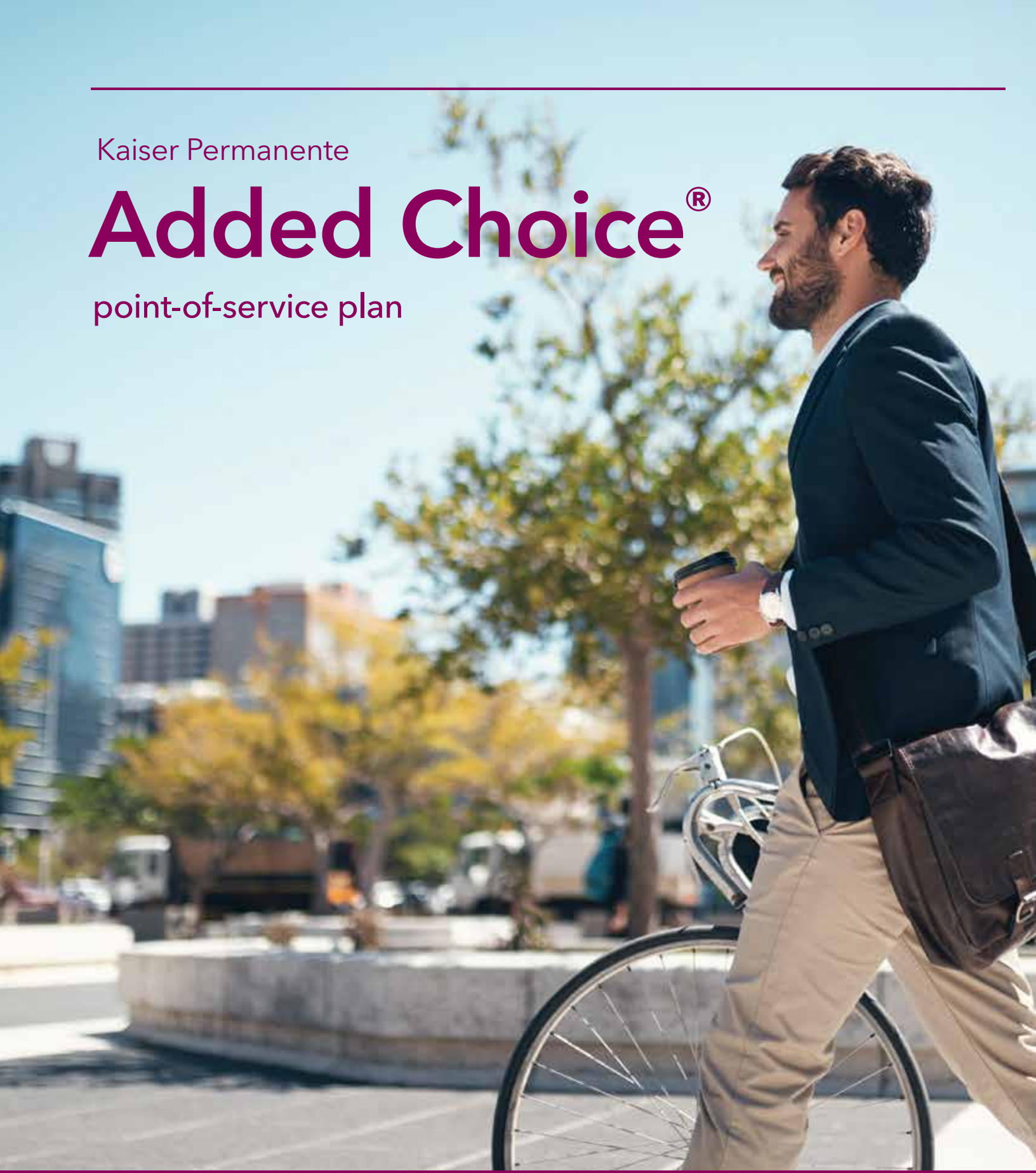

Kaiser Permanente

Added Choice[®]

point-of-service plan



kp.org/choiceproducts/nw



All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest.
500 NE Multnomah St., Suite 100, Portland, OR 97232.

Seeking more flexibility in your health plan?

If you're looking for choice and convenience, we've got a solution – our Added Choice® point-of-service (POS) plan. As an Added Choice member, you have access to all that Kaiser Permanente offers, plus the option to seek covered services from licensed providers across the country.

Available providers

Added Choice offers 3 levels of coverage. The choices you make determine which doctors you see, which medical facilities you use, and how much you pay.

KP SELECT PROVIDERS¹

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Choose a provider from Kaiser Permanente or direct contract providers. With a referral, members can also choose other contracted community providers and facilities. You will typically have the lowest out-of-pocket costs when you receive services from KP Select providers.

PPO PROVIDERS¹

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Choose a preferred provider (PPO). This is a good choice for those who want to keep their current PPO provider or who live outside our service area.

Members enrolled with an Oregon employer:

First Choice Health providers in Oregon and Washington

First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C.

Cigna HealthcareSM PPO Network² providers in all remaining states

Members enrolled with a Washington employer:

First Choice Health providers in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska

First Health Network providers in all remaining states

Check your Kaiser Permanente ID card to see if you are enrolled with an Oregon or Washington employer.

NONPARTICIPATING PROVIDERS¹

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Choose a nonparticipating provider nationwide. Nonparticipating providers include any licensed providers who are not KP Select providers or PPO providers. You will typically have the highest out-of-pocket costs when you receive services from nonparticipating providers.

¹See your *Evidence of Coverage (EOC)* or visit kp.org/choiceproducts/nw for definitions of KP Select provider, PPO provider, and nonparticipating provider. This brochure is not a contract. Plan details are provided in the *EOC*. To obtain an *EOC* for a particular plan, contact Customer Service. In the event of any conflict between this brochure and the *EOC*, the *EOC* prevails.

²The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

Cigna Healthcare is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Healthcare Intellectual Property, Inc.

PPO network: More choice, greater flexibility

HOW TO ACCESS COVERED CARE

KP Select Providers

<p>KAISER PERMANENTE (Oregon and Washington members)</p>	<p>Choose a provider from Kaiser Permanente kp.org/locations Customer Service: 1-866-616-0047 24/7 advice: 1-800-813-2000</p>
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PPO Providers

<p>MEMBERS ENROLLED WITH AN OREGON EMPLOYER*</p>	<p>First Choice Health providers in Oregon and Washington fchn.com/ProviderSearch/Kaiser 1-800-467-5281</p> <p>First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C. myfirsthealth.com 1-800-226-5116</p> <p>Cigna HealthcareSM PPO Network providers in all remaining states kp.org/CignaPPONetworkDirectory</p>
<p>MEMBERS ENROLLED WITH A WASHINGTON EMPLOYER*</p>	<p>First Choice Health providers in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska fchn.com/ProviderSearch/Kaiser 1-800-467-5281</p> <p>First Health Network providers in all remaining states myfirsthealth.com 1-800-226-5116</p>

*Check your Kaiser Permanente ID card to see if you are enrolled with an Oregon or Washington employer.

Nonparticipating Providers

Your nonparticipating provider benefits cover care you receive from any licensed provider (outside the PPO provider network).

- You can call the provider’s office directly to make an appointment.
- Most providers do not require a referral for specialty care. However, this is determined by the specialty provider, so please inquire with them when scheduling your appointment. You will need prior authorization for some services and procedures. You must call **1-855-281-1840 (TTY 711)** for prior authorization.
- Your doctor may require you to pay the full cost of the visit. And you will need to submit claim forms and itemized bills for reimbursement.

When using a nonparticipating provider or facility, you will be responsible for the amount you are billed above the maximum allowable charge set out in your *EOC* – this is referred to as balance billing. These charges billed directly by your provider do not apply to your deductible or out-of-pocket maximum.

Prescription coverage

If your Added Choice plan includes a pharmacy benefit,* you can fill your prescriptions at a Kaiser Permanente or MedImpact pharmacy. You will typically have a higher cost share when using a MedImpact pharmacy. You may be able to save time and money by using the mail-order pharmacy option.

IN-NETWORK PHARMACIES

KAISER PERMANENTE PHARMACIES

Save time and enjoy the lowest costs by using Kaiser Permanente pharmacies.

- Order new or refill prescriptions online or on the app and have them sent right to your home with no cost for shipping.
- If you have an existing prescription, call Customer Service and we'll help you transition to Kaiser Permanente.
- At most locations, you can pick up prescriptions in the same building as your doctor visit.

Sign in to kp.org/refill or call 1-800-548-9809.

MEDIMPACT PHARMACIES

If it's more convenient, you can also have your prescriptions filled at any one of our hundreds of in-network pharmacies through the MedImpact Pharmacy Network. MedImpact pharmacies include:

- Costco
- Fred Meyer
- Rite Aid
- Safeway
- Target
- Walgreens

To find a MedImpact network pharmacy, visit kp.org/nw/medimpact or call 1-800-788-2949.

Use CVS Caremark mail-order pharmacy to have prescriptions mailed to your home; shipping is free. Call CVS Caremark at 1-800-841-5550 or visit www.caremark.com.

To view our formulary, go to kp.org/formulary or call the Formulary Application Services Team (FAST) at 503-261-7900.

*See your *Evidence of Coverage* or Outpatient Prescription Drug Rider for details.

Getting started with Added Choice in 3 easy steps

Visit kp.org/choiceproducts/nw or call Customer Service at **1-866-616-0047** and we'll help you get started.



Register on kp.org

Get connected to have health care at your fingertips. Sign up at kp.org/register and start enjoying many time-saving tools to:*

- Make appointments
- View most lab results
- Get treatment, including prescriptions in less than one hour, via an e-visit
- Email your doctor with nonurgent routine questions
- Pay your bills securely
- And more

*These features are available when you get care at Kaiser Permanente facilities.



Transfer your prescriptions

We're here to help you transition your prescriptions.

For Kaiser Permanente pharmacies, have your prescription information handy and we'll take care of the rest. Simply give us a call at **1-888-491-1124**. To find out if a medication is on our formulary (list of covered drugs), visit kp.org/formulary.

For MedImpact and Caremark pharmacies, including most national pharmacy chains and many local pharmacies:

- MedImpact: Visit kp.org/nw/medimpact or call **1-800-788-2949**.
- Caremark: Call **1-800-841-5550**.



Choose a doctor

You may choose a KP Select provider, a PPO provider, or a nonparticipating provider. Your choice determines which health care providers you see, which medical facilities you use, and how much you pay. You may choose a different provider each time you get care.

To find KP Select providers, visit kp.org/chooseyourdoctor.

To find PPO providers, visit kp.org/choiceproducts/nw.

To find nonparticipating providers, call **1-866-616-0047** to find out whether your provider falls under this category.

Convenient ways to get care with Kaiser Permanente

You've got more ways to get quality care than ever before, so it can be easier to stay on top of your health. Telehealth is covered at no additional cost with most plans.¹



24/7 virtual care

Kaiser Permanente clinicians are available day or night, 24/7, for urgent care needs via on-demand video and phone, no appointment necessary.^{2,3,4} Visit kp.org/getcare.



Scheduled video or phone appointment

Schedule a face-to-face video visit or phone appointment with a Kaiser Permanente clinician or any specialists you've been referred to.^{2,3,4}



In-person care

We offer same-day, next-day, after-hours, and weekend services at many of our locations.⁵



Email

Message your Kaiser Permanente doctor's office with nonurgent questions and get a reply usually within 2 business days.



Prescription delivery

Use the Kaiser Permanente app to fill most prescriptions for delivery or same-day pickup. Most members get a 3-month supply of medication for the price of 2, and shipping is free.⁶



24/7 advice

Get support with 24/7 care advice by phone.



E-visits

Complete an online questionnaire and receive a treatment plan, including prescriptions, if needed, within a few hours.^{7,8}



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. Visit kp.org/travel to learn more.

¹For high deductible health plan members, e-visits, phone visits, and video visits are subject to your plan's annual deductible.

²When appropriate and available.

³To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone 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.

⁴These features are available when you get care at Kaiser Permanente facilities.

⁵In the case of a pandemic, some facilities may be closed or offer limited hours and services.

⁶Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

⁷Applicable cost shares will apply for services or items ordered during an e-visit.

⁸See note 1.

Making the most of your membership

For the you who's exploring your options

Good health goes beyond the doctor's office. Find your healthy place by exploring some of the convenient options available to members.^{1,2} Many of these resources are available at no additional cost.



Kaiser Permanente app³

Manage your health 24/7 – schedule appointments, email your doctor's office with nonurgent questions, order most prescription refills, see most test results, pay bills, read your doctor's notes, and more.



On-demand and in-person workouts via ClassPass⁴

Choose from thousands of on-demand workout videos and get reduced rates on livestream and in-person classes. Learn more at kp.org/classpass.



Healthy lifestyle programs

Connect to your health with online programs to help you lose weight, quit smoking, reduce stress, and more. Learn more at kp.org/healthylifestyles.



Wellness coaching

Get help reaching your health goals by working one-on-one with a wellness coach by phone. Learn more at kp.org/wellnesscoach.

More ways to help improve your total health^{4,5,6,7}



Use meditation and mindfulness to help build mental resilience, reduce stress, and improve your sleep.



This preventive, on-demand approach to mental health provides support anywhere, anytime.

Visit kp.org/selfcareapps to learn more.

¹The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. ²The apps and services are neither offered nor guaranteed under contract with the FEHB Program but are made available to enrollees and family members who become members of Kaiser Permanente. ³To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. These features are available when you get care from Kaiser Permanente facilities. ⁴Not available to Kaiser Permanente Dental-only members. ⁵Calm can be used by members 13 years old and older. The Headspace app and services are not available to any members under 18 years old. ⁶Some individuals who receive health care services from Kaiser Permanente through state Medicaid programs are not eligible for the Headspace app and services. ⁷Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

Customer Service

Call us if you have questions, need information about eligibility, or would like to verify your coverage:

1-866-616-0047






711 (TTY)

Monday–Friday, 8 a.m.–6 p.m.

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.

Stay connected to good health

-  facebook.com/kpthrive
-  instagram.com/kpnorthwest
-  linkedin.com/company/kaiser-permanente-northwest
-  @kpnorthwest, @aboutkp, @kptotalhealth
-  youtube.com/kaiserpermanenteorg

Have questions? We're here to help.

Monday through Friday, 8 a.m. to 6 p.m.

Customer Service 1-866-616-0047

TTY 711

Language interpretation services . . . 1-800-324-8010

For the most up-to-date list of the providers and facilities in the Added Choice PPO network, visit **kp.org/choiceproducts/nw**.

This brochure is not a contract. Plan details, including all benefits, exclusions, and limitations, are provided in the *Evidence of Coverage (EOC)*. To get an EOC for a particular plan, contact Customer Service. In the event of any conflict between this brochure and the EOC, the EOC prevails.

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

kp.org/choiceproducts/nw

For more information

Visit **kp.org/choiceproducts/nw** to find additional information on understanding your plan and benefits.

This brochure provides only a general overview of Kaiser Permanente. For specific information about your benefits, copays, limitations, and services, please refer to your *Evidence of Coverage* or call Customer Service at **1-866-616-0047**.

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