# Find your healthy place

With care for all that is you



kp.org/feds





# 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.

#### **LEARN MORE ABOUT:**

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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 options are included. Call us at **1-877-904-0016** (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.



# HEALTH PLAN TELEHEALTH SERVICES PRIMARY CARE SPECIALTY CARE PHARMACY AND LABS

# 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.

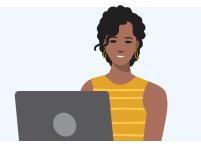


#### Connect to care online

After you enroll, create an account at **kp.org** or download the Kaiser Permanente app.¹ 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.<sup>2</sup>



Visit us in person at a location near you.



Talk to a health care professional by phone, chat, or video.<sup>3</sup>



#### 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.<sup>4</sup>

- Schedule a phone or video visit with a doctor or clinician.<sup>3</sup>
- 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.



#### Prescription delivery

Fill prescriptions online or with the Kaiser Permanente app.<sup>5</sup>

- 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 90-day supply and pay
   only 2 30-day-supply plan pharmacy
   copays for most drugs.



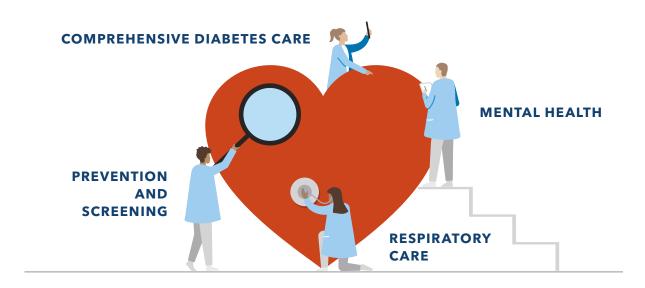
#### Kaiser Permanente app

Manage your health 24/7 with our app. It's an easy, convenient way to do everything described above – anytime, anywhere.<sup>1</sup>

# 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 14.6



# 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 rewards

You and your spouse can earn rewards to pay for qualified medical expenses<sup>7</sup> – up to \$150 each with the High Option plan or \$75 each with the Standard Option or Prosper plans.

# Get active about your health and get rewarded

Subscribers and their enrolled spouses can earn rewards for completing healthy activities. Learn more about these activities below and see which rewards you can earn when you complete certain activities on the plan you choose.

- Take our Total Health Assessment, an online questionnaire that gives you a wellness action plan.
- 2. Complete a healthy lifestyle program that is geared to help support you in your health journey. Our programs can help you:
  - · Lose weight
  - Reduce stress
  - Quit tobacco
  - · Eat healthier
- 3. Complete these biometric screenings:
  - Blood glucose
  - Blood pressure
  - Body mass index (BMI)
  - Total cholesterol

You need to complete healthy rewards activities during the 2023 calendar year to earn your rewards. Start by visiting **kp.org/feds** to learn more and get started.

# What can I pay for with my rewards?

We'll send you a Kaiser Permanente health payment card once you've completed all activities. You can use it to pay for qualified medical expenses, including:

- Your deductible
- Costs for care such as your copays
- Prescription eyeglasses or contact lenses
- Prescription medications at Kaiser Permanente pharmacies
- Other IRS-qualified medical expenses

For help, call **1-866-300-9867** or email **rewardscustomerservice@kp.org.** 

	Online Healthy Lifestyle Program	Total Health Assessment	Biometric Screenings
High Option	\$50	\$100	N/A
Standard Option	\$25	\$50	N/A
Prosper	N/A	\$75 (must complete both activities)	

# Making the most of your membership

Good health goes beyond the doctor's office. Find your healthy place by exploring some of the convenient features and extras available to members.<sup>8</sup> Many of these resources are available at no additional cost.



**Kaiser Permanente app** - Manage your health 24/7 – schedule appointments, email your doctor's office with nonurgent questions, order prescription refills, see most test results, read your doctor's notes, and more.<sup>9</sup>



Acupuncture, massage therapy, chiropractic care - Enjoy reduced rates on services to help you stay healthy. Visit **kp.org/feds** to learn more.



**Online wellness tools** - Visit **kp.org/healthyliving** for wellness information, health calculators, fitness videos, podcasts, and recipes from world-class chefs.<sup>6</sup>



**Healthy lifestyle programs** - Connect to better health with online programs to help you lose weight, quit smoking, reduce stress, and more.<sup>8, 10, 11</sup> Learn more at **kp.org/healthylifestyles**.



**Wellness coaching** - Get help reaching your health goals by working oneon-one with a wellness coach by phone. Find out more at **kp.org/wellnesscoach**.<sup>11</sup>



**Help to quit smoking** - 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**.<sup>8, 10</sup>

# More ways to help improve your total health<sup>8, 10, 11</sup>



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

# (my)Strength

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

# ginger

This preventive, ondemand approach to mental health provides support anywhere, anytime.

# Care while traveling

As a Kaiser Permanente Federal Employees Health Benefits (FEHB) member, your benefits include the following:<sup>12</sup>

- Emergency care worldwide at emergency departments and urgent care centers
- Care from any Kaiser Permanente facility throughout the country
- Certain follow-up and continuing care outside of Kaiser Permanente service areas
- Limited coverage for certain care if your child is temporarily outside a Kaiser Permanente service area



# Emergency care worldwide<sup>13</sup>

Enjoy peace of mind when you travel, knowing that you're covered for emergency care anywhere in the world.



# You can get care at any Kaiser Permanente facility

You're covered for certain routine and specialty care at any of our Kaiser Permanente or affiliated facilities in California, Colorado, Georgia, Hawaii, Maryland, Virginia, Washington state, and Washington, D.C.

# What costs should I expect?

When you visit another
Kaiser Permanente service area,
you'll pay what you normally
would in your home region – for
example, a copay, coinsurance, or
deductible payment. If what you
pay doesn't cover all that you owe
for the care you received, you'll get
a bill for the difference later.



# Getting care when outside Kaiser Permanente service areas

In addition to emergency care, you can also get certain follow-up care when Kaiser Permanente facilities aren't near. When you're temporarily outside your home service area by more than 100 miles and outside any other Kaiser Permanente service area, you're covered for:

- Outpatient follow-up care to complete a course of treatment after a covered emergency (for example, to remove stitches or a cast)
- Outpatient continuing care for covered services related to conditions diagnosed and treated within the previous 12 months by a Kaiser Permanente practitioner or affiliated practitioner (like dialysis or prescription drug monitoring)

You pay \$25 for each follow-up or continuing care office visit. Kaiser Permanente pays up to \$1,200 each calendar year for this follow-up or continuing care travel benefit.

To find care when you're away from home, call our 24/7 Away from Home Travel Line at **951-268-3900** or visit **kp.org/travel** for more information.<sup>14</sup>

# Which plan option is right for you?

# 1. Choose an option

High Option	Standard Option	Prosper
<ul> <li>Lowest copays</li> <li>No deductible</li> <li>\$0 copay for primary care for children</li> <li>\$150 vision hardware coverage</li> <li>\$0 telehealth</li> </ul>	<ul> <li>\$0 copay for primary care for children, \$0 copay inpatient maternity delivery</li> <li>Lower premium than High Option</li> <li>\$150 vision allowance</li> <li>\$0 telehealth</li> </ul>	<ul><li>Lowest premium</li><li>\$300 deductible</li><li>Predictable copays</li><li>\$0 telehealth</li></ul>
Best option if you:	Best option if you:	Best option if you:
<ul> <li>Anticipate frequent care visits</li> <li>Want predictable and low out-of-pocket costs</li> </ul>	Want a lower premium and predictable out-of-pocket costs	<ul><li>Don't anticipate receiving care often</li><li>Want to pay the lowest premiums</li></ul>

# 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.

<sup>\*</sup>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

<b>Benefits and Se</b>	rvices	High Option	Standard Option	Prosper
Deductible		None	\$150	\$300
Outpatient serv	rices			
Preventive care		\$0	\$0	\$0
Telehealth		\$0	\$0	\$0
Primary care offi	ce visit	\$20 (\$0 for children through age 17)	\$25 (\$0 for children through age 17)	\$10
Specialty care of	fice visit	\$30	\$35	\$20
Lab tests		\$10	\$25	\$20 <sup>1</sup>
X-rays		\$15	\$30	\$201
Chiropractic, acu massage service	puncture, naturopathic, and s	\$20 (\$25 for massage)	\$25	\$20 (\$25 for massage)
Maternity				
Routine prenatal	care and postpartum visit	\$0	\$0	\$0
Delivery		\$0	\$0	\$250 <sup>1</sup>
Hospital service	es			
Outpatient surge	ery	\$100	\$150 <sup>1</sup>	\$250 <sup>1</sup>
Inpatient hospita	al	\$250	\$3001	\$5001
<b>Emergency and</b>	urgent care			
Urgent care	-	\$35	\$40	\$30
Emergency care		\$150	\$125 <sup>1</sup>	\$200 <sup>1</sup>
Ambulance		\$100	\$125 <sup>1</sup>	\$2001
Prescription dru	ıqs			
Generic		\$15	\$15	\$10
Brand	Preferred	\$40	\$50	\$50
	Nonpreferred	\$60	\$70 \$150	40% up to \$350
Specialty		\$100	\$150	40% up to \$500
Eyewear allowance		\$150	\$150	Not covered
Out-of-Pocket Maximum		\$5,000	\$6,000	\$7,000

<sup>&</sup>lt;sup>1</sup>Deductible applies.

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Telehealth options include video, phone, email, and more. See page 6, "Convenient ways to get care."
- High Option members pay 10% of our allowance and Standard Option and Prosper members pay 20% of our allowance after the deductible for drugs administered in connection with your outpatient care.
- You pay all charges over \$1,000 for chiropractic, acupuncture, naturopathic, and massage therapy per calendar year. Massage therapy is also limited to 12 visits per calendar year.
- Prescription drug copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program.
- Eyewear allowance is available every 2 calendar years at Kaiser Permanente optical centers. Children through age 18 receive eyewear, limited to a certain collection, every calendar year at no charge.

This is a summary of the features of the Kaiser Permanente - Northwest FEHB plan. Before making a final decision, please read the Plan's Federal 12 brochure (RI 73-004). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

# Here's what you'll pay

Your Premium Share*		High Option	Standard Option	Prosper
Call Out	Biweekly	\$108.69	\$80.23	\$47.38
Self Only	Monthly	\$235.49	\$173.84	\$102.66
Self Plus One	Biweekly	\$271.59	\$184.32	\$101.86
	Monthly	\$588.45	\$399.37	\$220.70
Self and Family	Biweekly	\$220.69	\$184.32	\$117.50
	Monthly	\$478.17	\$399.37	\$254.59

# Choose the right enrollment code

Enrollment Code	High Option	Standard Option	Prosper
Self Only	571	574	AM1
Self Plus One	573	576	AM3
Self and Family	572	575	AM2

# 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.

**Need help?** Call **1-855-315-1007**, 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.** 

<sup>\*</sup> The above FEHB 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.

<sup>†</sup> To sign up or change options, 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.

# Quality vision and dental coverage<sup>12</sup>

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

#### Eyewear

As a Kaiser Permanente member, your eye health information becomes part of your electronic health record, giving your care team a more complete picture of your health. Vision benefits described here are included in the medical plan benefit and premium.



For members 18 and younger on all plans, there is no charge for one pair of eyeglasses every calendar year, or up to a 12-month supply of disposable contact lenses every calendar year.

High Option and Standard Option plans include eye exams (\$20 to \$25 copay) and a hardware allowance every 2 years for adults 19 and older:

High Option: \$150Standard Option: \$150

Prosper includes eye exams (\$10 copay).

For more information, including our optical locations, visit kp2020.org.

#### Dental coverage

Dental care is more than just a bright smile. Your Kaiser Permanente dentist is connected to your electronic health record, giving your entire care team a more complete view of your health.

Our dental plan is available separate from medical, with a separate monthly premium paid to CAMCO. Dental coverage can be obtained with or without a Kaiser Permanente medical plan. Benefits of our plan, which are available for all Federal employees, include:



- No benefit maximum
- Low premiums
- Low out-of-pocket costs
- Orthodontia and implant coverage with no waiting period

Choose from more than 160 Kaiser Permanente providers at 21 convenient locations, including many inside or near our medical offices.

For more details or to enroll in our dental plans, visit **kp.org/feds/nwdental**.

2023 Dental Rates	Dental Preferred		
	Monthly		
Self Only	\$64.05		
Self Plus One	\$128.10		
Self Plus Family	\$192.15		

# 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 without increasing your premiums by enrolling in a Kaiser Permanente Senior Advantage for Federal Members (HMO) plan. 15 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.

**NEW FOR 2023:** High and Standard Option members who enroll in Senior Advantage 2 will be reimbursed up to \$2,400 per year (up to \$200 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

Online webinar meetings are available 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 for FEHB members, visit **kp.org/feds**.

For a full list of benefit changes, refer to the FEHB plan brochure RI 73-004 and Kaiser Permanente Medicare Evidence of Coverage. \*Free with no obligation.

# What are the advantages of enrolling in a Kaiser Permanente Medicare health plan for Federal Members?

If you enroll in Senior Advantage for Federal Members (HMO), you will get richer benefits than with your FEHB coverage alone, including lower copays and extra benefits. If you are a High or Standard Option member, you can choose Senior Advantage 1 to get the richest benefits or Senior Advantage 2 and get reimbursed up to \$2,400 per year for your Medicare Part B premium.

The richer benefits you get depend on the FEHB option in which you are enrolled. For example, as a Kaiser Permanente Standard Option member, you'll be enrolled in the Standard Option Senior Advantage for Federal Members plan that you choose.

See chart on pages 18-19 for details.

# High and Standard Option members have 2 great choices

#### **Senior Advantage 1** Senior Advantage 2 • Lower copays for primary and • Up to \$2,400 reimbursement per specialty care office visits, outpatient year (up to \$200 per month) for your surgery, inpatient hospital care, Medicare Part B premium emergency care, urgent care, and • Lower copays for primary and some prescription drugs specialty care office visits, outpatient Membership in Silver&Fit® fitness surgery, inpatient hospital care, program at no extra charge<sup>16</sup> emergency care, and urgent care • No deductible (Standard Option) • Membership in Silver&Fit® fitness program at no extra charge<sup>16</sup> Lower out-of-pocket maximum • No deductible (Standard Option) Lower out-of-pocket maximum

# Prosper members who enroll in Senior Advantage get better benefits too

- Membership in Silver&Fit® fitness program at no extra charge 16
- No deductible and lower out-of-pocket maximum

# **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.



#### 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 **1-877-547-4909** (TTY **711**), Monday through Friday, 6 a.m. to 7 p.m. (PST) 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.

		High Option		
2023 Benefi	ts and Services	Without Medicare	Senior Advantage 1	Senior Advantage 2
Deductible		None	None	None
Outpatient s	ervices			
Preventive car	re	\$0	\$0	\$0
Telehealth		\$0	\$0	\$0
Primary care of	office visit	\$20 (\$0 for children through age 17)	\$0	\$15 (\$0 for children through age 17)
Specialty care	office visit	\$30	\$0	\$15
Most lab test	s/X-rays	\$10/\$15	\$0	\$0
Chiropractic, a massage serv	cupuncture, naturopathic, and ices	\$20 (\$25 for massage)	\$20 (\$25 for massage)	\$20 (\$25 for massage)
Hospital serv	rices			
Outpatient su	rgery	\$100	\$0	\$50
Inpatient hos	pital	\$250/\$0 for maternity	\$0	\$200/\$0 for maternity
Emergency a	nd urgent care			
Urgent care		\$35	\$0	\$30
Emergency ca	re	\$150	\$60	\$75
Ambulance		\$100	\$75	\$100
Prescription	drugs <sup>2</sup>			
Generic		\$15	\$15	\$15
Brand	Preferred	\$40	\$30	\$40
DIdIIU	Nonpreferred	\$60	\$50	\$60
Specialty		\$100	\$100	\$100
Eyewear allowance (every 24 months)		\$150	\$150	\$150
Additional So	enior Advantage benefits			
Fitness memb	pership	Not Covered	Silver&Fit®	Silver&Fit®
Part B reimbu	rsement	None	None	Up to \$200 per month
Out-of-Pocket Maximum		\$5,000	\$600	\$1,000

<sup>&</sup>lt;sup>1</sup>Deductible applies.

#### Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Telehealth options include video, phone, email and more. See page 6, "Convenient ways to get care."
- High Option members pay 10% of our allowance and Standard Option and Prosper members pay 20% of our allowance after the deductible for drugs administered in connection with your outpatient care.

<sup>&</sup>lt;sup>2</sup>Plan 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 **1-800-548-9809** (TTY **711**).

Standard Option			Prosper	
Without Medicare	Senior Advantage 1	Senior Advantage 2	Without Medicare	Senior Advantage 1
\$150	None	None	\$300	None
\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0
\$25 (\$0 for children through age 17)	\$5 (\$0 for children through age 17)	\$20 (\$0 for children through age 17)	\$10	\$10
\$35	\$5	\$20	\$20	\$20
\$25/\$30	\$0	\$15	\$201	\$20
\$25	\$25	\$25	\$20 (\$25 for massage)	\$20 (\$25 for massage)
\$150 <sup>1</sup>	\$50	\$100	\$250 <sup>1</sup>	\$250
\$300 <sup>1</sup> /\$0 for maternity	\$100/\$0 for maternity	\$225/\$0 for maternity	\$500 <sup>1</sup> /\$250 <sup>1</sup> for maternity	\$500/\$250 for maternity
\$40	\$10	\$35	\$30	\$30
\$125 <sup>1</sup>	\$60	\$120	\$200 <sup>1</sup>	\$120
\$125 <sup>1</sup>	\$75	\$125	\$200 <sup>1</sup>	\$200
\$15	\$15	\$15	\$10	\$10
\$50	\$40	\$40	\$50	\$50
\$70	\$60	\$60	40% up to \$350	40% up to \$350
\$150	\$150	\$150	40% up to \$500	40% up to \$500
\$150	\$150	\$150	Not covered	Not covered
Not Covered	Silver&Fit®	Silver&Fit®	Not Covered	Silver&Fit®
None	None	Up to \$200 per month	None	None
\$6,000	\$750	\$2,000	\$7,000	\$3,000

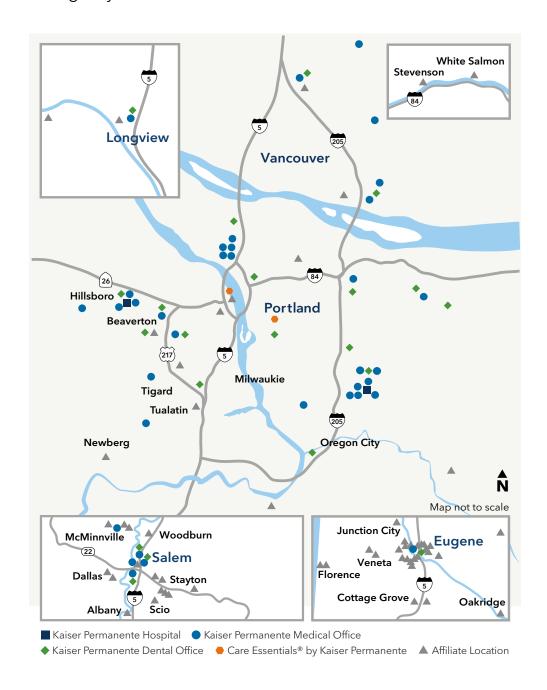
- You pay all charges over \$1,000 for chiropractic, acupuncture, naturopathic, and massage therapy per calendar year. Massage therapy is also limited to 12 visits.
- Copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through 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 73-004. 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*.

# Locations near you

# Where to find care in Oregon and Southwest Washington

Our service area extends from Eugene, Oregon, to Longview, Washington, and includes medical offices, dental offices, Vision Essentials by Kaiser Permanente optical retail locations, urgent care clinics, hospitals, and Care Essentials clinics. We also have a network of affiliated providers for routine, urgent, or emergency care.





1. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. 2. In the case of a pandemic, some facilities may be closed or offer limited hours and services. 3. 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. 4. When receiving care at a Kaiser Permanente facility. 5. Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. 6. 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. 7. Participating members will get a Kaiser Permanente health payment card that can be used to pay for qualified medical expenses. 8. Some of these services may not be covered under your health plan benefits or subject to the terms set forth in your Evidence of Coverage or other plan documents. Services that aren't health plan benefits may be discontinued at any time without notice. myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc. 9. These features are available when you get care from Kaiser Permanente facilities. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. 10. These benefits are neither offered nor quaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of Kaiser Permanente. 11. The coaching services are neither offered nor quaranteed 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. 12. 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 73-004). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. 13. If you reasonably believe you have an emergency medical condition, call 911 (if you are in the U.S.) or go to the nearest emergency department. An emergency medical condition is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health. For the complete definition of an emergency medical condition, please refer to your Evidence of Coverage or other coverage documents. 14. This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PST), and it reopens the day after a holiday at 4 a.m. Pacific Time. 15. Includes Medicare Parts A, B, and D in a single plan. **16.** 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. Before making a final decision, please read the plan's Federal brochure (RI 73-004). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. The services listed on page 9 ("Making the most of your membership") and on page 14 (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 and HMO-POS 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 73-004. 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?

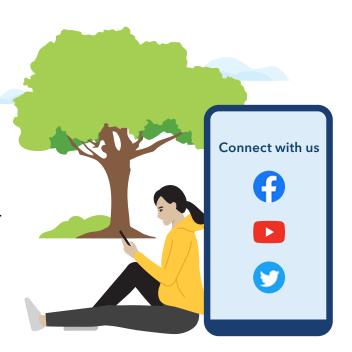
Manage your care online anytime at **kp.org**. If you haven't already, go to **kp.org/registernow** so you can start emailing your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

#### Not a member yet?

**For more information, visit kp.org/feds** or call **1-855-315-1007,** 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/locations**.

For more information about Kaiser Permanente benefits availability, and restrictions, go to **kp.org/disclosures**. (See "Related links.")

Kaiser Foundation Health Plan of the Northwest, 500 NE. Multnomah St., Suite 100, Portland, OR 97232

