

The Kaiser Permanente Insurance Company Point-of-Service (POS) Plan

The flexibility and freedom you need

With the Kaiser Permanente POS Plan,¹ you're free to choose where you go for care every time, so you can tailor your care to fit your needs. This lets you decide how best to manage your health care and your costs.

You always have 3 tiers of service to choose from — making it more convenient to get the care you need, when you need it.

- You can visit a Kaiser Permanente plan provider.
- In California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and the District of Columbia, you can get care from a participating provider in the PHCS Network for the Kaiser Permanente Insurance Company (KPIC).² In other states, you can visit a Cigna PPO Network provider.³
- Or you can see any licensed provider in the country.⁴

HMO tier¹

- Your choice of a personal doctor from Kaiser Permanente. They will coordinate any care you need.
- Access to some specialists without a referral, like obstetrics-gynecology and optometry.
- Make an appointment to talk with a doctor by phone or video at no additional cost (when appropriate and available).
- Email your Kaiser Permanente doctor's office with nonurgent questions and get a reply usually within 2 business days.
- Preventive care helps you stay healthy — before you have symptoms. When you have symptoms, you may need diagnostic care to help find out what's wrong. If that happens, you might have extra costs. Visit kp.org/mybenefits to estimate your costs for services.
- Most of our facilities include pharmacies and labs so you don't have to make extra trips. And many are open evenings and weekends.
- Simple copays for most services covered by your plan — like office visits and X-rays.
- Lower out-of-pocket costs and virtually no paperwork to fill out.
- No deductibles to keep track of or claims to file. Have peace of mind that care you get at Kaiser Permanente is covered.

Participating provider tier

- Your choice of any participating provider nationwide. Find doctors at kp.org/kpic/pos.
- Our participating provider network is likely to include your doctor, if you already have one.
- Ask your doctor if you can get care by phone, video,⁵ or email. Cost shares vary depending on the type of service provided and are equivalent to an in-person visit specific to that service.
- After reaching your annual deductible,⁴ you'll pay a copay or coinsurance for most covered services.
- Your doctor's office will file any claims and paperwork on your behalf.⁶
- Some services recommended by your PHCS doctor may require precertification. If precertification is not obtained, your claim may be denied.
- Cigna PPO providers will be responsible for getting precertification on your behalf when it's required. You won't be financially responsible if a Cigna PPO provider fails to get precertification for covered services.

Nonparticipating provider tier

- Your choice of any licensed health care professional in the country, including specialists. Just make an appointment directly with their office.
- Continue seeing the doctor you have or choose one near your home or work.
- Ask your doctor if you can get care by phone, video,⁵ or email. Cost shares vary depending on the type of service provided and are equivalent to an in-person visit specific to that service.
- After reaching your annual deductible,⁴ you'll pay a coinsurance for most covered services.
- Your doctor may ask you to pay the full amount up front and submit your own claim for reimbursement.
- Some services recommended by your PHCS doctor may require precertification. If precertification is not obtained, your claim may be denied.

Pharmacy coverage

Through Kaiser Permanente pharmacies

Regardless of where you get care, you're free to use any Kaiser Permanente pharmacy. There's at least one at most of our facilities, so you can fill your prescription after your doctor's visit. As a registered member on kp.org, you can also order most refills online.

Through MedImpact pharmacies

You can also go to any MedImpact pharmacy.⁷ To find a pharmacy near you, visit kp.org/pharmacylocator/pos or call 1-800-788-2949, 24 hours a day, 7 days a week.

Questions and answers:

Do I have a deductible and out-of-pocket maximum?

This depends on where you choose to receive care. When you get care from a Kaiser Permanente plan provider, you won't have to

reach a deductible — most covered services will be paid with a copay. You'll also have an out-of-pocket maximum, which puts a cap on how much you'll pay each year. When you visit a participating or a nonparticipating provider, you'll need to pay the full charges for most services until you reach your deductible.

Do I need to submit a claim with this plan?

You should never have to file a claim when receiving services from a Kaiser Permanente plan provider. When you visit a participating provider, the doctor's office will submit any claims and paperwork to Kaiser Permanente on your behalf. You should only be asked to pay a copay, coinsurance, or deductible payment to the participating provider. If you receive care from a nonparticipating provider, you may be responsible for submitting claims and receipts to Kaiser Permanente. Nonparticipating providers may also ask you to pay the full amount up front.

Where do I submit claims?

- Northern California members:
KFHP Claims Department
P.O. Box 12923
Oakland, CA 94604-2923
- Southern California members:
KFHP Claims Department
P.O. Box 7004
Downey, CA 90242-7004

How much should I expect to pay each year?

Your exact costs will depend on your plan details and the services you receive. But in general, when receiving care from a Kaiser Permanente plan provider, you can expect to pay copays until you reach your out-of-pocket maximum. Your out-of-pocket maximum limits how much you'll pay for covered services each year. When you receive care from a participating or nonparticipating provider, you'll usually need to pay the full charges for most covered services until you reach your deductible. Then, you'll start paying a copay or coinsurance rate for most covered services until you reach your out-of-pocket maximum.



If you have questions about our POS plan, including questions about benefits, claims, eligibility, and finding a participating provider, visit kp.org/kpic/pos or call 1-800-788-0710 (TTY 711).

Where can I fill my prescriptions?

Regardless of where you get care, you can fill covered prescriptions at any Kaiser Permanente pharmacy. For even more convenience, you can order most refills by phone, on kp.org, or through the Kaiser Permanente app — we'll mail them to your home, and standard shipping is on us. Your copays will always be lower when you use Kaiser Permanente pharmacies to fill your prescriptions. You can also go to any MedImpact pharmacy.⁷ To find a pharmacy near you, visit kp.org/pharmacylocator/pos or call 1-800-788-2949, 24 hours a day, 7 days a week.

Are prescription delivery services available?

Yes. Prescription delivery services are available only through Kaiser Permanente pharmacies. As a member registered on kp.org, you can go online to refill most prescriptions and have them mailed directly to your home.

Why do I get 2 ID cards for my POS plan?

Your plan gives you access to care from Kaiser Permanente providers, as well as from participating and nonparticipating providers. Use your blue Kaiser Permanente ID card whenever you visit a Kaiser Permanente plan provider, including any of our facilities and pharmacies and in any emergency situation, regardless of where you receive care. Use your gold and white card anytime you receive care from a participating or nonparticipating provider, or when filling prescriptions at a MedImpact pharmacy. If a participating or nonparticipating provider needs to verify your eligibility, they can call KPIC Customer Service at 1-800-788-0710 (this number can be found on both your blue and gold member ID cards).

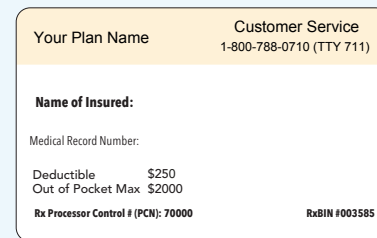
What if I use the wrong card when receiving care?

If you use the wrong card, it may take longer for you to get care and submit and file claims afterward. If you have any problems at check-in, ask your doctor to call the toll-free number on the front of your card. The best way to avoid complications is to carry both your cards with you at all times.

Use your blue member ID card anytime you visit a Kaiser Permanente facility or seek emergency services.



Use your gold and white ID card anytime you visit a participating or nonparticipating provider.



1. The HMO tier of the point-of-service (POS) plan is underwritten by Kaiser Foundation Health Plan, Inc. (KFHP), while the participating provider and nonparticipating provider tiers of the POS plan are underwritten by Kaiser Permanente Insurance Company (KPIC). KPIC is a subsidiary of KFHP. 2. KPIC has contracted with PHCS Network to provide access to hospitals and physicians with a commitment to keeping out-of-pocket costs low through contracted rates. 3. The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. 4. For the participating provider and nonparticipating provider tiers, penalties and balance billing charges do not apply toward your annual deductible. 5. When appropriate and available. 6. The participating provider is responsible for claims submissions. The provider can only collect against copays and deductibles at the time of the visit. Once the claim is processed, any additional member liability will be listed on the Explanation of Benefits. 7. KPIC contracts with MedImpact to provide prescription drug coverage through a national network of chain and independent pharmacies. Participating pharmacies are subject to change.

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

Note: This is a summary only. The Evidence of Coverage for the Kaiser Permanente Point-of-Service (POS) Plan for large groups and the KPIC Certificate of Insurance contain a complete explanation of benefits, exclusions, and limitations. The information provided here is not intended for use as a benefit summary, nor is it designed to serve as the Evidence of Coverage or Certificate of Insurance.