

Federal Employees and Annuitants
2016 Rates and Benefits
Hawaii Region

This is an advertisement

- **Rewards benefit:**
\$75 Visa reward card
- **Discounted gym membership:**
\$100 per calendar year for Standard Option members
- **Save up to \$1,163.50¹**

together in good health

see how easy healthy can be



KAISER PERMANENTE® **thrive**

Not a member yet?






For more information, visit kp.org/feds or call **1-855-366-9009**.

Monday through Friday, 8 a.m. to 5 p.m.

Open Season hours: 7 days a week, 3 a.m. to 5 p.m.

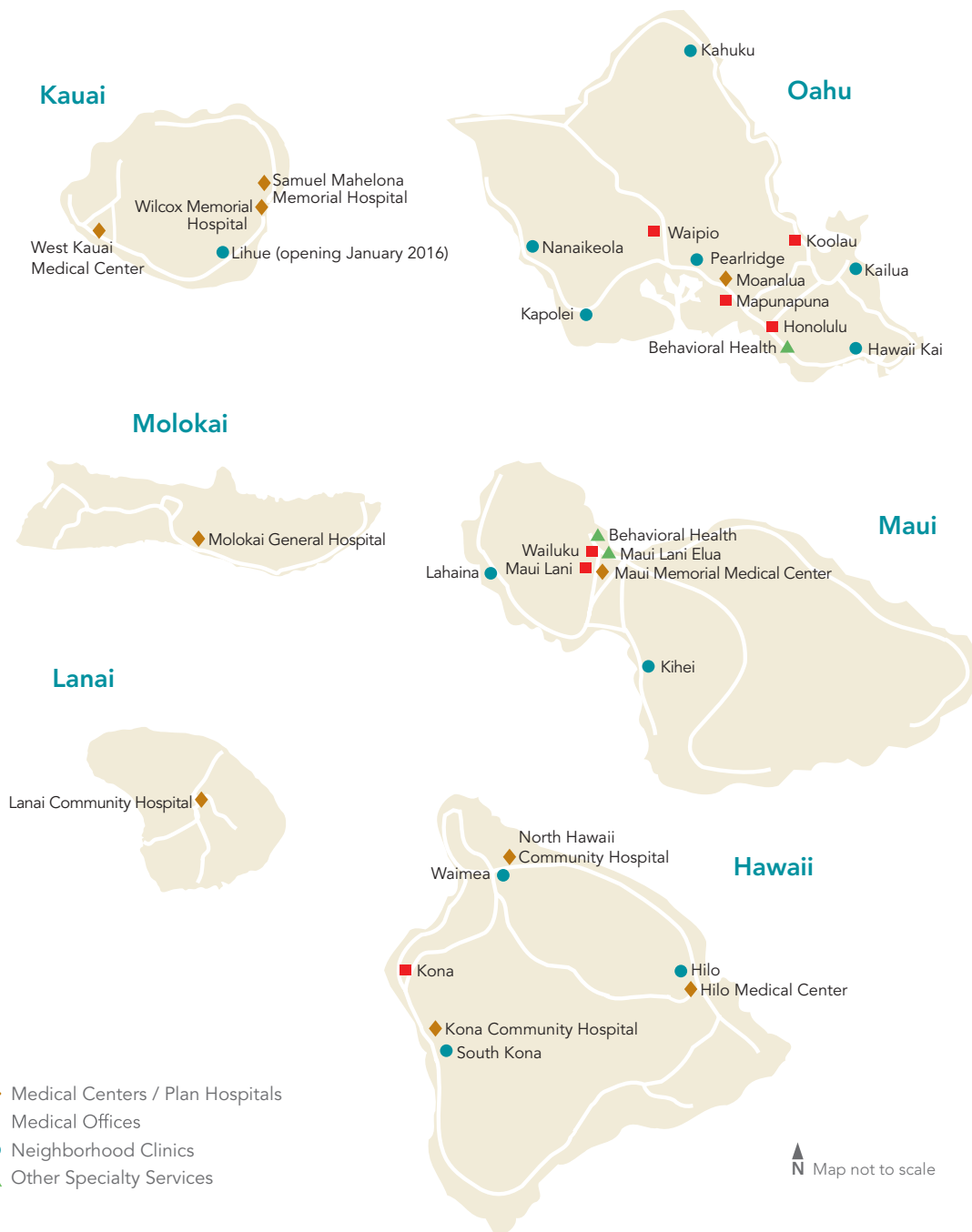
Making good health easier

Experience the Kaiser Permanente difference

The experience ...	With Kaiser Permanente
 Choosing your doctor	You can see our doctor profiles on kp.org/searchdoctors and choose the one who's right for you. You can even change your doctor anytime.
 Getting care in your language	Interpreter services are available during business hours at no cost to you. You can request an interpreter for your next visit when you call to make your appointment.
 Choosing how you get care	For minor concerns, you can request a phone appointment or email your doctor's office with nonurgent questions.
 Calling for advice	Specially trained Kaiser Permanente nurses can offer medical advice by phone, 24/7.
 Making an appointment	You can schedule routine appointments from your computer or mobile device – anytime, anywhere.
 Seeing your doctor	Your doctor has your medical history and prescriptions right at his or her fingertips through your electronic health record.
 Remembering what your doctor said	You can view your past visit summaries and most test results online, whenever you want.

Many features discussed in this book are available only to members receiving care at Kaiser Permanente medical facilities.

With medical offices and hospitals close to where you live, you have options when it comes to getting care. To find a location near you, visit kp.org/doctorsandlocations or download our free Kaiser Permanente app for your smartphone or mobile device. Then just use our location finder to search by ZIP code or keyword.



Gym membership perk²

Standard Option members may enroll in Active&Fit[®], a discounted program that provides tools and incentives for a vibrant mind and body. Each year, you may choose the program that works best for you.



The Active&Fit[®] Basic Program \$100 per calendar year

- Stay on top of your game with a membership at a well-equipped fitness facility.
- You can switch fitness centers within the Active&Fit network as often as monthly.

The Active&Fit[®] Home Exercise Program \$10 per calendar year

- Choose any 2 kits from a variety of dynamic workout kits, including strength exercise kit, yoga kit, pilates kit, and more.
- Kits are equipped with a motivational DVD, instructional booklet, and quick start guide.

In addition to the Active&Fit program of your choice, you also receive a host of online tools to help you achieve maximum success. Track your

fitness goals, plan your exercise, monitor your nutrition, take online courses for healthy living, and more.

Log on to kp.org/activeandfit or call 1-877-750-2746 (TTY/TDD 1-877-710-2746), Monday through Friday, 2 a.m. to 5 p.m., Hawaii time. Your Active&Fit representative will describe the program options in greater detail and will be able to answer any questions. If you enroll in the Active&Fit Basic Program, pay your annual member fee directly to the fitness facility (does not apply to 24 Hour Fitness facilities). Upon enrollment, an ID card with the name of your selected fitness facility will be sent to you. Simply bring your ID card to the fitness facility. Refunds are not given and fees are not prorated (for example if you enroll mid-year, you still pay either the \$100 or \$10). If you join Kaiser Permanente Senior Advantage for Federal members, you pay nothing for the Silver&Fit[®] Facility Membership or Home Exercise Program.

Support for better health³



With cash rewards for taking healthy steps and no charge for programs and drugs to help you quit smoking, you've got a plan that can help you feel your best.

Assess your health and get rewarded

This program gives you 2 chances to get rewarded for taking steps to improve your health:

- **\$50 for completing a Total Health Assessment**
This online questionnaire gives you a picture of your overall health, plus an action plan that's based on your answers.
- **\$25 for completing an online healthy lifestyle program**
Get help to reduce stress, quit smoking, lose weight, and more. You can take a program when it's convenient for you, at your own pace.

Help to quit smoking

- If you're ready to quit, we'll make it easier. As an FEHB member, you pay nothing for tobacco-cessation programs and prescription and over-the-counter tobacco-cessation drugs approved by the FDA. Talk to your physician about your treatment options. For more information about your coverage, refer to your Federal Brochure (RI 73-005).

The rewards program runs from January 1, 2016, through December 31, 2016, and is open to all Kaiser Permanente FEHB subscribers and their enrolled spouses 18 and older. Take the Total Health Assessment as often as you'd like and as many healthy lifestyle programs as you want, but you can only earn rewards for them once during the reward period. Visa reward cards expire 12 months from date issued.

Choose the plan that's right for you³

Select either the FEHB High Option or the FEHB Standard Option. With each, you'll get a wide range of services and resources to help you make the most of your health.

High Option

- If you expect to get care often, this may be the right choice.
- Higher premiums, with lower copays for most services and prescription drugs.

Standard Option

- If you are in good overall health, this might be the right choice.
- Lower premiums, with higher copays for most services and prescription drugs.

Included with both

- No copays for most preventive care services.
 - No copays when you email your doctor's office or call for 24/7 nurse advice.
 - No paperwork to fill out or bills for the services you get from Kaiser Permanente practitioners.
-

Coverage away from home³



Worldwide coverage

Wherever life takes you, we've got you covered. As a Kaiser Permanente Federal Employees Health Benefits (FEHB) member, you get:

- Coverage for emergency care worldwide at emergency departments and urgent care centers.
- Care from any Kaiser Permanente facility in another region through the Visiting Member Program.
- Coverage for certain outpatient follow-up care and outpatient continuing care outside of Kaiser Permanente service areas through the FEHB travel benefit.



Student out-of-area benefit

In addition to urgent and emergency care, students up to age 26 are covered for limited routine primary care when studying away from home. Students must be registered full time at an accredited institution outside Kaiser Permanente's service areas and within the United States to take advantage of this benefit.

For more information, please contact Customer Service at **1-800-966-5955**.



Advantages of a Kaiser Permanente Medicare health plan

If you're eligible for Medicare, you have an option to choose Kaiser Permanente Senior Advantage (HMO) for Federal Members.

After you enroll in Senior Advantage (HMO) for Federal Members, you'll get all of your FEHB benefits plus:

Added benefits

- **Lower copayments** for office visits and most other benefits.
 - **Extra coverage** for hearing aids and eyewear.
 - **Membership in Silver&Fit® Fitness Program** at no extra charge.
-

Maximize your health plan

You are eligible to enroll in Kaiser Permanente Senior Advantage for Federal Members if you receive your health care benefits through the Federal Employees Health Benefits (FEHB) Program and are covered by Medicare (Parts A and B or Part B only). You do not suspend your FEHB coverage to enroll in Senior Advantage for Federal Members. There is no increase to your FEHB or Kaiser Permanente premium when you enroll in Kaiser Permanente Senior Advantage for Federal Members.*

Get more information

Download our brochure, Your Guide to Choosing a Kaiser Permanente Medicare Health Plan, at kp.org/feds. You may also have one sent to you by calling **1-800-805-2739** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week.

*You must pay the Medicare Part B premium to join a Kaiser Permanente Medicare health plan.

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 Senior Advantage service area in which you enroll. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year and at other times in accord with your group's contract with us. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Enrolling in Senior Advantage 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.

Your 2016 benefit summary³

Services	
Gym membership or home exercise kits	
Preventive care, adults and children	Routine physical exams, routine mammograms, preventive screenings, well-child preventive care, and immunizations
Office visits	Primary and specialty care
Outpatient lab, imaging, and testing	
Prenatal care	Prenatal care and first scheduled postpartum care
Hospitalization	Inpatient services
Emergency care	Covered services are provided in and out of the service area
Eyewear	Eyeglasses or contact lenses (every 12 months)
Dental services	Coverage through Hawaii Dental Service
Prescription drugs (up to a 30-day supply at plan pharmacies, or up to a 90-day supply for 2 copays through mail order) ⁶	Generic maintenance
	Other generic
	Preferred brand and non-preferred brand
	Specialty

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

Your premium share		High Option	Standard Option
Self Only	Biweekly Non-Postal and Biweekly Postal Category 2	\$65.99	\$45.30
	Biweekly Postal Category 1	\$54.77	\$37.60
	Monthly Non-Postal	\$142.97	\$98.15
Self Plus One NEW	Biweekly Non-Postal and Biweekly Postal Category 2	\$147.15	\$101.02
	Biweekly Postal Category 1	\$122.14	\$83.85
	Monthly Non-Postal	\$318.83	\$218.88

Your 2016 benefit summary³

Kaiser Permanente		Kaiser Permanente Senior Advantage (HMO) for Federal Members	
High Option	Standard Option	High Option	Standard Option
Not covered	\$100 per year for gym membership or \$10 per year for two home exercise kits ²	Membership in Silver&Fit [®] Fitness Program at no extra charge	Membership in Silver&Fit [®] Fitness Program at no extra charge
\$0	\$0	\$0	\$0
\$15	\$25	\$10	\$20
\$10 per day for basic labs and basic imaging/20% for specialty labs, imaging, and testing	50%	\$0	20%
\$0	\$0	\$0	\$0
\$100 per admission	\$300 per day	\$0	\$75 per day
\$100 ⁴	\$100 ⁴	\$75 ⁵	\$75 ⁵
Not covered	Not covered	\$100 allowance	\$100 allowance
Oral exam: \$0 Cleaning: 20%	Oral exam: \$0 Cleaning: 20%	Oral exam: \$0 Cleaning: 20%	Oral exam: \$0 Cleaning: 20%
\$5	\$5	\$5	\$5
\$10	\$15	\$10	\$15
\$45	\$50	\$45	\$50
\$60	\$75	\$60	\$75

Your premium share		High Option	Standard Option
Self and Family	Biweekly Non-Postal and Biweekly Postal Category 2	\$147.15	\$101.02
	Biweekly Postal Category 1	\$122.14	\$83.85
	Monthly Non-Postal	\$318.83	\$218.88

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

Ready to enroll?

Just follow the 3 steps below.

- 1. Choose an option**
- **High Option**
 - **Standard Option**
- Brief descriptions of these options are on page 4. Find details about benefits and rates on pages 6 to 7.

- 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 below.**
- Most employees and annuitants can enroll online. Visit **opm.gov** or contact your employing agency or retirement office for FEHB enrollment procedures and other information.
- Annuitants can contact the Retirement Information Center at **1-888-767-6738** or for TTY, **1-855-887-4957**, or **retire@opm.gov**.

If you're eligible for Medicare, or will be soon, see page 5 for additional information.

Important information for families

Self Plus One is a new enrollment type for 2016. Enrollees who cover themselves and one eligible dependent may choose to enroll in Self Plus One or Self and Family. You decide which enrollment type is best for you. Refer to the benefit chart on pages 6 to 7 to pick the lowest premium share based on your situation.

Choose the enrollment code

Enrollment Code	High Option	Standard Option
Self Only	631	634
Self Plus One NEW	633	636
Self and Family	632	635

Need help? Call us at **1-855-366-9009**, 7 days a week, 3 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 add an eligible family member to your Kaiser Permanente Self and Family or Self Plus One enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at **kp.org/feds** or by calling our Customer Service Center.

Footnotes

¹Savings calculated by comparing the 2016 employee contribution for the Kaiser Permanente Standard Option (Self+Family Enrollment) with other FEHB Self+Family coverage offered in Hawaii. Savings may vary based on your current plan and type of enrollment.

²These 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.

³This 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 Plan's Federal brochure (RI 73-005) and the Kaiser Permanente Senior Advantage for Federal Members Summary of Benefits. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure and the Kaiser Permanente Senior Advantage for Federal Members Evidence of Coverage that you will receive upon the group's contract renewal.

⁴The emergency copay is waived if admitted directly to the hospital as inpatient (applies to non-Kaiser Permanente Senior Advantage members only).

⁵The emergency copay is waived if admitted to the hospital within 24 hours for the same condition or if admitted directly to the hospital as inpatient (applies to Kaiser Permanente Senior Advantage members only).

⁶For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 10 business days. If not, please call **643-7979** (Oahu and neighbor islands) or (TTY **711**), Monday through Friday, 8:30 a.m. to 5 p.m. The pharmacy network may change at any time. You will receive notice when necessary.

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, free of charge, by calling **1-800-966-5955** or TTY **711**.

To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit opm.gov.



Enjoy healthy perks

Get a gym membership discount²

Standard Option members now have two programs to improve your health. Choose the one that works best for you:

- Get membership at your favorite fitness facility for just \$100 per calendar year, or
- Choose any two home exercise kits available for just \$10 per calendar year.

See page 2 for more information.

Get rewards³

This program gives you two chances to get rewarded for taking steps to improve your health:

- **\$50 for completing a Total Health Assessment**
This online questionnaire gives you a picture of your overall health, plus an action plan that's based on your answers.
- **\$25 for completing an online healthy lifestyle program**

Get help to reduce stress, quit smoking, lose weight, and more. You can complete a program at your convenience and at your own pace.

See page 3 for more information.

It's time to choose better

Learn more about Kaiser Permanente at kp.org/feds. You'll find your Kaiser Permanente 2016 enrollment materials, including the Federal Employees Health Benefits brochure (RI 73-005). You can also connect to our facility and physician directories and learn more about our services.

kp.org/feds