

A BETTER WAY TO TAKE CARE OF BUSINESS

# 2021 Small Business Plan Guide

Effective as of January 1, 2021



[kp.org/choosebetter](https://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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## Why Kaiser Permanente?

We are an industry-leading nonprofit health care organization with over 70 years of experience. In our integrated system, everyone works together toward the same goal: keeping your employees – and your bottom line – healthy.

As a small employer, you know that when employees miss work, it can mean lost profits and business opportunities. Instead of waiting for your employees to get sick or hurt, our care providers are incentivized to keep them healthy.

While other health plans talk about what they need to do to help businesses control costs, improve employee health, and build long-term success, we're already doing it. We're caregivers and a health plan working in concert to set the bar for quality, affordability, and service.



**In 2019, Kaiser Permanente led the nation as the top performer in 26 effectiveness-of-care measures – the most of any health plan.<sup>1</sup>**

**National Committee for Quality Assurance (NCQA) rated Kaiser Permanente the top-rated private health plan in Georgia for the 15th consecutive year.<sup>2</sup>**

**Atlanta magazine recognized 15 Kaiser Permanente physicians in the 2020 “Top Doctors” issue and described them as metro Atlanta’s most trusted physicians.**

<sup>1</sup> Based on 2019 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](http://ncqa.org).

<sup>2</sup> NCQA's Private Health Insurance Plan Rankings 2019-2020. Kaiser Foundation Health Plan of Georgia–HMO.

## Care under one roof

When your employees have to drive around town to different locations to access care, they end up spending a lot less time in the office. But at Kaiser Permanente facilities, they can often get care from everyone they need to see under one roof, including doctors, pharmacists, and lab technicians. Plus, they can schedule appointments, view most lab results, and more right from their computer or smartphone.

Enabling employees to choose where, when, and how they get care can reduce absenteeism, help them stay present and engaged when they're at work, and make it easier for them to stay on top of their health.



MANY SERVICES UNDER ONE ROOF

### Switching is simple

You'd like to offer Kaiser Permanente to your employees because you care about their health and well-being. But you might think switching health care providers is complicated. Here's the good news: It's easier than you think.

#### Registering on [kp.org](https://kp.org)

Once you get your ID card, the first step is registering on [kp.org](https://kp.org). Signing up is a snap, and it gives your employees access to convenient, time-saving features that can make it easier to manage their care.

#### Choosing a doctor

Quality care starts with quality doctors. And it's easy for your employees to choose one who meets their needs. They can browse online doctor profiles to review education, specialties, languages spoken, and other helpful information at [kp.org/doctors](https://kp.org/doctors). Also, members can change their doctor at any time, for any reason.

#### Transitioning care seamlessly

Easily move prescriptions so treatment is uninterrupted. At [kp.org/newmember](https://kp.org/newmember), your employees can see how easy it is to transition prescriptions to a Kaiser Permanente pharmacy near them. All they'll need is a prescription number and the name and number of their previous pharmacy. Our pharmacists will handle the rest, helping them get the medication they need.



## Making wellness work for your small business

In a small company, just one sick employee can have an immediate ripple effect on your operation. Other employees have to work harder to keep things on track – plus they're now at risk of getting sick, too. Introducing workplace wellness not only shows employees that you care about their health and well-being, it also helps protect your business.

Start building a culture of health without a big investment in time or funds by taking advantage of our online wellness program toolkits and resources available to you at no cost. You can find Kaiser Permanente's workforce health resources, which include step-by-step toolkits and communication tools, at [kp.org/workforcehealth](https://kp.org/workforcehealth).

### Members have access to:

- 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



## Meeting members when and where they need care

In many ways, health care still operates on a 9 to 5, Monday through Friday, schedule. This can present a real dilemma for you and your employees, who have to take time off work for health appointments. Kaiser Permanente offers members options for how they connect with our exceptional providers. Both on-demand and scheduled care is available, allowing your workforce to thrive with better outcomes, all while saving them—and your business—time and money.

### Choose how you get care

#### Video

Want a convenient, secure way to see a doctor wherever you are? Meet face-to-face online.<sup>1,2</sup> Ask your doctor if video visits are available to you.

#### Phone

Have a condition that doesn't require an in-person exam? Save yourself a trip to the office by scheduling a call with a Kaiser Permanente clinician.<sup>1,2</sup>

#### In person

Visit your doctor for routine care, preventive services, care when you're not feeling well, and more. You may also be able to schedule same-day appointments.

### Other ways to get care in the moment

#### E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente provider.

#### Online

Chat live online with a Kaiser Permanente doctor to get advice, referrals, prescriptions, and more.

#### 24/7 care and advice by phone

Call us for advice when you need it most. We'll help you find out what care is right for you, schedule appointments, and more.

#### Email

Message your doctor's office anytime with nonurgent health questions.<sup>2</sup> You'll get a response usually within 2 business days, if not sooner.

#### App

Download the Kaiser Permanente app to manage routine appointments, refill most prescriptions for mail-order delivery, see most test results, and more.<sup>2,3</sup> You can also keep up with your care at [kp.org](https://www.kp.org).

<sup>1</sup> When appropriate and available.

<sup>2</sup> These features are available when you get care from Kaiser Permanente facilities.

<sup>3</sup> To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://www.kp.org).

## Care that's close by



### Integrated Care

Your employees can access care at any of our 26 locations throughout metro Atlanta and Athens. With our integrated approach to health care, access to primary care, specialists, lab, medical imaging, and pharmacy are all under one roof at most of our facilities.

### Advanced Urgent Care

Conveniently located at our Southwood, TownPark, and Gwinnett locations, our industry-leading Comprehensive Medical Centers have a 24/7 Advanced Care Center and a 24/7 Clinical Decision Unit. Plus, members have access to additional affiliated urgent care centers throughout Georgia.

### Affiliated Hospitals

Kaiser Permanente members will have access to inpatient care at several of Atlanta's most well-respected hospitals. For medical emergencies, you have access to any hospital emergency room, even if it's not affiliated with Kaiser Permanente.<sup>1</sup>

<sup>1</sup> If you think you have an emergency – a medical or psychiatric condition that may put your life, health, limbs, or bodily functions in serious jeopardy – call 911 or go the nearest emergency room.



## Hospital partners

When your care requires a trip to the hospital, we're proud of our partnerships with some of Atlanta's very best.

Kaiser Permanente doctors are on-site 24/7 at Emory Saint Joseph's Hospital and Emory University Hospital Midtown. This exciting collaboration ensures our members benefit from one of the most effective and proven models of integrated care in the industry.

We're affiliated with 18 of Atlanta's most prestigious hospitals, including Northside and Children's Healthcare of Atlanta.

<sup>1</sup> 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.

### Affiliated Metro Atlanta and Athens Hospitals for KP plans<sup>1</sup>

- 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
- Northside Hospital
- Northside - Cherokee
- Northside - Duluth
- Northside - Forsyth
- Northside - Gwinnett
- Piedmont Hospital
- Piedmont - Fayette
- Piedmont - Henry
- Piedmont - Mountainside
- Piedmont - Newman
- Piedmont - Newton
- Piedmont - Athens

## 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 at **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 60% after medical plan deductible  
services include periodontal cleanings

### Major Services

covered at 60% after medical plan deductible  
services include periodontics, oral surgery, and endodontics

### Orthodontic Benefits

covered at 60% after medical deductible (medically necessary)

# Consumer-directed health care

Consumer-directed health plans are growing in popularity, and Kaiser Permanente is uniquely positioned to help you control your overall health care costs and achieve healthy outcomes. We strive to deliver plans that are simple and easy to use – not just for you, but for your employees.

## Product pairings

Take advantage of Kaiser Permanente's paired consumer-directed health care offerings by choosing the plan and Health Payment Account that work for you.

**HRA** – Employees can use funds contributed by you to pay for qualified medical expenses on a tax-free basis. There are several HRA types available, from broad to more limited coverage, with options for point-of-service payment using our health payment card or convenient automatic reimbursement.

**HSA** – These employee-owned accounts can be used to pay for qualified medical expenses, including services not covered under the Kaiser Permanente health plan. The money your employees contribute to their HSAs through payroll withholding isn't considered part of their wages, so they won't be taxed on it. They can also contribute after-tax funds. Mutual fund investment options are available with HSAs as well.

**FSA** – With a medical FSA, your employees make pretax contributions to an account they can use to pay for a wide range of qualified expenses such as doctor visits, prescription drugs, and lab tests, including services not covered under the Kaiser Permanente health plan. A dependent care FSA can be used for any qualified child and dependent care expense, including child care.<sup>1</sup>

<sup>1</sup> Refer to IRS Publication 502 for a list of qualified medical and dental expenses. Refer to IRS Publication 503 for a list of qualified child and dependent care expenses.

## Health payment accounts

<b>HRA</b>	\$3.75 per account per month
<b>HSA</b>	\$3.25 per account per month
<b>FSA</b>	\$3.75 per account per month

Account fees are per employee account per month. They'll be billed monthly to the employer, separate from the premium.<sup>2</sup>

There are no additional setup fees for standard account types and no transaction or annual debit card fees.<sup>3</sup>

<sup>2</sup> Except for self-funded groups

<sup>3</sup> For HSAs, employers may choose to have their employees billed for the administrative fees

## Convenience your employees expect

- Online access to account balances, claims, contributions, and reimbursements
- Mobile access with our Balance Tracker app
- Support by phone with dedicated Health Payment Services team
- HSA calculators to help employees estimate their health care costs

## Offer your employees choice and flexibility

Our Dual Choice PPO<sup>1</sup> 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 PHCS<sup>2</sup> 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.**

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

<sup>2</sup> 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 PPO<sup>1</sup> hospital list

## Affiliated Metro Atlanta and Athens Hospitals<sup>2</sup>

- 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

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

# See how easy health plan enrollment can be through the SHOP

The Small Business Health Options Program (SHOP) helps small businesses with 1-50 employees provide private insurance to their employees. It's also generally the only way to access the Small Business Health Care Tax Credit, which can save eligible employers up to 50% of their employer contribution.

## To be eligible for SHOP coverage, you must:

- Have a primary business address within the Kaiser Permanente Georgia service area.
- Have at least one common-law W2 employee on payroll (not including a business owner or sole proprietor, or their spouse(s) on the payroll) to enroll in coverage.
- Offer coverage to all your full-time employees - those working on average of 30 or more hours per week
- Employ 50 or fewer full-time equivalent employees (FTEs). For example, 2 halftime employees generally equal 1 FTE. Visit [HealthCare.gov/shop-calculators-fte](https://www.healthcare.gov/shop-calculators-fte) to quickly calculate how many FTEs you have.

## The Small Business Health Care Tax Credit

The Small Business Health Care Tax Credit can be worth up to 50% of your premium contributions (up to 35% for tax-exempt employers). To qualify for the tax credit, you must have all of these:

- Fewer than 25 full-time equivalent (FTE) employees
- An average employee salary of \$50,000 per year or less, adjusted yearly for inflation
- A contribution of at least 50% of your full-time employees' premium costs
- Employees enrolled in coverage through the SHOP

You don't need to offer coverage to your part-time employees (those working fewer than 30 hours per week) or dependents to qualify for the tax credit.

The Small Business Health Care Tax Credit Estimator at [HealthCare.gov/shop-calculators-taxcredit](https://www.healthcare.gov/shop-calculators-taxcredit) can help you determine if your business may qualify for the tax credit and how much it could be worth.

# Get more with a Kaiser Permanente Senior Advantage plan

Predictable costs, quality care, and a wide choice of great doctors are some of the ways your employees and retirees are supported to live well and thrive. With Kaiser Permanente Senior Advantage (HMO) plans you'll get Medicare Parts A and B, plus the Kaiser Permanente Prescription Drug Benefit (our Medicare Part D prescription drug coverage).

## Eligibility Requirements:

ELIGIBLE CASES	
<b>Participation*</b>	<ul style="list-style-type: none"> <li>• Groups with 2-19 employees – 1 Medicare Eligible retiree, employee or Medicare-eligible dependent must enroll in the Group Medicare Plan.</li> <li>• Groups with 20-50 employees – 1 Medicare Eligible retiree or Medicare-eligible dependent must enroll in the Group Medicare Plan. Active employees are not eligible to enroll in the Group Medicare Plan.</li> </ul>
<b>Employer Contributions</b>	There are no employer Contribution requirements
<b>Employer Eligibility</b>	<ul style="list-style-type: none"> <li>• Medicare plans can be offered to sole proprietorships, partnerships, or corporations</li> <li>• Organizations must not be formed solely for the purpose of obtaining health coverage</li> <li>• Stand-alone Group Medicare Plans are not allowed</li> </ul>
<b>Member Eligibility</b>	<ul style="list-style-type: none"> <li>• Members and dependents are individual eligible if they are entitled to Medicare part A and enrolled in Medicare Part B and continue to pay their Part B premium. Medicare-eligible active employees are not eligible if the group has 20 or more employees.</li> <li>• Eligible dependents include an employee's Medicare-eligible spouse and Medicare-eligible unmarried children.</li> <li>• Members must be eligible for Medicare coverage through the employer group.</li> <li>• Members and dependents who enroll in Kaiser Permanente Group Medicare Plan must reside in the approved Medicare Service area (county based). Medicare-covered counties include Barrow, Bartow, Butts, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Hall, Henry, Newton, Paulding, Rockdale, and Spalding.</li> <li>• If an individual resides outside of the Medicare approved services area they will be disenrolled from the plan pursuant of Federal Regulations</li> </ul>

\*Medicare Secondary Payer rules apply. Dependent must be Medicare Primary.

	Deductible (x2 family)	Coinsurance (after deductible)	Out-of-Pocket Maximum (x2 family)	Telehealth Office Visits <sup>1</sup>	PCP	Specialist	Lab/X-ray	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/S8 Platinum
<b>KP Plans</b>														
KP/0/0/20/S8 Platinum	None	0%	\$2,500	\$0	\$20	\$40	\$0	\$100	\$40	\$350	\$250	\$500 per day	\$5/\$10/\$40/\$60/25%	0%
KP/500/20/20/S8 Platinum	\$500	20%	\$4,500	\$0	\$20	\$40	\$0	\$100	\$40	\$350	20%	20%	\$5/\$10/\$40/\$60/25%	-4%
KP/0/0/30/S8 Gold	None	0%	\$8,150	\$0	\$30	\$60	\$0	\$400	\$60	\$500	\$500	\$750 copay per day, first 3 days	\$5/\$10/\$50/\$80/35%	-6%
KP/0/0/40/S8 Gold	None	0%	\$8,150	\$0	\$40	\$70	\$0/\$50	\$550	\$80	\$650	\$700	\$950 copay per day, first 3 days	\$5/\$10/\$60/\$100/35%	-9%
KP/1000/20/30/S8 Gold	\$1,000	20%	\$8,150	\$0	\$30	\$60	\$0/\$60	\$400	\$60	\$550	20%	20%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$10/\$40/\$60/25%	-11%
KP/2250/20/30/S8 Gold	\$2,250	20%	\$8,150	\$0	\$30	\$60	\$0/\$60	20%	\$60	\$550	20%	20%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$10/\$40/\$60/25%	-15%
KP/2500/0/30/S8 Gold	\$2,500	0%	\$8,150	\$0	\$30	\$60	\$0/\$60	\$500	\$60	\$650	0%	0%	\$5/\$20/\$50/\$80/25%	-13%
KP/3500/0/30/S8 Gold	\$3,500	0%	\$8,150	\$0	\$30	\$60	\$0/\$60	\$500	\$60	\$650	0%	0%	\$5/\$20/\$50/\$80/25%	-16%
KP/3750/20/30/S8 Gold	\$3,750	20%	\$8,150	\$0	\$30	\$60	20%	20%	\$60	20%	20%	20%	\$5/\$10/\$50/\$80/25%	-20%
KP/4500/0/30/S8 Gold	\$4,500	0%	\$8,150	\$0	\$30	\$60	\$0/\$60	\$500	\$60	\$650	0%	0%	\$5/\$20/\$50/\$80/25%	-19%
KP/2500/30/50/S8 Silver	\$2,500	30%	\$8,500	\$0	\$50	\$80	30%	\$450 after deductible	\$100	30%	30%	30%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$20/\$50/\$80/35%	-22%
KP/3500/30/50/S8 Silver	\$3,500	30%	\$8,500	\$0	\$50	\$80	30%	\$450 after deductible	\$100	30%	30%	30%	\$5/\$20/\$50/\$80/30%	-24%
KP/4500/30/50/S8 Silver	\$4,500	30%	\$8,500	\$0	\$50	\$80	30%	\$450 after deductible	\$100	30%	30%	30%	\$5/\$20/\$50/\$80/30%	-27%
KP/5500/0/50/S8 Silver	\$5,500	0%	\$8,500	\$0	\$50	\$80	\$0/\$50	\$450 after deductible	\$100	\$600 after deductible	\$200 after deductible	\$500 after deductible	\$5/\$20/\$50/\$80/30%	-25%

<sup>1</sup> Phone visits are available for many specialties and primary care. For members who are registered on [kp.org](http://kp.org) and have seen their doctor in the past year.

KP and HDHP Plans are also available on the SHOP (with the exception of Platinum KP/0/0/20/S8 and KP/500/20/20/S8). For more detailed benefit summaries, visit *Selling Plans* on [brokernet.kp.org](http://brokernet.kp.org).

Deductible (x2 family)	Coinsurance (after deductible)	Out-of-Pocket Maximum (x2 family)	Telehealth Office Visits <sup>1</sup>	PCP	Specialist	Lab/X-ray	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/S8 Platinum
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KP Plans continued														
KP/6000/30/50/S8 Silver	\$6,000	30%	\$8,500	\$0	\$50 copay	\$80 copay	30%	30%	\$100 copay	30%	30%	30%	Medical ded applies (except Tier 1 and Tier 2 Generics) \$5/\$20/\$50/\$80/30%	-29%
KP/6250/20/60/S8 Bronze	\$6,250	20%	\$8,500	\$0	\$60 after deductible (ded waived for the first 3 visits)	\$80 after deductible	20%	20%	\$120 after deductible (ded waived for the first 3 visits)	20%	20%	20%	Medical ded applies (except Tier 1 and Tier 2 Generics) \$5/\$20/\$60/\$100/20%	-39%

HDHP plans														
HDHP/3000/20/S8 Silver	\$3,000	20%	\$6,000	20%	20%	20%	20%	20%	20%	20%	20%	20%	Medical ded applies (except Tier 1 Generics) \$5/20%/20%/20%/20%	-25%
HDHP/5000/20/S8 Silver	\$5,000	20%	\$6,000	20%	20%	20%	20%	20%	20%	20%	20%	20%	Medical ded applies (except Tier 1 Generics) \$5/20%/20%/20%/20%	-33%
HDHP/6200/30/S8 Bronze	\$6,200	30%	\$6,900	30%	30%	30%	30%	30%	30%	30%	30%	30%	Medical ded applies (except Tier 1 Generics) \$5/30%/30%/30%/30%	-37%
HDHP/6850/0/S8 Bronze	\$6,850	0%	\$6,850	0%	0%	0%	0%	0%	0%	0%	0%	0%	Medical ded applies (except Tier 1 Generics) \$5/0%/0%/0%/0%	-37%

HRA plans														
HRA/2500/30/S8 <sup>2</sup> Silver	\$2,500	30%	\$8,150	30%	30%	30%	30%	30%	30%	30%	30%	30%	Medical ded applies (except Tier 1 Generics) \$5/30%/30%/30%/30%	-26%

<sup>1</sup> Phone visits are available for many specialities and primary care. For members who are registered on [kp.org](http://kp.org) and have seen their doctor in the past year.  
<sup>2</sup> Plan requires a policy year employer contribution to HRA of \$100 to \$250.

KP and HDHP Plans are also available on the SHOP (with the exception of Platinum KP/0/0/20/S8 and KP/500/20/20/S8).  
 For more detailed benefit summaries, visit *Selling Plans* on [brokernet.kp.org](http://brokernet.kp.org).

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

Dual Choice PPO <sup>1</sup>																										
PPO/1000/20/30/S8 Gold	\$1,000	\$3,000	20%	30%	\$8,500	\$17,000	\$30 KP Providers	30%	\$60 KP Providers	30%	Primary \$0 KP Providers	30%	\$0/\$60	30%	\$400	30%	\$60 KP Providers	30%	\$550	\$550	20%	30%	20%	30%	\$250 Rx ded (except Tier 1 and Tier 2 Generics)	Medical ded applies
PPO/2500/10/30/S8 Gold	\$2,500	\$5,000	10%	30%	\$8,500	\$17,000	\$30 KP Providers	30%	\$60 KP Providers	30%	Primary \$0 KP Providers	30%	\$0/\$60	30%	\$500	30%	\$60 KP Providers	30%	\$650	\$650	10%	30%	10%	30%	\$5/\$20/\$50/\$80/25% (KP Pharmacies)	Medical ded applies
PPO/3750/30/50/S8 Silver	\$3,750	\$7,500	30%	40%	\$8,500	\$17,000	\$50 KP Providers	40%	\$80 KP Providers	40%	Primary \$0 KP Providers	40%	30%	40%	\$450 after ded	40%	\$100 KP Providers	40%	\$300	\$300	30%	40%	30%	40%	\$5/\$20/\$50/\$80/30% (KP Pharmacies)	Medical ded applies

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

PPO insurance plans are not available on the SHOP. For more detailed benefit summaries, visit [Selling Plans on broknernet.kp.org](https://www.broknernet.kp.org).

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

**Dual Choice PPO<sup>1</sup>**

<b>PPO/4750/30/50/S8 Silver</b>	\$4,750	\$9,500	30%	40%	\$8,500	\$17,000	\$50 KP Providers \$70 Network Providers	40%	\$80 KP Providers \$100 Network Providers	40%	Primary \$0 KP Providers \$70 Network Providers Specialty \$0 KP Providers \$100 Network Providers	40%	30%	40%	\$450 after ded	40%	\$100 KP Providers \$140 Network Providers	40%	30%	30%	30%	40%	30%	40%	\$5/\$20/ \$50/\$80/ 30% (KP Pharmacies) \$15/\$30/ \$70/\$110/ 35% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%
<b>PPO HDHP/3000/20/S8 Silver</b>	\$3,000	\$6,000	20%	40%	\$6,500	\$13,000	20% KP Providers 30% Network Providers	40%	20% KP Providers 30% Network Providers	40%	Primary 20% KP Providers 30% Network Providers Specialty 20% KP Providers 30% Network Providers	40%	20%	40%	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%
<b>PPO HDHP/5000/20/S8 Silver</b>	\$5,000	\$10,000	20%	40%	\$6,500	\$13,000	20% KP Providers 30% Network Providers	40%	20% KP Providers 30% Network Providers	40%	Primary 20% KP Providers 30% Network Providers Specialty 20% KP Providers 30% Network Providers	40%	20%	40%	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%

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

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

**Dual Choice PPO<sup>1</sup>**

<b>PPO 6500/20/60/S8</b> Bronze	\$6,500	\$13,000	20%	40%	\$8,500	\$17,000	\$60 after ded KP Providers (ded waived for first 3 visits) \$80 after ded Network Providers (ded waived for first 3 visits)	40%	\$80 after ded KP Providers \$100 after ded Network Providers	40%	Primary \$0 KP Providers \$80 after ded Network Providers (ded waived for first 3 visits) Specialty \$0 KP Providers \$100 after ded Network Providers	40%	20%	40%	20%	40%	\$120 after ded KP Providers (ded waived for first 3 visits) \$160 after ded 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/ \$60/\$100/ 20% (KP Pharmacies) \$15/\$30/ \$80/\$130/ 30% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%
<b>PPO HDHP/6850/10/S8</b> Bronze	\$6,850	\$13,700	10%	40%	\$6,900	\$13,800	10% KP Providers 20% Network Providers	40%	10% KP Providers 20% Network Providers	40%	Primary 10% KP Providers 20% Network Providers Specialty 10% KP Providers 20% Network Providers	40%	10%	40%	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%

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

PPO insurance plans are not available on the SHOP. For more detailed benefit summaries, visit *Selling Plans* on [brokernet.kp.org](http://brokernet.kp.org).

## 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 PPO<sup>1</sup> plans FAQs

### Q: What is an HSA?

A: A health savings account (HSA) is an easy-to-administer, tax-exempt account that is paired with an HSA-qualified high deductible plan. It allows your employees to pay for current health expenses and save for future qualified expenses on a tax-free basis.\* Individual members own these accounts and keep their HSA if they change jobs or become unemployed. Unused contributions roll over each year and can be used for future medical expenses, including long-term care and insurance.

Employers and/or individuals can contribute to these accounts. Annual contributions from all sources are limited to the amount of the HSA-qualified plan deductible. More detailed information can be found in IRS publication 502.

### 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](https://kp.org/dualchoice-georgia) for an overview on getting care with Dual Choice PPO. By clicking on the "Finding Doctors and Facilities" box members can learn more about in-network and out-of-network providers.

### Q. Do PPO members have access to telehealth services?

A. Telehealth visits are available for many specialities and primary care for members who are registered on [kp.org](https://kp.org) and have seen their doctor in the past year. PPO members also have access to our 24/7 nurse advice line for advice, referrals, prescriptions and more.

\* The tax references in this brochure relate to federal income tax only. Consult with your financial or tax adviser for more information about state income tax laws.

<sup>1</sup> 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:<sup>1</sup>

- 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 benefits<sup>2</sup>
- View claims and claims status<sup>2</sup>
- Monitor ongoing health conditions
- Order replacement ID cards
- And much more

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

<sup>2</sup> 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**