

A BETTER WAY TO TAKE CARE OF BUSINESS

2019 Small Business Plan Guide

Effective as of January 1, 2019



kp.org/choosebetter



A better partner for a better business.

Choosing a health care partner is one of the most important business decisions you can make. Kaiser Permanente can help you manage costs, invest in the health of your employees, and build a healthier future for your employees and your business. Choose Better. Choose Kaiser Permanente.

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**A BETTER WAY
to manage
health care costs.**

As health care costs continue to rise, maintaining a competitive benefits package while keeping costs in check is more challenging than ever. With our coordinated model, we're able to provide the right care at the right time, which helps reduce unnecessary treatments and improves patient engagement. This leads to lower costs, as well as better population health outcomes.

In 2017, Kaiser Permanente led the nation as the top performer in 20 effectiveness-of-care measures – the most of any health plan. The closest competitor led in only five.¹

**A BETTER WAY
to invest in your
employees' health.**

Leveraging the power of employee health helps support, protect and enhance your business. By partnering with us, you'll be giving your employees what they need to stay on top of their health. With Kaiser Permanente as your health care partner, your employees benefit from innovative preventive measures to simple tools for managing their health online.

National Committee for Quality Assurance (NCQA) rated Kaiser Permanente the top-rated private health plan in Georgia for the 13th consecutive year.²

**A BETTER WAY
to keep your
bottom line healthy.**

You're faced with tough decisions about how to keep your organization sustainable. Rely on us to help you meet the health needs of your workforce while managing costs effectively. Our plans offer a clear business advantage – one that's demonstrated by consistent recognition received from industry analysts, third-party quality organizations, and the media.

Atlanta magazine recognized 15 Kaiser Permanente physicians in the 2018 "Top Doctors" issue and described them as metro Atlanta's most trusted physicians.

¹ Based on 2016 ratings from the Healthcare Effectiveness Data and Information Set (HEDIS) for commercial and Medicare plans published by the National Committee for Quality Assurance. HEDIS is a tool used by more than 90 percent of America's health plans to measure performance on important dimensions of care and service. HEDIS is a registered trademark of the National Committee of Quality Assurance (NCQA). For more information, visit ncqa.org.

² NCQA's Private Health Insurance Plan Rankings 2017-2018. Kaiser Foundation Health Plan of Georgia-HMO.



Choose a clear path to healthier people and a healthier business.

We offer affordable, flexible options to take care of your most valuable asset—your employees. Check out our different plan types and find the best fit for your business.

	Deductible (x2 family)	Coinsurance (after deductible)	Out-of-Pocket Maximum (x2 family)	PCP	Specialist	Lab/X-ray
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KP Plans

KP/0/0/20/S6 Platinum	None	0%	\$2,500	\$20	\$40	\$0
KP/500/0/20/S6 Platinum	\$500	20%	\$3,500	\$20	\$40	\$0
KP/0/0/30/S6 Gold	None	0%	\$6,500	\$30	\$60	\$0
KP/1000/20/30/S6 Gold	\$1,000	20%	\$7,250	\$30	\$50	\$0/\$50
KP/1500/0/30/S6 Gold	\$1,500	0%	\$7,750	\$30	\$50	\$0/\$50
KP/1750/20/50/S6 Gold	\$1,750	20%	\$7,750	\$50	\$70	\$0/\$50
KP/2000/35/50/S6 Silver	\$2,000	35%	\$7,900	\$50	\$75	35%
KP/3000/30/50/S6 Silver	\$3,000	30%	\$7,900	\$50	\$75	\$20/\$50
KP/4000/30/50/S6 Silver	\$4,000	30%	\$7,900	\$50	\$75	30%
KP/5250/20/40/S6 Bronze	\$5,250	20%	\$7,900	\$40 after deductible (ded waived for the first 3 visits)	\$60 after deductible	20%
KP/6000/20/50/S6 Bronze	\$6,000	20%	\$7,900	\$50 after deductible (ded waived for the first 3 visits)	\$70 after deductible	20%

HDHP plans

HDHP/3000/20/S6 Silver	\$3,000	20%	\$6,000	20%	20%	20%
HDHP/4000/20/S6 Silver	\$4,000	20%	\$6,000	20%	20%	20%
HDHP/5000/20/S6 Bronze	\$5,000	20%	\$6,500	20%	20%	20%
HDHP/6550/0/S6 Bronze	\$6,550	0%	\$6,550	0%	0%	0%

HRA plans

HRA/2500/30/S6 ¹ Silver	\$2,500	30%	\$7,250	30%	30%	30%
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¹ Plan requires a policy year employer contribution to HRA of \$100 to \$300.

MRI, CT, & PET	Urgent Care	Emergency Room	Outpatient Surgery	Inpatient Hospital	Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty	Relativity to KP/0/0/20/S6 Platinum
\$100	\$40	\$350	\$250	\$500 per day	\$5/\$10/\$40/\$60/25%	0%
\$100	\$40	\$350	20%	20%	\$5/\$10/\$40/\$60/25%	-3%
\$350	\$60	\$400	\$400	\$750 copay per day, first 3 days	\$5/\$10/\$60/\$100/35%	-6%
\$350	\$60	\$500	\$500	20%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$10/\$40/\$60/25%	-10%
\$400	\$60	\$500	\$500	0%	\$5/\$10/\$40/\$60/25%	-8%
20%	\$100	20%	20%	20%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$10/\$40/\$60/25%	-16%
35%	\$100	35%	35%	35%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$20/\$50/\$70/35%	-22%
\$350 after ded	\$100	30%	30%	30%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$20/\$50/\$70/30%	-24%
30%	\$100	30%	30%	30%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$20/\$50/\$70/30%	-26%
20%	\$80 after deductible (ded waived for the first 3 visits)	20%	20%	20%	Medical ded applies (except Tier 1 and Tier 2 Generics) \$5/\$20/\$50/\$70/20%	-37%
20%	\$100 after deductible (ded waived for the first 3 visits)	20%	20%	20%	Medical ded applies (except Tier 1 and Tier 2 Generics) \$5/\$20/20%/20%/20%	-39%
20%	20%	20%	20%	20%	Medical ded applies (except Tier 1 Generics) \$5/20%/20%/20%/20%	-26%
20%	20%	20%	20%	20%	Medical ded applies (except Tier 1 Generics) \$5/20%/20%/20%/20%	-31%
20%	20%	20%	20%	20%	Medical ded applies (except Tier 1 Generics) \$5/20%/20%/20%/20%	-36%
0%	0%	0%	0%	0%	Medical ded applies (except Tier 1 Generics) \$5/0%/0%/0%/0%	-37%
30%	30%	30%	30%	30%	Medical ded applies (except Tier 1 Generics) \$5/30%/30%/30%/30%	-27%

KP and HDHP Plans are also available on the SHOP (with the exception of Platinum KP/0/0/20/S6 and KP/500/0/20/S6). For more detailed benefit summaries, visit *Selling Plans* on brokernet.kp.org.

Contact us at 1-855-861-6950 or KPGeorgiaSales@kp.org

A BETTER WAY TO TAKE CARE OF BUSINESS

Deductible (x2 family)		Coinsurance (after deductible)		Out-of-Pocket Maximum (x2 family)		PCP		Specialist		Lab/X-ray	
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network

Dual Choice PPO ¹												
PPO/0/0/20/S6 Platinum	\$0	\$2,000	0%	30%	\$2,500	\$7,500	\$20 KP Providers \$40 Network Providers	30%	\$40 KP Providers \$60 Network Providers	30%	\$0	30%
PPO/500/0/20/S6 Platinum	\$500	\$2,500	20%	30%	\$3,500	\$10,000	\$20 KP Providers \$40 Network Providers	30%	\$40 KP Providers \$60 Network Providers	30%	\$0	30%
PPO/0/0/30/S6 Gold	\$0	\$2,000	0%	30%	\$6,500	\$13,000	\$30 KP Providers \$50 Network Providers	30%	\$60 KP Providers \$80 Network Providers	30%	\$0	30%
PPO/1000/20/30/S6 Gold	\$1,000	\$3,000	20%	30%	\$7,250	\$15,000	\$30 KP Providers \$50 Network Providers	30%	\$50 KP Providers \$70 Network Providers	30%	\$0/ \$50	30%

¹ The Dual Choice PPO is fully underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP), Inc.

MRI, CT, & PET		Urgent Care		Emergency Room		Outpatient Surgery		Inpatient Hospital		Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty		Relativity to KP/0/0/20/S6 Platinum
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	
\$100	30%	\$40 KP Providers \$80 Network Providers	30%	\$350	\$350	\$250	30%	\$500 per day	30%	\$5/\$10/ \$40/\$60/ 25% (KP Pharmacies) \$15/\$20/ \$60/\$90/ 35% (MedImpact Pharmacies)	Medical ded applies 30%/ 30%/ 30%/ 30%/ 30%	21%
\$100	30%	\$40 KP Providers \$80 Network Providers	30%	\$350	\$350	20%	30%	20%	30%	\$5/\$10/ \$40/\$60/ 25% (KP Pharmacies) \$15/\$20/ \$60/\$90/ 35% (MedImpact Pharmacies)	Medical ded applies 30%/ 30%/ 30%/ 30%/ 30%	18%
\$350	30%	\$60 KP Providers \$100 Network Providers	30%	\$400	\$400	\$400	30%	\$750 copay per day, first 3 days	30%	\$5/\$10/ \$60/\$100/ 35% (KP Pharmacies) \$15/\$20/ \$80/\$130/ 40% (MedImpact Pharmacies)	Medical ded applies 30%/ 30%/ 30%/ 30%/ 30%	15%
\$350	30%	\$60 KP Providers \$100 Network Providers	30%	\$500	\$500	\$500	30%	20%	30%	\$250 Rx ded (except Tier 1 and Tier 2 Generics) \$5/\$10/ \$40/\$60/ 25% (KP Pharmacies) \$15/\$20/ \$60/\$90/ 30% (MedImpact Pharmacies)	Medical ded applies 30%/ 30%/ 30%/ 30%	9%

PPO insurance plans are not available on the SHOP.
For more detailed benefit summaries, visit *Selling Plans* on brokernet.kp.org.

Deductible (x2 family)		Coinsurance (after deductible)		Out-of-Pocket Maximum (x2 family)		PCP		Specialist		Lab/X-ray	
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network

Dual Choice PPO¹

PPO/1500/10/30/S6 Gold	\$1,500	\$3,500	10%	30%	\$7,750	\$15,000	\$30 KP Providers \$50 Network Providers	30%	\$50 KP Providers \$70 Network Providers	30%	\$0/ \$50	30%
PPO/1750/20/50/S6 Gold	\$1,750	\$4,000	20%	30%	\$7,750	\$15,000	\$50 KP Providers \$70 Network Providers	30%	\$70 KP Providers \$90 Network Providers	30%	\$0/ \$50	30%
PPO/2000/35/50/S6 Silver	\$2,000	\$4,000	35%	40%	\$7,900	\$16,000	\$50 KP Providers \$70 Network Providers	40%	\$75 KP Providers \$95 Network Providers	40%	35%	40%
PPO/3000/30/50/S6 Silver	\$3,000	\$6,000	30%	40%	\$7,900	\$16,000	\$50 KP Providers \$70 Network Providers	40%	\$75 KP Providers \$95 Network Providers	40%	\$20/ \$50	40%

¹ The Dual Choice PPO is fully underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP), Inc.

MRI, CT, & PET		Urgent Care		Emergency Room		Outpatient Surgery		Inpatient Hospital		Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty		Relativity to KP/0/0/20/S6 Platinum
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	
\$400	30%	\$60 KP Providers \$100 Network Providers	30%	\$500	\$500	\$500	30%	10%	30%	\$5/\$10/ \$40/\$60/ 25% (KP Pharmacies) \$15/\$20/ \$60/\$90/ 30% (MedImpact Pharmacies)	Medical ded applies 30%/ 30%/ 30%/ 30%/ 30%	8%
20%	30%	\$100 KP Providers \$140 Network Providers	30%	\$500	\$500	20%	30%	20%	30%	\$250 Rx ded (except Tier 1 and Tier 2 Generics) \$5/\$10/ \$40/\$60/ 25% (KP Pharmacies) \$15/\$20/ \$60/\$90/ 30% (MedImpact Pharmacies)	Medical ded applies 30%/ 30%/ 30%/ 30%	3%
35%	40%	\$100 KP Providers \$140 Network Providers	40%	35%	35%	35%	40%	35%	40%	\$250 Rx ded (except Tier 1 and Tier 2 Generics) \$5/\$20/ \$50/\$70/ 35% (KP Pharmacies) \$15/\$30/ \$70/\$100/ 40% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%	-4%
\$350 after ded	40%	\$100 KP Providers \$140 Network Providers	40%	30%	30%	30%	40%	30%	40%	\$250 Rx ded (except Tier 1 and Tier 2 Generics) \$5/\$20/ \$50/\$70/ 30% (KP Pharmacies) \$15/\$30/ \$70/\$100/ 35% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%	-7%

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Deductible (x2 family)		Coinsurance (after deductible)		Out-of-Pocket Maximum (x2 family)		PCP		Specialist		Lab/X-ray	
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network

Dual Choice PPO¹

PPO/4000/30/50/S6 Silver	\$4,000	\$8,000	30%	40%	\$7,900	\$16,000	\$50 KP Providers \$70 Network Providers	40%	\$75 KP Providers \$95 Network Providers	40%	30%	40%
PPO/5250/20/40/S6 Bronze	\$5,250	\$11,000	20%	40%	\$7,900	\$16,000	\$40 after deductible KP Providers \$60 after deductible Network Providers <small>(ded waived for first 3 visits)</small>	40%	\$60 after deductible KP Providers \$80 after deductible Network Providers	40%	20%	40%
PPO/6000/20/50/S6 Bronze	\$6,000	\$12,000	20%	40%	\$7,900	\$16,000	\$50 after deductible KP Providers \$70 after deductible Network Providers <small>(ded waived for first 3 visits)</small>	40%	\$70 after deductible KP Providers \$90 after deductible Network Providers	40%	20%	40%
PPO HDHP/3000/20/S6 Silver	\$3,000	\$6,000	20%	40%	\$6,000	\$12,000	20% KP Providers 30% Network Providers	40%	20% KP Providers 30% Network Providers	40%	20%	40%

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MRI, CT, & PET		Urgent Care		Emergency Room		Outpatient Surgery		Inpatient Hospital		Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty		Relativity to KP/0/0/20/S6 Platinum
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	
30%	40%	\$100 KP Providers \$140 Network Providers	40%	30%	30%	30%	40%	30%	40%	\$250 Rx ded (except Tier 1 and Tier 2 Generics) \$5/\$20/ \$50/\$70/ 30% (KP Pharmacies) \$15/\$30/ \$70/\$100/ 35% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%	-10%
20%	40%	\$80 after deductible KP Providers \$120 after deductible Network Providers (ded waived for first 3 visits)	40%	20%	20%	20%	40%	20%	40%	Med ded applies (except Tier 1 and Tier 2 Generics) \$5/\$20/ \$50/\$70/ 20% (KP Pharmacies) \$15/\$30/ \$70/\$100/ 30% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%	-23%
20%	40%	\$100 after deductible KP Providers \$140 after deductible Network Providers (ded waived for first 3 visits)	40%	20%	20%	20%	40%	20%	40%	Med ded applies (except Tier 1 and Tier 2 Generics) \$5/\$20/ 20%/20%/ 20% (KP Pharmacies) \$15/\$30/ 30%/30%/ 30% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%	-26%
20%	40%	20% KP Providers 30% Network Providers	40%	20%	20%	20%	40%	20%	40%	Med ded applies (except Tier 1 and Tier 2 Generics) \$5/20%/ 20%/20%/ 20% (KP Pharmacies) \$15/30%/ 30%/30%/ 30% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%	-9%

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A BETTER WAY TO TAKE CARE OF BUSINESS

Deductible (x2 family)		Coinsurance (after deductible)		Out-of-Pocket Maximum (x2 family)		PCP		Specialist		Lab/X-ray	
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network

Dual Choice PPO¹

PPO HDHP/4000/20/S6 Silver	\$4,000	\$8,000	20%	40%	\$6,000	\$12,000	20% KP Providers 30% Network Providers	40%	20% KP Providers 30% Network Providers	40%	20%	40%
PPO HDHP/5000/20/S6 Bronze	\$5,000	\$10,000	20%	40%	\$6,500	\$13,000	20% KP Providers 30% Network Providers	40%	20% KP Providers 30% Network Providers	40%	20%	40%
PPO HDHP/6550/10/S6 Bronze	\$6,550	\$10,000	10%	40%	\$6,650	\$13,000	10% KP Providers 20% Network Providers	40%	10% KP Providers 20% Network Providers	40%	10%	40%
PPO HRA/2500/30/S6² Silver	\$2,500	\$5,000	30%	40%	\$7,250	\$15,000	30% KP Providers 35% Network Providers	40%	30% KP Providers 35% Network Providers	40%	30%	40%

¹ The Dual Choice PPO is fully underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP), Inc.

² Plan requires a policy year employer contribution to HRA of \$100 to \$300.

MRI, CT, & PET		Urgent Care		Emergency Room		Outpatient Surgery		Inpatient Hospital		Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty		Relativity to KP/0/0/20/S6 Platinum
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	
20%	40%	20% KP Providers 30% Network Providers	40%	20%	20%	20%	40%	20%	40%	Med ded applies (except Tier 1 Generics) \$5/20%/20%/20% 20% (KP Pharmacies) \$15/30%/30%/30%/30% (MedImpact Pharmacies)	Medical ded applies 40%/40%/40%/40%	-15%
20%	40%	20% KP Providers 30% Network Providers	40%	20%	20%	20%	40%	20%	40%	Med ded applies (except Tier 1 Generics) \$5/20%/20%/20% 20% (KP Pharmacies) \$15/30%/30%/30%/30% (MedImpact Pharmacies)	Medical ded applies 40%/40%/40%/40%	-20%
10%	40%	10% KP Providers 20% Network Providers	40%	10%	10%	10%	40%	10%	40%	Med ded applies (except Tier 1 Generics) \$5/10%/10%/10% 10% (KP Pharmacies) \$15/20%/20%/20%/20% (MedImpact Pharmacies)	Medical ded applies 40%/40%/40%/40%	-23%
30%	40%	30% KP Providers 35% Network Providers	40%	30%	30%	30%	40%	30%	40%	Med ded applies (except Tier 1 Generics) \$5/30%/30%/30% 30% (KP Pharmacies) \$15/35%/35%/35%/35% (MedImpact Pharmacies)	Medical ded applies 40%/40%/40%/40%	-10%

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KP plans

As our core product line, the KP product suite is the most competitively priced. You'll have direct access to Kaiser Permanente's award-winning model of integrated care and our convenient medical facilities. These plans offer the lowest out-of-pocket cost for your employees because care is provided exclusively by our Kaiser Permanente physicians and specialists. And there is virtually no paperwork or claims to file. Our KP plans offer one tier of coverage by Kaiser Permanente select providers in Metro Atlanta and Athens.

Learn more about our Georgia doctors and locations at kp.org/georgia.

Affiliated Metro Atlanta and Athens Hospitals for KP plans¹

- Children's Healthcare of Atlanta at Egleston
- Children's Healthcare of Atlanta at Scottish Rite
- Emory - John's Creek
- Emory Hospital Midtown
- Emory's St. Joseph's Hospital
- Emory University Hospital
- Gwinnett Medical Center - Duluth
- Gwinnett Medical Center - Lawrenceville
- Northside Hospital
- Northside - Cherokee
- Northside - Forsyth
- Piedmont Hospital
- Piedmont - Fayette
- Piedmont - Henry
- Piedmont - Mountainside
- Piedmont - Newman
- Piedmont - Newton
- Piedmont - Athens

¹ The hospital you are admitted to is determined by the primary care physician you select. Some locations are available only in specific cases. In an emergency, you have access to any hospital emergency room.



HDHP and HRA plans

HSA-Qualified (HDHP) plans

Our HSA-Qualified plans are designed to lower premiums, while still providing the coverage and health resources needed to keep members healthy.

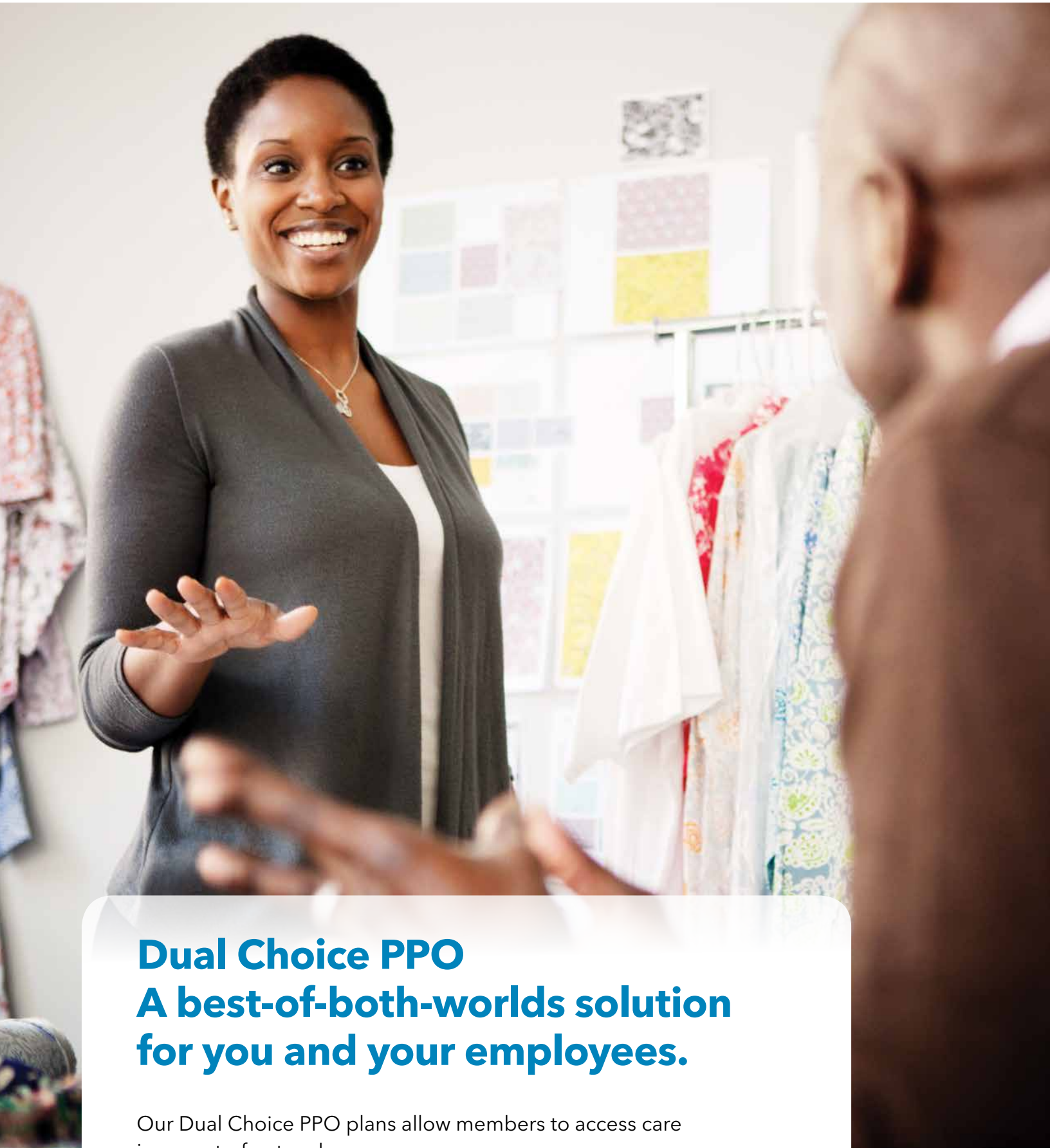
As a core benefit, we offer a wide range of preventive care services that are not subject to the deductible. For most other services, a deductible and coinsurance will apply.

Each covered family member only needs to satisfy his or her individual deductible, not the entire family deductible, prior to receiving plan benefits.

The deductible and coinsurance aren't lost dollars; they apply to the out-of-pocket maximum. The out-of-pocket maximum is the most a member will ever have to pay for covered health services in a given year. Once the out-of-pocket maximum has been reached, Kaiser Permanente will be responsible for 100 percent of the allowable charges for these services for the remainder of the calendar year.

Health Reimbursement Arrangements (HRA) plans

You can offer your employees enrolling in a Kaiser Permanente HRA plan the option to set up an HRA administered through Kaiser Permanente. With an HRA, your employees have the option of using funds contributed by you to pay for qualified medical expenses on a tax free basis. Groups selecting an HRA plan must establish and fund an HRA for each enrolled employee.



Dual Choice PPO
A best-of-both-worlds solution
for you and your employees.

Our Dual Choice PPO plans allow members to access care in- or out-of network.

Offer your employees choice and flexibility

Our Dual Choice PPO¹ plans offer the cost effectiveness and value of Kaiser Permanente's integrated delivery system, but also provide the choice and flexibility of a PPO. It's a solution that gives you and your employees the best of both worlds.

Freedom to see any doctor

Your employees can see any doctor in- or out-of-network. Each time your employees need care, they can see:

- Kaiser Permanente Providers
- Network providers, including PHCS² providers
- Out-of-network providers or any licensed providers



**Kaiser Permanente
providers**



**Network
providers**



**Out-of-network
providers**

No other PPO can offer access to Kaiser Permanente medicine.

¹ The Dual Choice PPO is fully underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP), Inc.

² Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Dual Choice PPO plan. KPIC has contracted with PHCS, a subsidiary of Multiplan. Some services require precertification. For more information, see your Certificate of Insurance (COI).

Dual Choice PPO¹ hospital list

Affiliated Metro Atlanta and Athens Hospitals²

- Children's Healthcare of Atlanta at Egleston
- Children's Healthcare of Atlanta at Scottish Rite
- Emory - John's Creek
- Emory Hospital Midtown
- Emory's St. Joseph's Hospital
- Emory University Hospital
- Emory University Orthopedic Hospital
- Gwinnett Medical Center - Duluth
- Gwinnett Medical Center - Lawrenceville
- Northside Hospital
- Northside - Cherokee
- Northside - Forsyth
- Piedmont Hospital
- Piedmont - Fayette
- Piedmont - Henry
- Piedmont - Mountainside
- Piedmont - Newman
- Piedmont - Newton
- Piedmont - Athens
- Piedmont Rockdale Hospital

PHCS Participating Providers

- Atlanta Medical Center - South Campus
- Bowdon Area Hospital and Rehab
- Candler County Hospital
- Cartersville Medical Center
- Donalsonville Hospital
- East Georgia Regional Medical Center
- Emanuel Medical Center
- Evans Memorial Hospital
- Family Medical Clinic
- Fannin Regional Hospital
- Floyd Medical Center
- Habersham County Medical Center
- Jefferson Hospital
- Meadows Regional Medical Center
- Memorial Hospital and Manor
- Miller County Hospital
- Mountain Lakes Medical Center
- North Fulton Hospital
- Northeast Georgia Medical Center
- Northeast Georgia Medical Center Braselton
- Optim Medical Center
- Optim Medical Center - Screven
- Pioneer Community Hospital of Early
- Polk Medical Center
- Redmond Regional Medical Center
- Southeastern Regional Medical Center
- Southern Regional Medical Center
- Spalding Regional Hospital
- Sylvan Grove Hospital
- Tanner Medical Center
- Tanner Medical Center Carrollton
- Tift Regional Medical Center
- Union General Hospital
- Upson Regional Medical Center
- Vencor Hospital GA
- Warm Springs Medical Center
- Wellstar Atlanta Medical Center
- Wellstar Cobb Hospital
- Wellstar Douglas Hospital
- Wellstar Kennestone Hospital
- Wellstar Paulding Hospital
- Wellstar Windy Hill Hospital
- West Georgia Medical Center

¹ The Dual Choice PPO is fully underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP), Inc.

² The hospital you are admitted to is determined by the primary care physician you select. Some locations are available only in specific cases. In an emergency, you have access to any hospital emergency room.



A BETTER WAY to build a healthier future for your employees and your business.

Telehealth

Get the care you need with no drive and no wait. With Kaiser Permanente’s many telehealth options, you can visit the doctor without the visit.

- Same-day telephone & video visits**
 Adult members can get same-day care—by phone or video appointment—for certain minor symptoms such as sore throat; cold, cough, or allergy symptoms; nausea; or bladder infection. The physician will be able to access Kaiser Permanente’s electronic health record, prescribe medicine, order lab tests and X-rays, and make future appointments.
- Specialty telephone and video visit**
 Your employees can get care from wherever with telephone or video appointments for specialties including Behavioral Health, Dermatology, Ear/Nose/Throat, Endocrinology, Gastroenterology, Infectious Disease, Nephrology, Neurology/Sleep Medicine, Ob/Gyn, Oncology, Pain Management, Urology and more. These visits can be conducted right from a computer, tablet, or smartphone.
- Email**
 Your employees can send an email to their doctor’s office for answers to non-urgent health questions or email a pharmacist.

- 24/7 Nurse Advice by phone**
 Kaiser Permanente’s 24/7 advice nurses can help guide your employees to the type of care that’s best for their symptom or condition, where to go for care, and even scheduling a routine appointment.

Travel

Kaiser Permanente members are covered for emergency and urgent care anywhere in the world. With our 24/7 Away from Home Travel Line, we’ll help refill prescriptions ahead of travel, determine whether vaccinations are needed, where to get care while traveling, and more.

Health Resources¹

- Wellness Coaching
- Healthy Living classes
- Online resources: symptom checker, healthy recipes, drug encyclopedia, and much more
- Healthy lifestyle online programs
- Total Health Assessment
- Discounts on chiropractic care, massage therapy, fitness club memberships, and vitamins

¹ The Kaiser Permanente wellness programs offered by Kaiser Foundation Health Plan are value-added programs and are not intended to be part of your Kaiser Permanente Insurance Company (KPIC) insurance plan coverage.

Pediatric Dental Benefits

Under the ACA, we are required to include pediatric dental benefits with your Kaiser Permanente health plans for those ages 18 and younger. The pediatric dental services are provided by Delta Dental Insurance Company. You may contact Delta Dental **1-800-929-2309** for questions with benefits or claims. If you currently have pediatric dental coverage through a stand-alone plan, you are no longer required to keep it. Pediatric dental benefits are not included with SHOP plans.

Preventive Services	covered at 100% services include diagnostic, cleanings, and sealants
Basic Services	covered at 40% after medical plan deductible services include periodontal cleanings
Major Services	covered at 40% after medical plan deductible services include periodontics, oral surgery, and endodontics
Orthodontic Benefits	covered at 40% after medical deductible (medically necessary)

KP plans FAQs

Q: Do members have to choose a personal physician?

A: Yes. Upon enrollment in Kaiser Permanente, the first step to receiving care is for members to choose their own personal physician. Having a personal physician (also referred to as a Primary Care Physician) helps ensure our members get the coordinated care they need and deserve.

Our industry-leading electronic health record system, used exclusively in Kaiser Permanente medical facilities, allows us to offer a level of online consumer engagement tools the vast majority of other health plans don't offer. Our system connects our members, doctors, pharmacists, and lab technicians together to improve the quality, efficiency, and effectiveness of care our members receive.

Q: Are there some services members can receive without a referral from a personal physician?

A: Yes. To make it easy to get the care they need, members have direct access to all specialty departments in our medical facilities—no referral necessary.

Q: If a member has children away at school, are they covered?

A: Yes. Members who are temporarily outside of our service area, such as students, are covered. If a member's children are attending school in another Kaiser Permanente service area, they can receive visiting member benefits. If their children are not in a Kaiser Permanente service area, they're still covered for emergency and urgent care. They can go to any emergency room or urgent care provider, but if they are admitted to the hospital, they should notify us within 24 hours of their admission, or as soon as reasonably possible.

Q: Will members have to get approval to receive care?

A: Some services require prior notification and/or preauthorization by the Utilization Management Program. If a member fails to obtain preauthorization, it may result in penalties against their benefit payment, or we may deny all or part of their claims. In the event we deny any service because it does not meet criteria, they may request an appeal.

Utilization Management Department
404-364-7320 locally; **1-800-221-2412** long distance
Monday - Friday from 8 a.m. to 5 p.m. (ET)

Q: Where can members get Kaiser Permanente prescriptions filled?

A: Members can get prescriptions filled at any Kaiser Permanente medical facility pharmacy. Please remember that under most benefit plans, drugs must be prescribed by a Kaiser Permanente physician, referral specialist, or any dentist.

Q: Can members access their health record online?

A: Yes. With My Health Manager on **kp.org**, the member portion of our electronic medical records system, members being treated in our medical facilities can view their health record online. Some of the secure features available online allow members to view lab results, view after-visit summaries, email their doctor's office, order prescription refills, and much more. My Health Manager makes it easier for members to stay healthy and productive.

Dual Choice PPO¹ plans FAQs

Q. How is the Dual Choice PPO different from our existing Point of Service (POS) plans, Multi-Choice and Added Choice plans?

A. The Dual Choice PPO is unique in that it allows members access to our Kaiser Permanente medical provider network and network providers as an in-network benefit.

- If a Dual Choice member receives primary or specialty care from a Kaiser Permanente provider, they will have the lowest out-of-pocket costs.
- If they receive care at a network provider, they will have slightly higher out-of-pocket costs.

While other health plans might have similar PPO networks, Kaiser Permanente will offer the only PPO product with access to Permanente medicine and network providers and physicians.

Q. Is the Dual Choice PPO available to all employer groups?

A. Yes, the plans are available to all employer groups beginning January 1, 2019.

Q. Where can new members fill their prescriptions?

A. Regardless of the prescribing provider, Dual Choice PPO members can fill their prescriptions at either a Kaiser Permanente pharmacy or a MedImpact pharmacy. During the onboarding process, members will be told how to transfer prescriptions to Kaiser Permanente and how to handle prescriptions if they decide to stay with outside pharmacies and providers.

Q. Can the members bring lab and radiology requests to Kaiser Permanente?

A. Yes, the member can bring laboratory and radiology requests from any provider to Kaiser Permanente.

Q. How do members identify themselves as Kaiser Permanente Dual Choice PPO members?

A. Dual Choice PPO members will receive a new ID card that has been designed to assist them especially when they present at a network provider. Along, with the new ID cards, members will receive a “getting started” insert as well as an ID card sleeve explaining how the member has a PPO plan which lets them get care from any licensed provider or pharmacy they choose. It also specifies that most PHCS providers and MedImpact pharmacies are covered In Network.

Q. How will members know if their provider is a Dual Choice PPO Provider?

A. Members can simply visit kp.org/dualchoice-georgia for an overview on getting care with Dual Choice PPO.

¹ The Dual Choice PPO is fully underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP), Inc.

How to reach us

For new sales

Contact us at **1-855-861-6950** or **KPGeorgiaSales@kp.org**.

For existing accounts

Contact your broker or Kaiser Permanente account representative.

Health line

For information, nurse advice, appointment cancellations, or to schedule an appointment in Pediatrics/Adolescent Medicine or Adult Medicine, call the Health Line 24 hours a day, seven days a week. To schedule all other appointments, call Monday-Friday between 7 a.m. to 7 p.m.

404-365-0966 locally
1-800-611-1811 long distance
TTY: **1-800-255-0056**
(Disponible en Español)

Member services

Offers assistance selecting a personal physician; explains how your health plan works; and answer questions about eligibility, and coverage verification.

Monday-Friday: 7 a.m. to 7 p.m.
404-261-2590 locally
1-888-865-5813 long distance
(Disponible en Español)

Pharmacy

Members with a prescription drug benefit can have prescriptions filled at any Kaiser Permanente medical facility pharmacy. In addition, two great time-saving options are available when refilling prescriptions previously filled at a Kaiser Permanente medical facility pharmacy: Order online at **kp.org/rxrefill**, or call the 24-hour Refill Line at **770-434-2008**.

Medical claims

Answers questions about medical bills and provides information about medical claims.

Monday-Friday: 8:30 a.m. to 5 p.m.
404-261-2825 locally
1-888-865-5813 long distance

Kaiser Permanente online

On **kp.org/myhealth**, members can:¹

- Email their doctor's office
- Schedule, view, and cancel routine appointments
- Review after-visit summaries
- View lab test results
- Order prescription refills
- Act for a family member
- View eligibility and benefits²
- View claims and claims status²
- Monitor ongoing health conditions
- Order replacement ID cards
- And much more

¹ Available to members receiving care/filling prescriptions at a Kaiser Permanente medical facility.

² Available to any member registered on **kp.org**.

At the time of production, the information contained in this publication was accurate. Please contact Member Services at **404-261-2590** locally or **1-888-865-5813** for the latest information.

account.kp.org

