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.

NEW FOR 2023: Lower premiums for Standard Option!

LEARN MORE ABOUT:

Built to make your life easier	4
Industry-leading clinical quality	7
Perks to help you stay healthy	8
Care when and where you need it	10
Alternative care options	11
Plan options, costs, and 2023 benefits	12
Kaiser Permanente Medicare health plans for FEHB members	16
Locations near you	21

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. Visit **kp.org/feds/wa-options** or call **1-855-546-9195,** Monday through Friday, 7 a.m. to 5 p.m.



PRIMARY CARE



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 Washington 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.
- Sign in to your secure kp.org/wa account and get real-time medical care from a clinician, 24/7, at no additional charge.²



Prescription delivery

Fill prescriptions online or with the Kaiser Permanente Washington 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 90-day supply and pay
 only 2 30-day-supply plan pharmacy
 copays for most drugs.



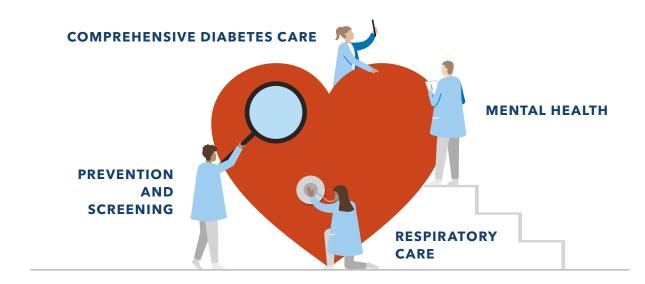
Kaiser Permanente Washington app

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

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.

Perks to help you stay healthy

Boost your wellness activities

• Our ChooseHealthy® program gives you access to a fitness center membership for just \$25 per month plus a \$25 enrollment fee. Or get 25% off participating provider standard fees for acupuncture, chiropractic care, and therapeutic massage. See these and more discounts at

kp.org/wa/member-perks.

- Need a wellness coach to keep you motivated? You've got it with Kaiser Permanente Wellness Coaching by Phone.
- Our member wellness blog has recipes, fitness ideas, and tips for healthy aging.

• Upgrade your eyewear⁶

Federal employees, military, and retirees can receive discounts on designer frames, sunglasses, and contacts at Kaiser Permanente Washington Eye Care locations.



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.⁷ Many of these resources are available at no cost.



KPWA app - The Kaiser Permanente Washington app makes it easier than ever to manage your health anytime, anywhere. Sign in to schedule an appointment with your Kaiser Permanente care team, refill most prescriptions, review your health history, and even check wait times.⁸



Get discounted fitness center memberships^{5, 6}, acupuncture, chiropractic care, naturopathic care, therapeutic massage, and more. Find details at **kp.org/wa/member-perks**.



Reduced rates on gym memberships - Stay active by joining a local fitness center, plus enjoy thousands of digital workout videos.⁶



Healthy lifestyle programs - Connect to better health with online programs to help you lose weight, quit smoking, reduce stress, and more.⁶



Wellness coaching - Get help reaching your health goals by working one-on-one with a wellness coach by phone.^{6, 9}



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.⁶ Visit quitnow.net/kpwa for details.



Health classes and support groups - Call our Resource Line at **1-800-992-2279** to find classes and groups near you.



Wellness blog - Find wellness information, recipes, fitness ideas, and tips for healthy aging at **kp.org/wa/health**.

More ways to help improve your total health^{6, 7, 9}

Calm

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.

classpass

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.

Care when and where you need it

There are either Kaiser Permanente facilities or other network providers in your area offering a wide range of care and services.

Getting care when you travel

You can get routine care at any Kaiser Permanente location in another region, or the nearest First Choice Health or First Health network provider. Check with Member Services before seeking care to get a special visiting member identification number.

Urgent care within the Kaiser Permanente Washington service area:

 Nearest Kaiser Permanente urgent care or other urgent care location in the First Choice Health network

In another Kaiser Permanente region:

- Nearest Kaiser Permanente urgent care in California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, or Washington, D.C.¹⁰
- Nearest CVS MinuteClinic®11

In a state without Kaiser Permanente:

- Nearest CVS MinuteClinic¹¹
- Nearest urgent care¹⁰

Outside of the United States:

- Nearest urgent care¹⁰
- Nearest hospital

Emergency care away from home:

- Call 911 in the United States. If abroad, call the local emergency number of the country you're visiting or visit the closest emergency room.
- If admitted to a hospital, call our Hospital Notification Line at 1-888-457-9516 as soon as reasonably possible.

Resources while traveling

Call our 24/7 advice line at **1-800-297-6877** for care advice and guidance on next steps.

Before seeking care outside your plan's service area, call Member Services at **1-888-901-4636.** They'll help you find the nearest in-network care option.

Note: 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, please refer to your *Evidence of Coverage*.

Alternative care options

We're here for you with alternative care options that can help you stay healthy from head to toe. Our FEHB plans include coverage for alternative care. Coverage varies by plan and includes a network of chiropractors, acupuncturists, massage therapists, and naturopaths. And, no referrals are needed as long as you use a plan provider. Copays and coinsurance apply.

Chiropractic:

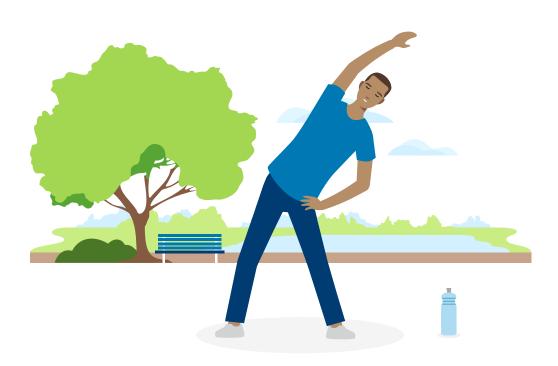
Up to 20 visits per year*

Acupuncture and massage services:

Up to 20 visits per therapy per year

Naturopathic services:

Unlimited visits



^{*}Treatment must be received from a licensed provider for: anesthesia, pain relief, substance use disorder - unlimited.

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 73-051). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. Please refer to the Kaiser Permanente Washington Options Federal (formerly Group Health Options, Inc.) brochure posted at **kp.org/feds/wa-options**.

Plan and benefit highlights

Which option is right for you?

Standard Option HDHP with HSA/HRA • Affordable premiums. • Lower premiums than Standard Option. • You pay copayments for routine office • A High Deductible Health Plan with visits. Preventive medical is covered in full. coinsurance for most services. Preventive medical is covered in full. • For certain services, you pay coinsurance after the deductible is met. After you sign up for a health savings account or health reimbursement • If you want predictable copays for office arrangement, you will receive a visits and prescriptions at a reasonable contribution to your tax-free account. premium, this may be the right choice. • If you rarely go to the doctor and want the lowest premium, this may be the right choice.

Benefit highlights

Additional dental coverage

All Kaiser Permanente Washington Options Federal members are covered for preventive dental care. This includes Standard Option and High Deductible Health Plan Option with an HSA or HRA.

Prevention made easy

Preventive care is covered in full, and drugs essential for managing common chronic diseases have a low copay.

Savings on eyewear

Federal employees can always get discounts on frames, lenses, contacts, and OSHA-approved safety goggles at 14 Kaiser Permanente Eye Care locations in Western Washington.⁶

High Deductible Health Plan with HSA or HRA

For 2023, a monthly premium pass through of \$62.50 for Self Only enrollment and \$125 for Self Plus One and Self and Family will be made by the HDHP directly into your HSA or HRA each month. If you are eligible for HSA or HRA contributions, a portion of your monthly health plan premium is deposited each month.

In addition, you may establish pre-tax HSA deductions from your paycheck to fund your HSA up to IRS limits using the same method that you use to establish other deductions (i.e., Employee Express, MyPay, etc.). If you don't qualify for an HSA when you enroll in this HDHP, or later become ineligible for an HSA, we will establish an HRA for you. To learn more, visit healthequity.com.

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*		Standard Option	HDHP
Calf Only	Biweekly	\$78.00	\$83.07
Self Only	Monthly	\$169.00	\$179.99
Self Plus One	Biweekly	\$173.16	\$184.41
	Monthly	\$375.17	\$399.56
Self and Family	Biweekly	\$173.16	\$184.41
	Monthly	\$375.17	\$399.56

Choose the right enrollment code

Enrollment Code	Standard Option	HDHP
Self Only	L11	L14
Self Plus One	L13	L16
Self and Family	L12	L15

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? Visit **kp.org/feds/wa-options** or call **1-855-546-9195**, Monday through Friday, 7 a.m. to 5 p.m.

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 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.

Your 2023 benefits at a glance

		Standard Option		
2023 Benefits and	Services	In-Network	Out-of-Network	
Deductible		\$350		
Outpatient service	es ·			
Preventive care		\$0	40%	
Telehealth		\$0	\$25 primary or \$35 specialty care, then 40%	
Primary care office	visit	\$25	\$25 then 40%	
Specialty care office	visit	\$35	\$35 then 40%	
Procedures in an of	fice visit	20% ¹	40%1	
Lab tests		20%1	40%1	
X-rays		20%1	40%1	
Chiropractic – 20 vis	sits per year	\$25	\$25 then 40%	
Acupuncture and m 20 visits per therapy Naturopathic service	y per year	\$25 primary or \$35 specialty care	\$25 primary or \$35 specialty care, then 40%	
Maternity				
Routine prenatal ca	re and postpartum visit	\$0	40%	
Delivery		\$0	40%	
Hospital services				
Outpatient surgery		20% ¹	40%1	
Inpatient hospital		20%1	40%1	
Emergency and ur	gent care			
Urgent care		\$25 primary or \$35 specialty care	\$25 primary or \$35 specialty care	
Emergency care		\$150 ¹	\$150 ¹	
Ambulance		20%1	20%1	
Prescription drugs	•			
Generic	Preferred	\$20	Not Covered	
defieric	Nonpreferred	\$60	Not Covered	
Brand	Preferred	\$40	Not Covered	
	Nonpreferred	\$60	Not Covered	
Specialty	Preferred	25% up to \$200	Not Covered	
, ,	Nonpreferred	35% up to \$300	Not Covered Not Covered	
Preventive dental		Covered		
Annual HSA/HRA contribution		None	Not Covered	
Out-of-Pocket Max	kimum	\$5,000	No limit	

HDHP			
In-Network	Out-of-Network		
\$1,500	\$1,500		
\$0	Not covered		
\$0 ¹	40%1		
20%1	40%1		
20% ¹	40%1		
20% ¹	40%1		
20%1	40%1		
20%1	40%1		
20%1	40%1		
20%1	40%1		
2070'	40%'		
\$0	40%1		
20% ¹	40%1		
20%1	40%1		
20% ¹	40%1		
20%1	20%1		
20% ¹	20%1		
20%1	20% ¹		
\$20 ¹	Not Covered		
\$60 ¹	Not Covered		
\$401	Not Covered		
\$601	Not Covered		
25% up to \$200 ¹	Not Covered		
35% up to \$300 ¹	Not Covered		
Covered	Not Covered		
\$7	50		
\$5,000	\$5,000		

¹Deductible applies.

Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family. Out-of-pocket maximums and the HDHP deductible for in-network and out-of-network services are separate.
- Annual HSA/HRA contribution is per person, but no more than 2 times per family.
- You pay the difference between the plan allowance and billed amount for out-of-network services.
- Telehealth options include video, phone, email, and more. See page 6, "Convenient ways to get what you need."
- Prescription drug cost-sharing is 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.

This is a summary of the features of the Kaiser Permanente – Washington Options Federal FEHB plan. Before making a final decision, please read the Plan's Federal brochure (RI 73-051). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

Get more with our Options Federal health plan

All-in-one care and coverage to help you thrive in your retirement

Kaiser Permanente Washington Options Federal offers a health plan that provides coverage to help you enjoy a healthy, happy retirement. Whether you choose Standard Option or the High Deductible Health Plan, when an FEHB plan is your secondary health care coverage to Medicare Parts A and B, you may have broader coverage and fewer unexpected health care expenses.

Why choose Kaiser Permanente?

High-quality care, choice of doctors, prescription drug coverage, predictable costs – with Kaiser Permanente, you get the care and coverage you need in one health plan to support your health goals and help you thrive.

For more information on the Options Federal health plan, visit **kp.org/feds/wa-options**.

Why combine the Options Federal plan with Medicare?

When you combine Standard Option or the High Deductible Health Plan with Medicare, we will coordinate your benefits with Medicare to make sure you get the most from your combined coverage. And your coverage will go even further when you combine the Options Federal Standard Option with Medicare coverage. And in most instances, you receive the same benefits whether you use providers in the Kaiser Permanente network or providers in the First Choice Health network or First Health network.

You're free to use any clinician you choose. However, with the in-network Options Federal clinicians, you get exclusive access to Kaiser Permanente clinicians, members of one of the highest-ranked medical groups in Washington. You'll find the most current listing of Options Federal in-network clinicians by using the Find a Doctor tool at **kp.org/feds/wa-options**.

Options Federal Standard Option

Experience lower deductibles, copays, and coinsurance when you combine Options Federal Standard Option with Medicare Parts A and B, receive care from a doctor who accepts Medicare, and Medicare is the primary payer of your benefits.

		Standard Option Without Medicare	Standard Option With Medicare
2023 Benefits and Services		In-Network	In-Network
Deductible		\$350 per person Up to \$700 per family	\$0
Copays and co	oinsurance		
Primary care physician		\$25	\$0
Specialist		\$35	\$0
Inpatient hospital		20%*	\$0
Outpatient surgery		20%*	\$0
Prescription drugs**			
Generic	Preferred	\$20	\$20
	Nonpreferred	\$60	\$60
Brand	Preferred	\$40	\$40
	Nonpreferred	\$60	\$60
Caratala	Preferred	25% up to \$200	25% up to \$200
Specialty	Nonpreferred	35% up to \$300	35% up to \$300
Prescription drugs – mail-order (90-day supply when available)		2x retail copay	2x retail copay
Out-of-Pocket Maximum In-Network		\$5,000 per person Up to \$10,000 per family	\$5,000 per person Up to \$10,000 per family

^{*}Deductible applies.

• Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.

This is a summary of the features of the Kaiser Foundation Health Plan of Washington Options, Inc., benefits. Before making a final decision, please read the Plan's Federal brochure (RI 73-051). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

^{**}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 to 5 days. If not, please call 1-800-245-7979 (TTY 711). Monday through Friday, 7:30 a.m. to 7 p.m.; Saturday and Sunday, 8 a.m. to 4:30 p.m. Notes:

[•] Prescription drug cost-sharing 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..

Enrolling in Medicare

Here's what you need to know.

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 do not sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31. Beginning January 1, 2023, when you sign up during this period, your coverage starts the first day of the month after you sign up.

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.

Extra benefits



Save with our mail-order pharmacy

Order prescription refills online or by phone. We can mail most prescription drugs to you within 1 to 2 days. Plus, you'll get a 90-day supply for the cost of a 60-day supply copay.



Save at Kaiser Permanente Eye Care

Federal employees can get a 20% discount on frames, lenses, contacts, and OSHA-approved safety goggles at 14 Kaiser Permanente optical centers in Western Washington.⁶



Preventive dental

All Kaiser Permanente Washington Options Federal members are covered for preventive dental care. This includes Standard Option and High Deductible Health Plan Option with an HSA or HRA.



Locations near you

With multiple locations to choose from, it's easy to find one near home or work. At many Kaiser Permanente facilities, we offer same-day, next-day, after-hours, or weekend services, along with pediatrics, physical therapy, eye care, and other specialty departments.¹ You can also see different doctors at different locations – whatever works best for you.

Finding the right location

provider near you, visit kp.org/wa/directory.

©2022 Kaiser Foundation Health Plan of Washington | updated May 25, 2022

Choosing a convenient place to get care is simple.

- Visit **kp.org/wa/directory** to search for doctors, facilities, pharmacies, hospitals, and more, or find links to First Choice Health and First Health networks.
- Use the Kaiser Permanente Washington mobile app to search for our medical facilities. Learn more at **kp.org/wa/mobile**.⁴

Kaiser Permanente Washington care network locations



KAISER PERMANENTE

Western Washington (North)



Western Washington (Puget Sound)



Central and Eastern Washington



Kaiser Permanente medical facilityAffiliate medical office*

Affiliate hospital*

*Affiliate locations vary by plan. To find a network provider near you, visit kp.org/wa/directory.

Finding providers in your network

Options Federal offers you an extensive network – locally, regionally, and nationally.

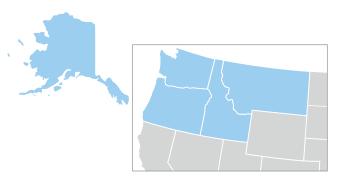
Kaiser Permanente

kp.org/wa/find-a-doctor

Find Kaiser Permanente Washington doctors and other preferred providers in our service area.

Pacific Northwest

First Choice Health fchn.com/providersearch/kfhpwao



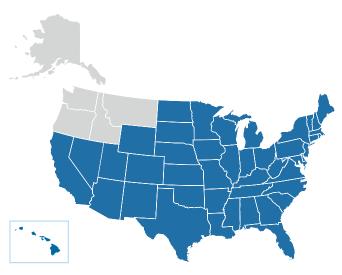
The First Choice Health network gives you even more in-network providers in Washington state, plus Oregon, Idaho, Montana, and Alaska. You can find First Choice Health network providers at **fchn.com**. Complete the "Find Care" information, select "Entire First Choice Health PPO Network," and view your results.

Nonparticipating providers

You can also get medical care from any licensed provider in the U.S. However, if the provider is not included in the networks described above, coverage will be at your out-of-network benefit level.

All other states

First Health myfirsthealth.com



You can use providers with the First Health network for states outside the Pacific Northwest. This network has more than 5,000 hospitals and 1 million health professionals. To find these providers, go to **myfirsthealth.com**, click on

"Start now," and fill out type of provider and location information. Click on "Search now" to view results.

Additional pharmacies

Beyond the pharmacies listed at **kp.org/wa/directory**, you have innetwork access to the OptumRx national pharmacy network. Visit **kp.org/wa/optumrx-wa**.

Notes

Notes

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 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. 7. 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. 8. To use the Kaiser Permanente Washington app, you must be a Kaiser Permanente Washington member registered on kp.org/wa. If you travel out of state, virtual care could be limited due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 9. 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. 10. Urgent care services are covered subject to out-of-area cost share. Medicare Advantage members are covered under their urgent care benefit. 11. If you get care at a CVS MinuteClinic or any other urgent care facility within a state where Kaiser Permanente operates, you'll be asked to pay up front for services you receive and file a claim for reimbursement. If you get care at a CVS MinuteClinic outside a state where Kaiser Permanente operates, you'll be charged your standard copay or coinsurance. 12. Washington Health Alliance 2021 Community Checkup report, www.wacommunitycheckup.org. Ranking applies to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C.

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 73-051). 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 19 (eyecare) 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/wa-options**. A paper copy is also available, at no charge, by calling **1-888-901-4636**, Monday through Friday, 8 a.m. to 5 p.m. 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/wa-options. A paper copy is also available, at no charge, by calling 1-888-901-4636, Monday through Friday, 8 a.m. to 5 p.m. 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 73-051. 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.

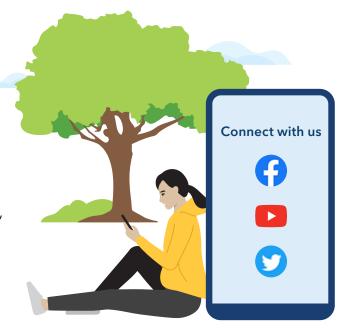
Want to learn more?

Talk to an enrollment specialist today about specialty care, extra features, and more. Visit **kp.org/feds/wa-options** or call **1-855-546-9195**, Monday through Friday, 7 a.m. to 5 p.m. **Open Season hours:** Monday through Friday, 6 a.m. to 7 p.m.

Visit **kp.org/myhealthyplace** to see how we can make your care experience better, no matter what stage of life you're in.

Current members with questions can call Member Services at **1-888-901-4636** (TTY **711**), Monday through Friday, 8 a.m. to 5 p.m.

New members with questions can call the New Member Welcome Team at 1-888-844-4607 (TTY 711), Monday through Friday, 8 a.m. to 5 p.m.



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

