. Visit kp.org/selfcareapps.



Healthy lifestyle programs^{6, 7}

Connect to better health with online programs to help you lose weight, reduce stress, and more – all at no cost. Learn more at kp.org/healthylifestyles.



Personal wellness coaching^{6, 8}

Get help reaching your health goals. Work one-on-one with a wellness coach by phone at no cost. Find out more at kp.org/wellnesscoach.

More ways to help improve your total health^{6, 7, 8}



Members can use meditation and mindfulness to build mental resilience, reduce stress, and improve sleep.



Members can set mental health goals, track progress, and get support managing depression, anxiety, and more.



Choose from thousands of on-demand workout videos at kp.org/exercise. Plus, enjoy free trials and reduced rates on ClassPass memberships to take livestreamed or in-person exercise classes from top studios worldwide.

Featured benefits



\$0 for telehealth – always

Includes phone visits, video visits, email to your doctor, and so much more. See page 6 for details.



Healthy rewards

Take simple steps to improve your well-being and earn up to \$150 to pay for qualified medical expenses.⁹ An FEHB subscriber and their enrolled spouse (18 and over) are eligible for the following rewards:

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

Learn more and get started at kp.org/feds.



Help to quit smoking⁶

If you use cigarettes, e-cigarettes, or other tobacco products, let us help you quit. You pay nothing for classes, coaching by phone, online programs, and prescriptions, including prescribed over-the-counter tobacco-cessation drugs. For more information, ask your doctor or visit kp.org/quitsmoking.



Look up prescription drug costs

Use our prescription drug calculator to see the costs for many drugs and find plan pharmacies near you. You can also learn how to save time and money by visiting Kaiser Permanente pharmacies or refilling most prescriptions by mail. Visit kp.org/feds to learn more and use this tool.



Get chiropractic services without a referral

You can get up to 20 chiropractic visits per year, without a referral, with any American Specialty Health (ASH) Plans of California, Inc., participating provider. To find a participating provider, visit ashlink.com/ash/kp or call **1-800-678-9133**, Monday through Friday, 5 a.m. to 6 p.m. For TTY, call **711**.



Which plan option is right for you?

1. Choose an option

High Option	Standard Option	Prosper
<ul style="list-style-type: none"> • \$0 copay for telehealth – always • Lowest copays • Most out-of-pocket costs are copays • \$0 deductible 	<ul style="list-style-type: none"> • \$0 copay for telehealth - always • Lower premium than High Option • Most out-of-pocket costs are copays • \$100 deductible 	<ul style="list-style-type: none"> • \$0 copay for telehealth - always • Our lowest premium option • Low copays for office visits • \$500 deductible
Best option if you:	Best option if you:	Best option if you:
<ul style="list-style-type: none"> • Anticipate frequent care visits • Want predictable and low out-of-pocket costs 	<ul style="list-style-type: none"> • Want a lower premium and predictable out-of-pocket costs 	<ul style="list-style-type: none"> • Are in good overall health • Want to pay the lowest premiums

2. Select the type of enrollment you want

- **Self Only** covers you.
- **Self Plus One** covers you and one eligible family member.
- **Self and Family** covers you and all eligible family members.

3. Sign up online or call

Find your enrollment code in the chart on page 13. Then visit **opm.gov** to enroll online or contact your employing agency or retirement office for next steps and other information.

If you qualify for Medicare, or will soon, see page 15 for more information.



Changing your enrollment type

FEHB enrollees can make changes during Open Season. Outside Open Season, you may be able to change your enrollment if you experience a qualifying life event. To change enrollment types, you must change your enrollment by following Step 3 above.

These are highlights of the FEHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at kp.org/feds or by calling Member Services.

Your 2023 benefits at a glance

The benefits and services below are NOT subject to applicable plan deductibles except where noted.

Benefits and Services	High Option	Standard Option	Prosper
Deductible	None	\$100	\$500
Outpatient services			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$15	\$30	\$25
Specialty care office visit	\$25	\$40	\$35
Laboratory tests	\$0	\$10 ¹	20% ¹
X-rays	\$0	\$10 ¹	20% ¹
Chiropractic services – 20 visits per year	\$15	\$15	\$15
Maternity			
Routine prenatal care and postpartum visit	\$0	\$0	\$0
Delivery	\$250	\$500 ¹	20% ¹
Hospital services			
Outpatient surgery	\$50	\$200 ¹	20% ¹
Inpatient hospital	\$250	\$500 ¹	20% ¹
Emergency and urgent care			
Urgent care	\$15	\$30	\$25
Emergency care	\$100	\$150 ¹	20% ¹
Ambulance	\$50	\$150 ¹	20% ¹
Prescription drugs			
Generic	\$10	\$15	\$15
Brand	\$40	\$50	\$60
Specialty	\$100	\$150	\$200
Out-of-Pocket Maximum	\$2,000	\$3,000	\$5,500

This is a summary of the features of the Kaiser Permanente – Northern California FEHB plan. Before making a final decision, please read the Plan's Federal brochure (RI 73-003). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

¹Deductible applies.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Coinsurance (%) is based on our allowance.
- Telehealth options include video, phone, email, and more. See page 6, "Convenient ways to get care."
- You can get up to 20 chiropractic visits per year, without a referral, with any American Specialty Health (ASH) Plans of California, Inc., participating provider. To find a participating provider, visit ashlink.com/ash/kp or call 1-800-678-9133, Monday through Friday, 5 a.m. to 6 p.m. For TTY, call 711.
- Prescription drug copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program.

Here's what you'll pay

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

Your Premium Share*		High Option	Standard Option	Prosper
Self Only	Biweekly	\$198.50	\$112.35	\$75.03
	Monthly	\$430.08	\$243.42	\$162.57
Self Plus One	Biweekly	\$533.30	\$310.14	\$175.58
	Monthly	\$1155.48	\$671.97	\$380.42
Self and Family	Biweekly	\$482.40	\$259.24	\$175.58
	Monthly	\$1045.20	\$561.69	\$380.42

Choose the right enrollment code

Enrollment Code	High Option	Standard Option	Prosper
Self Only	591	594	KC1
Self Plus One	593	596	KC3
Self and Family	592	595	KC2

Self Plus One



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. You should decide which enrollment type is best for you.

To sign up, find your enrollment code in the chart above. Then, visit **opm.gov** to enroll online or contact your employing agency or retirement office for next steps and other information.

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

Need help? Call **1-855-315-1009**, Monday through Friday, 7 a.m. to 5 p.m.

Open Season hours: Monday through Friday, 6 a.m. to 7 p.m. For TTY, call **711**.



Get more with a Kaiser Permanente Medicare health plan

Why choose a Kaiser Permanente Medicare health plan for FEHB members?

As a Kaiser Permanente member, you can enhance your FEHB benefits by enrolling in a Kaiser Permanente Senior Advantage for Federal Members (HMO) plan.¹⁰ You keep your FEHB coverage, but you will pay lower copayments and get additional benefits. You must have Part B to enroll in Senior Advantage.

Part B premium reimbursement for High and Standard Options Senior Advantage 2

High and Standard Option members who enroll in Senior Advantage 2 will be reimbursed up to **\$3,000** per year (**\$250** per month) for the Medicare Part B premium. This covers what most people pay, including late enrollment penalties (LEP) and Income Related Monthly Adjustment Amount (IRMAA).

Attend a FREE* online seminar



Live webinars available

Webinar meetings available online to meet your busy schedule. Or watch our on-demand webinars anytime that works for you. Register for a live webinar presented by Kaiser Permanente's FEHB Medicare team.

Join us to hear about the exclusive Medicare health plan benefits available only to Federal members. You'll also learn about the next steps you need to take, get resources to help you enroll, and have the opportunity to ask questions that are important to you.



Scan the QR code with your smartphone's camera or visit kp.org/fedsmedicare to RSVP for an online webinar



For more information on our Kaiser Permanente Medicare health plans, visit kp.org/feds.

For a full list of benefit changes, refer to the FEHB plan brochure RI 73-003 and Kaiser Permanente Medicare *Evidence of Coverage*.

*Free with no obligation.

What Senior Advantage plans are available to FEHB members?

As a Federal retiree, you can select the Senior Advantage plan that best fits your lifestyle no matter what plan option you're on.

If you are a High or Standard Option member, you have 2 great choices

By enrolling in Senior Advantage, you get the additional benefits summarized below. See the chart on pages 18-19 for details.

Senior Advantage 1	Senior Advantage 2
<ul style="list-style-type: none">• Lower copayments for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, urgent care, and some prescription drugs• Up to a 100-day supply of prescription drugs for 1 copay at Plan pharmacies or through mail order (High Option)• Eyewear allowance of \$200 (High Option) or \$150 (Standard Option) every 24 months• No deductible and lower out-of-pocket maximum (Standard Option)• Dental coverage included (DeltaCare® USA dental HMO)• Meal delivery of 3 dietitian-designed meals a day for up to 4 weeks – a total of 84 meals – after an inpatient stay at a hospital or skilled nursing facility (High Option)• Nonemergency transportation to medical providers (up to 24 one-way rides) (High Option)	<ul style="list-style-type: none">• Up to \$3,000 reimbursement per year (\$250 per month) for the Medicare Part B premium you pay.• Lower copayments for primary and specialty care office visits, urgent care, emergency care, outpatient surgery, and most prescription drugs (Standard Option)• Membership in Silver&Fit® fitness program at no extra charge¹¹• \$500 allowance per ear for hearing aids every 36 months (High Option)• No deductible and lower out-of-pocket maximum (Standard Option)

Prosper members get better benefits too

- **No deductible** and lower out-of-pocket maximum
- **No cost-sharing** for labs and X-rays
- **\$150 allowance for eyewear** every 24 months
- **Lower copays** for specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, ambulance, and most prescription drugs

Enrolling in Medicare

Here's what you need to know about enrollment periods and when you can sign up for Medicare.



Initial Enrollment Period

You can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.



General Enrollment Period

If you don't sign up for Part B when you're first eligible, you can sign up between January 1 and March 31 each year, for a July 1 effective date. Your coverage won't start until July 1 of that year, and you may have to pay a higher Part B premium for late enrollment.



Special Enrollment Period (SEP)

If you continue to work past age 65 and you delayed your enrollment in Medicare Parts A and B, you can sign up during SEP. You have up to 8 months from the date you retired to enroll in Medicare Parts A and B to avoid a late enrollment penalty.

If you already have Medicare Parts A and B, you can enroll in a Senior Advantage plan for FEHB members today. Go to kp.org/feds and enroll online or call us at **1-877-547-4909** (TTY **711**) to talk to a Kaiser Permanente Medicare specialist today.



What's next?

To learn more about Medicare benefits and eligibility, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 8 a.m. to 7 p.m.

If you're ready to enroll in a Kaiser Permanente Medicare health plan for Federal Members, or have questions, call our Kaiser Permanente Medicare specialists at **1-877-297-0569** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m. We'll be happy to answer your questions and walk you through the enrollment process.

Senior Advantage (HMO) for Federal Members

Enrolling in Senior Advantage for Federal Members does not change your FEHB premium.

See page 13 for your premium share.

2023 Benefits and Services	High Option		
	Without Medicare	Senior Advantage 1	Senior Advantage 2
Deductible	None	None	None
Outpatient services			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$15	\$5	\$10
Specialty care office visit	\$25	\$5	\$10
Most lab tests and X-rays	\$0	\$0	\$0
Chiropractic – 20 visits per year	\$15	\$15	\$15
Hospital services			
Outpatient surgery	\$50	\$5	\$50
Inpatient hospital	\$250	\$100	\$250
Emergency and urgent care			
Urgent care	\$15	\$5	\$10
Emergency care	\$100	\$75	\$75
Ambulance	\$50	\$50	\$50
Prescription drugs²			
Generic	\$10	\$10	\$10
Brand	\$40	\$30	\$40
Specialty	\$100	\$100	\$100
Additional Senior Advantage benefits			
Eyewear allowance (every 24 months)	Not covered	\$200	Not covered
Dental	Not covered	Included	Not covered
Fitness membership	Not covered	Not covered	Silver&Fit®
Nonemergency transportation and meal delivery	Not covered	Included	Not covered
Hearing aid allowance for adults (per ear, every 36 months)	Not covered	Not covered	\$500
Part B reimbursement	None	None	Up to \$250 per month
Out-of-Pocket Maximum	\$2,000	\$2,000	\$2,000

¹Deductible applies.

²Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for noncovered drugs. Some drugs may not be eligible for mail-order delivery. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3–5 days. If not, please call **1-888-218-6245 (TTY 711)**.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Coinsurance (%) is based on our allowance.

Standard Option			Prosper	
Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage
\$100	None	None	\$500	None
\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0
\$30	\$15	\$25	\$25	\$25
\$40	\$15	\$25	\$35	\$25
\$10 ¹	\$10	\$10	20% ¹	\$0
\$15	\$15	\$15	\$15	\$15
\$200 ¹	\$15	\$25	20% ¹	\$25
\$500 ¹	\$250	\$500	20% ¹	\$250 per day up to \$1,000
\$30	\$15	\$25	\$25	\$25
\$150 ¹	\$75	\$75	20% ¹	\$75
\$150 ¹	\$125	\$150	20% ¹	\$150
\$15	\$10	\$10	\$15	\$10
\$50	\$40	\$47	\$60	\$47
\$150	\$150	\$150	\$200	\$200
Not covered	\$150	Not covered	Not covered	\$150
Not covered	Included	Not covered	Not covered	Not covered
Not covered	Not covered	Silver&Fit®	Not covered	Not covered
Not covered	Not covered	Not covered	Not covered	Not covered
Not covered	Not covered	Not covered	Not covered	Not covered
None	None	Up to \$250 per month	None	None
\$3,000	\$2,000	\$2,000	\$5,500	\$2,000

- Telehealth options include video, phone, email, and more. See page 6, "Convenient ways to get care."
- Copayments are for a 30-day supply, or 100-day supply for High Option Senior Advantage 1, at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program.
- Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage for Federal Members. Before making a final decision, please read the Federal Employees Health Benefits (FEHB) brochure RI 73-003. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Senior Advantage for Federal Members *Evidence of Coverage*.

Quality vision and dental coverage⁷

When you join Kaiser Permanente, you get additional discounts and services.



Eyewear

High Option members get a 25% discount on eyeglasses and contact lenses at Vision Essentials by Kaiser Permanente Optical Centers.¹²



Dental coverage

You can choose from 2 dental plans to supplement your health coverage:

- Kaiser Permanente Insurance Company (KPIC) administered by Delta Dental of California. With this plan you have the freedom to see any licensed dentist you choose.
- DeltaCare USA administered by Delta Dental. You'll choose a dentist from the DeltaCare USA network with this HMO plan.

Current members can call KPIC Dental Insurance Plan at **1-800-835-2244** (group number 09874) or DeltaCare USA at **1-800-422-4234** (group number 71114). You can also view dental plans and enrollment materials at kp.org/feds. New dental member? Call us at **1-800-933-9312** for more information.

Rates are listed below.

2023 Dental Rates	KPIC	DeltaCare USA	
	Monthly	Monthly	Quarterly
Self Only	\$36.81	\$14.26	\$42.77
Self + 1	\$65.24	\$23.87	\$71.60
Self + 2 or more	\$98.07	\$36.18	\$108.53

Locations near you

Now Open:

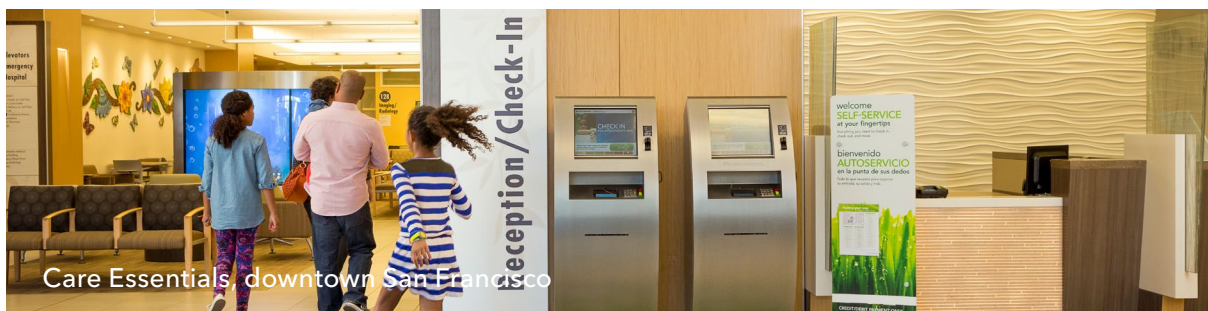
Care Essentials

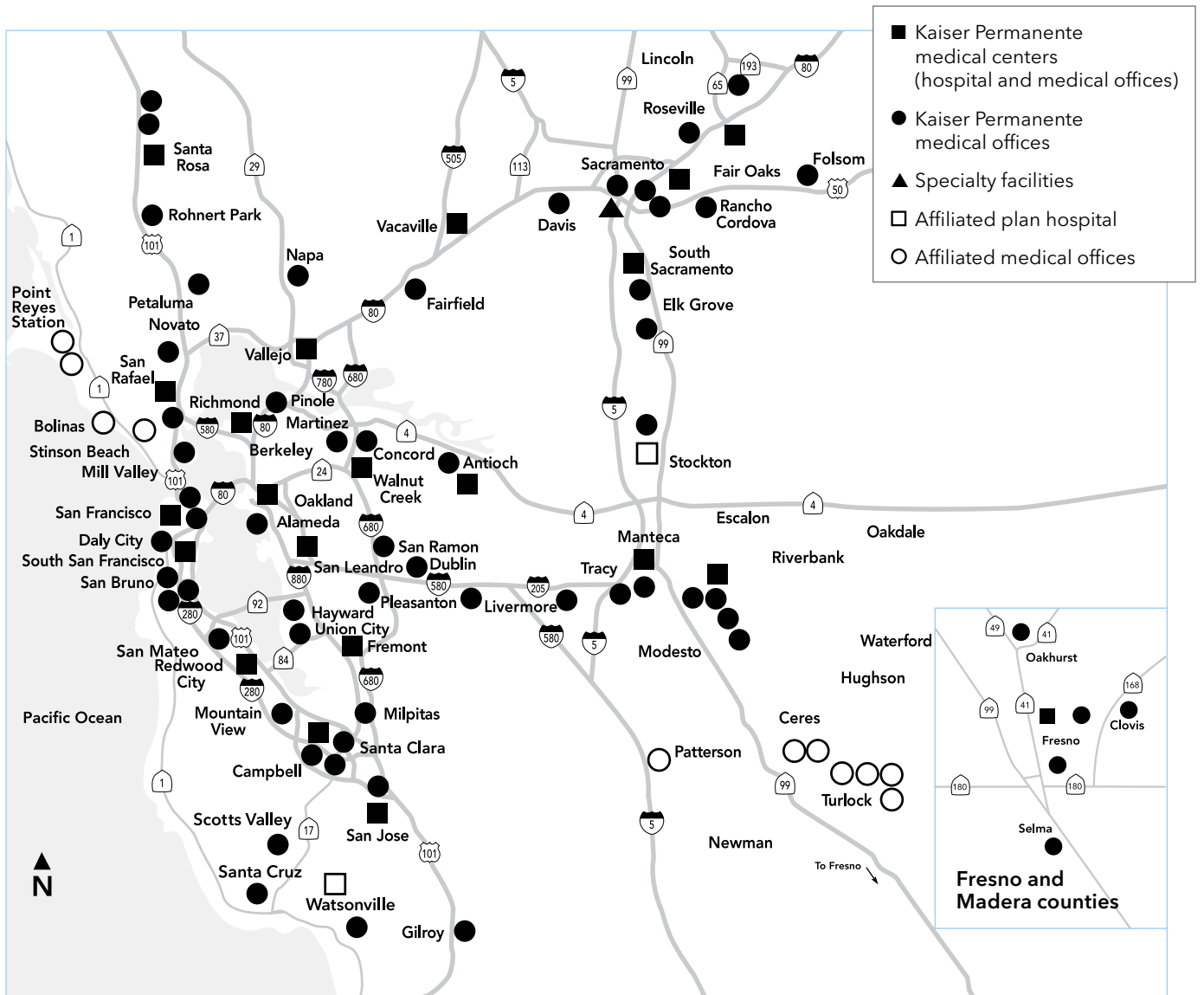
(San Francisco Service Area) – Care Essentials by Kaiser Permanente is a new model that offers our busy members convenient and high-quality services for minor health care needs. It gives members a safe and easy way to follow up on care prescribed during a virtual visit and helps them stay on top of routine wellness care. Services include minor illnesses or injuries, lab tests and screenings, prescriptions and medications, flu shots and injections, pregnancy tests, birth control, and more.

Opening this year:

Downtown Santa Cruz Medical Offices

Our world-renowned services in family medicine, pediatrics, and OB-GYN provided at our previous facility will move to the new location along with pharmacy, lab, X-ray, and mammography. With the newly opened Watsonville Medical Office Building in September 2020 and additional facilities planned in the next few years, Santa Cruz is one of Kaiser Permanente’s fastest-growing markets in California.





Maps not to scale



Finding the right location

Choosing a convenient place to get care is simple – just hop online or grab your smartphone.



- Visit kp.org/facilities to search by ZIP code, keyword, or the type of service you need.
- Search on your smartphone with the location finder on the Kaiser Permanente mobile app.³

1. In the case of a pandemic, some facilities may be closed or offer limited hours and services. 2. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 3. Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. 4. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. 5. Kaiser Permanente 2021 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2021 and is used with the permission of NCQA. Quality Compass 2021 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS is a registered trademark of the Agency for Healthcare Research and Quality. 6. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. 7. 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 Permanente. 8. The coaching services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members, aged 18 and older, who become members of Kaiser Permanente. 9. We will send you a Kaiser Permanente health payment card 4 to 6 weeks after you complete your first activity. We will load rewards when you complete activities, so keep the card until it expires. Rewards you earn during a plan year can be used to pay for qualified medical expenses through March 31 of the following year. Go to kp.org/feds to learn more and get started. 10. Includes Medicare Parts A, B, and D in a single plan. 11. Silver&Fit® is a federally registered trademark of American Specialty Health, Inc. 12. Kaiser Permanente members typically have coverage for medically necessary eye examinations, and some members, including those members with the pediatric vision benefit under their Affordable Care Act plan, may be able to apply a supplemental benefit to their purchases. Otherwise, the services and products described here are provided on a fee-for-service basis, separate from and not covered under your health plan benefits, and you are financially responsible to pay for them. For specific information about your covered health plan benefits, please see your Evidence of Coverage.

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 73-003). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. The services listed on page 8 ("Healthy resources") and on page 20 (eyewear and dental coverage) 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 Permanente. This plan's RI brochure is available on the internet at kp.org/feds. A paper copy is also available, at no charge, by calling **1-800-464-4000**, 24 hours a day, 7 days a week (closed holidays). For TTY, call **711**.

Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information The Federal Employees Health Benefits (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 a Summary of Benefits and Coverage (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, at no charge, by calling **1-800-464-4000**, 24 hours a day, 7 days a week (closed holidays). For TTY, call **711**. To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit opm.gov/insure.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

To join a Kaiser Permanente Medicare health plan, you must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Enrolling in a Kaiser Permanente Medicare health plan for Federal Members will not affect the benefits you receive through the Federal Employees Health Benefits (FEHB) Program, although the network and other rules of Medicare may apply. FEHB Program coverage is described in FEHB brochure RI 73-003. You can enroll in Kaiser Permanente Medicare health plan for Federal Members if you have Medicare Part B and are an FEHB Kaiser Permanente member.

Let us help you find your healthy place

Having a good health plan is important for peace of mind. So is getting quality care. With Kaiser Permanente, you get both.

Care is just a click away with convenient online tools

Already a member?

Manage your care online anytime at kp.org. If you haven't already, go to kp.org/registernow so you can start emailing your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

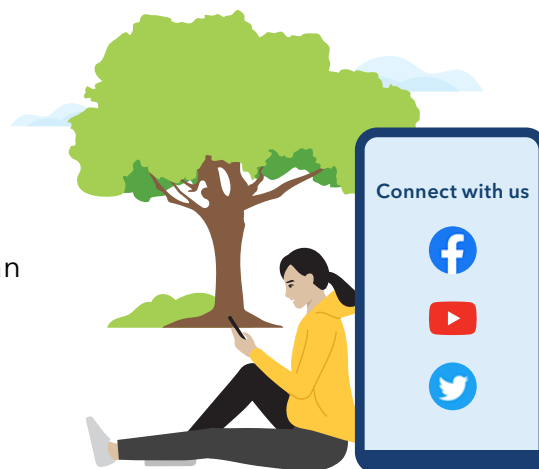
Not a member yet?

For more information, visit kp.org/feds or call **1-855-315-1009**, Monday through Friday, 7 a.m. to 5 p.m.

Open Season hours: Monday through Friday, 6 a.m. to 7 p.m.

Once you join ...

Visit kp.org/newmember to get started. It's easy to register at kp.org, choose your doctor, transfer your prescriptions, and schedule your first routine appointment. And if you need help, just give us a call.



Care near where you live and work

You're free to see different doctors at different locations. Browse your convenient care options at kp.org/facilities.

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057