



Kaiser Permanente 2023-2024 medical benefits

Meeting today's challenges with tomorrow's health care

May 17, 2023

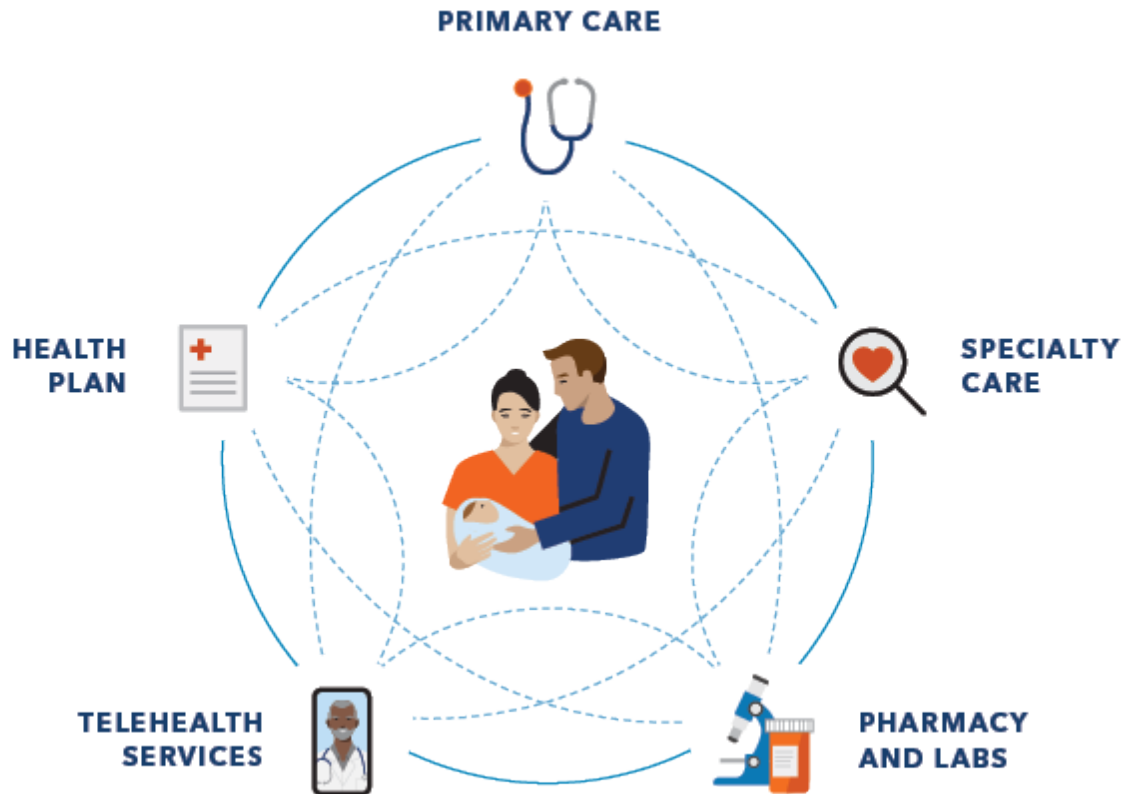
© 2023 Kaiser Foundation Health Plan of the Northwest





Take a virtual tour at kp.org/vr

It's easier to find your healthy place with connected care

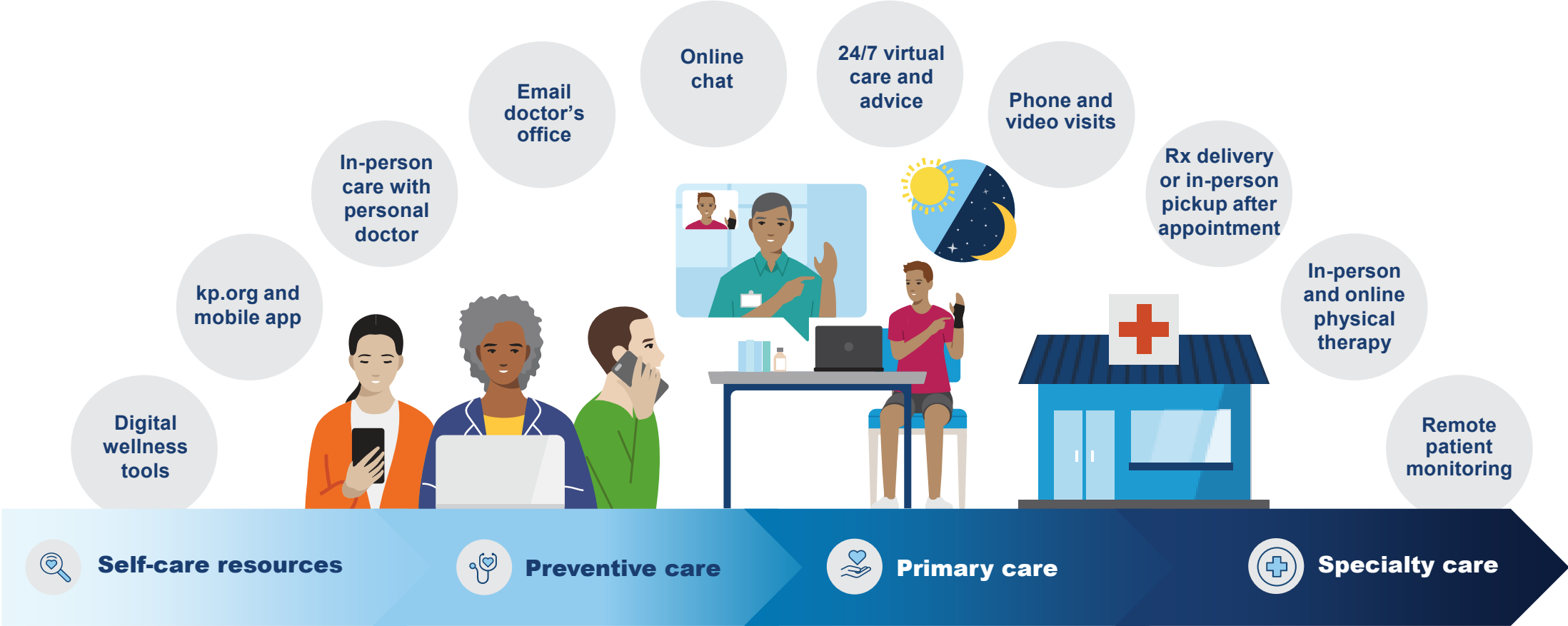


We combine care and coverage:

- **Doctors**
- **Hospitals**
- **Health plan**
- **Dental plan**

Care feels easier and faster and is centered around all that is you.

A seamless experience — no matter how members choose to engage





Quality care when you need it

Same-day, next-day, and weekend appointments are available at most locations and by phone and video.¹

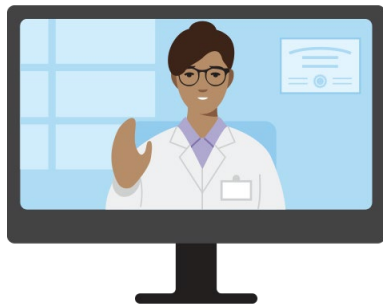


Visit us in person at a location near you.



Talk to a health care professional by phone or video.^{1, 2}

24-hour virtual care on your schedule




- **NEW** — If a trip to the doctor's office doesn't fit your schedule, it's easy to get fast, personalized support — daytime, nighttime, anytime.
- Schedule a phone or video visit with a doctor or clinician.^{1,2}
- Get 24/7 care advice from a registered nurse by phone.
- With e-visits, complete an online questionnaire and receive a treatment plan and prescriptions, if needed.

Save time and money

Telehealth is covered at no cost with most plans.²

1. When appropriate and available. For high deductible health plan members, e-visits, phone visits, and video visits are subject to your plan's annual deductible. 2. To 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.



2023-2024 Benefit Changes

Dependent out-of-area (OOA) coverage

Naturopathic provider visits will be included in the services that a dependent may receive out of area from nonparticipating providers. These visits may be used toward a member's OOA coverage.

Insulin for treatment of diabetes

The cost share cap for insulin for the treatment of diabetes will be reduced from \$75 to \$35 for each 30-day supply of insulin, not subject to deductible.

Kaiser Permanente at Home

We added coverage under Plan 1- 3 medical plans that provides care in a Member's home as an alternative to receiving acute care in a hospital. Services include home visits by healthcare professionals, communication devices, and medically necessary supplies and equipment. This coverage is not available in high deductible plans.


2023-2024 medical plan benefits


	Plan 1	Plan 2A	Plan 2B	Plan 3
Yearly deductible	\$0	\$800 individual \$2,400 family	\$1,200 individual \$3,600 family	\$1,600 individual \$3,200 family
Annual OOP Maximum	\$1,500 individual \$3,000 family	\$4,000 individual \$12,000 family	\$4,500 individual \$13,500 family	\$6,550 individual \$13,100 family
Primary Care	\$20	\$25	\$30	20% after deductible
Specialty Care	\$30	\$35	\$40	20% after deductible
Preventive Care	\$0	\$0	\$0	\$0
Prenatal/Well-baby Care	\$0	\$0	\$0	\$0
Outpatient Surgery	\$75	20% after deductible	20% after deductible	20% after deductible
Emergency Room	\$100	20% after deductible	20% after deductible	20% after deductible
Lab/X-ray/Diagnostics	\$20	\$25	\$30	20% after deductible
Prescriptions	\$5 generic \$25 formulary brand \$45 non-formulary brand 25% up to \$100 specialty	\$5 generic \$25 formulary brand \$45 non-formulary brand 25% up to \$100 specialty	\$5 generic \$25 formulary brand \$45 non-formulary brand 25% up to \$100 specialty	20% after deductible
Self-referred alternative care: Chiropractic & Acupuncture	\$20 20 visit limit for chiropractic 12 visit limit for acupuncture	\$25 20 visit limit for chiropractic 12 visit limit for acupuncture	\$30 20 visit limit for chiropractic 12 visit limit for acupuncture	20% after deductible 20 visit limit for chiropractic 12 visit limit for acupuncture




Individualized mental health support that delivers superior member experiences

Mental health services specific to adults, teens, and children may be accessed in many ways. No matter where they start, they'll get high-quality care that is:

- 

Evidence-based
Data-driven insights help connect your employees to the right tools, care teams, and resources at the right time.
- 

Feedback-informed
We track progress and measure results based on real-time member feedback — so clinicians can adjust treatment as needed.
- 

Goal-oriented
Treatment plans reflect your employees' unique goals — and by collecting objective, reliable data at each visit, we can prove progress is being made.



Patient feedback shows members are happy with their care

99%
of treatment plans include individual therapy

94%
of members feel their care team respects what they have to say

93%
satisfaction with video visits

90%
satisfaction with phone appointments



Mental health and emotional wellness apps

Everyone needs support for total health — mind, body, and spirit. These wellness apps can help members navigate life’s challenges, and make small changes to improve your sleep, mood, relationships, and more.¹



Calm

Meditation and relaxation app designed to help strengthen mental fitness and help with stress, anxiety, insomnia, depression, and more



ClassPass

Access to thousands of on-demand workout videos, plus live-streaming and in-person exercise classes from top studios worldwide



myStrength²

Personalized program with interactive activities to track current emotional states and ongoing life events to help improve awareness and change behaviors



Ginger

On-demand emotional support through the Ginger app. Ginger’s emotional support coaches are available 24/7 to help with stress, low mood, sleep troubles, and more.

Go to
kp.org/selfcare
to learn more and
download apps.



1. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. Only available to Kaiser Permanente members with medical coverage. 2. myStrength[®] is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.

Culturally responsive care delivery

Here are some of the ways Kaiser Permanente delivers culturally responsive care:

- Member communications are printed in **various languages**
- Call center staff fluent in more than **140 languages**
- **Continuing education** for doctors and other care team members about racial and gender biases
- **Closing care gaps** for underserved populations
- A diverse physician workforce to ensure our providers **reflect the communities they serve**
- **Provider Directory**, KP.org/locations is searchable by provider type, location, gender, and preferred language.
- Salud en Espanol, Gender Pathways Clinic, & Center for Black Health and Wellness center.

- Visit <https://about.kaiserpermanente.org/commitments-and-impact/equity-inclusion-and-diversity>





Kaiser Permanente 2023-2024 dental benefits

Meeting today's challenges with tomorrow's dental care

May 17, 2023

Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.



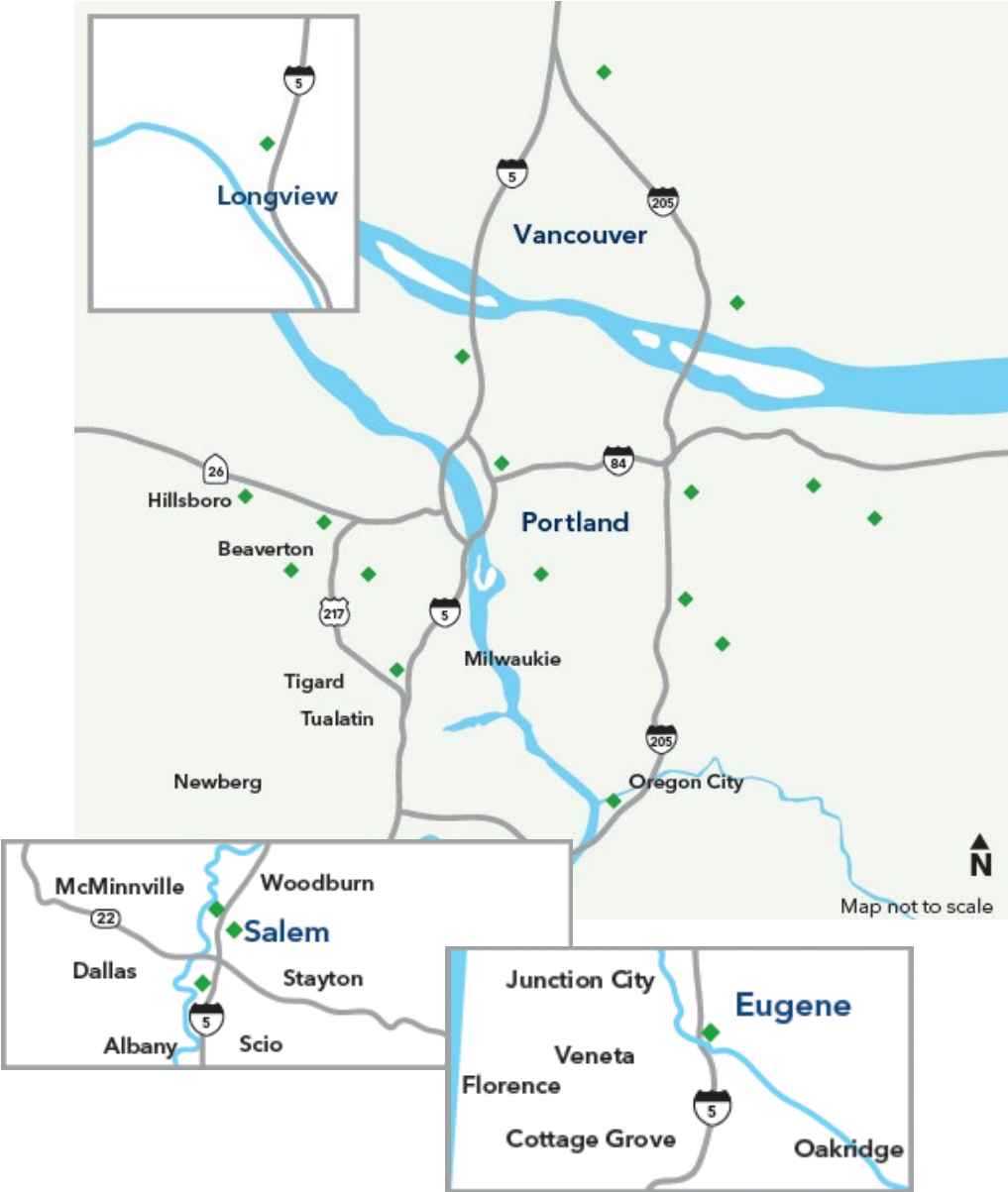
21 dental offices



165 dentists



Located in or near our medical offices



WHAT DO YOU GET?



KP DENTAL ADVANTAGES **ADD VALUE**

KP DENTIST

NON-KP DENTIST

✓	General Dentistry	✓
✓	Specialty Dental Care	✓
✓	TeleDentistry	✓
✓	Preventive Medical Care*	✗
✓	Diabetes Care Management*	✗
✓	Tobacco Cessation	✗
✓	Cancer Screenings	✗

*MDI Offices

Glisan, Beaverton, Cedar Hills, Tanasbourne, Salmon Creek Dental Offices



A Member Story



A few weeks ago, at our Cedar Hills Dental location, we had a member seek out and approach our Medical Dental Intergration Licensed Practical Nurse (MDI, LPN), Nikki, following their dental appointment. She approached Nikki and said, “hey. I met you last time I was here, and you scheduled my mammogram for me, and I had been putting it off. Well, they found a lump and it’s **early signs of breast cancer.**” She went on to share that the doctor informed her if it had gotten to a point where she could feel it, it could have been a much worse. She is now getting an ultrasound every 6 months to monitor the lump. She went on to say, “**Thank you so much! The work you do matters so much.**”

Experience a new level of protection for your smile – and your total health.

2023-2024 dental plan benefits

Yearly deductible	\$0
Annual benefit maximum	\$4,000
Covered service	Members pay
Dental office visit copay	\$20
Preventive services	\$0
Oral exams, X-rays, cleaning, fluoride treatments	\$0
Routine fillings and inlays, simple tooth extractions	\$0
Surgical tooth extractions	\$50
Root canal and related therapy	\$50
Gold or porcelain crowns and onlays	\$250
Full and partial dentures, relines, rebases	\$100
Bridge retainers and pontics	\$250
Orthodontic treatment	\$2,500 copay + \$20/visit
Implant services	50% (limit of 4 per lifetime)
Occlusal guards, athletic mouth guards	10%

*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.



Kaiser Permanente 2023-2024 vision benefits

Meeting today's challenges with tomorrow's health care



May 17, 2023

© 2022 Kaiser Foundation Health Plan of the Northwest

Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.



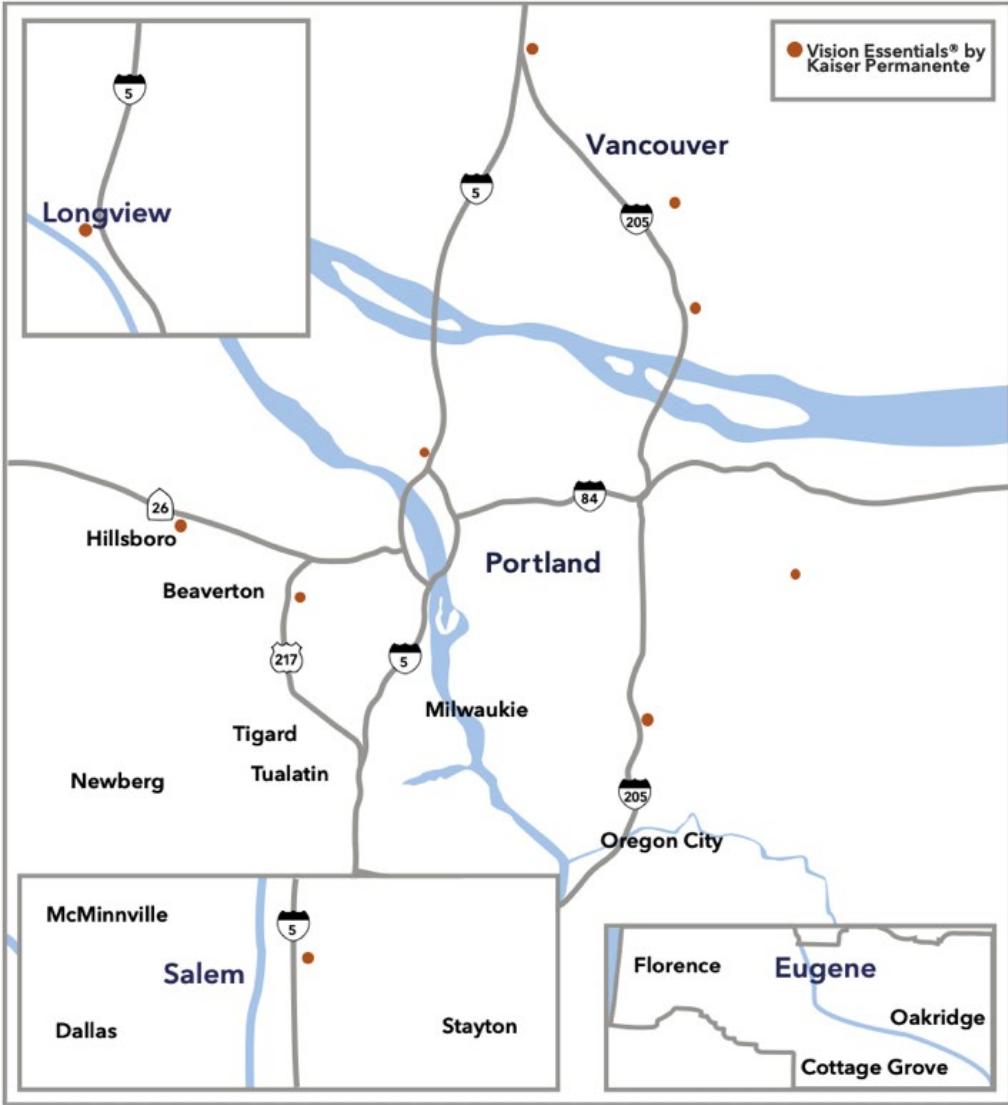
6 locations



2 contracted partners in Eugene

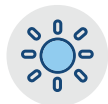


Order glasses and contacts online



2023-2024 vision plan benefits

	Plan 1	Plan 2A	Plan 2B	Plan 3
Vision exam	\$5	\$5	\$5	20% after deductible
Annual Hardware allowance: Frames, lenses and contact lenses	\$250	\$250	\$250	\$250
Additional benefits				
50/50 protection plan	Members can return their damaged, broken, or chewed glasses purchased at Kaiser Vision Essentials and we'll apply 50% of the original price paid to replace them.			
Second pair of complete glasses	Save 30% on a second complete set of eyeglasses. Choose from styles that are made for different purposes, like sports, reading, blue-blocking computer glasses, and safety glasses.			



Make use of that hardware allowance

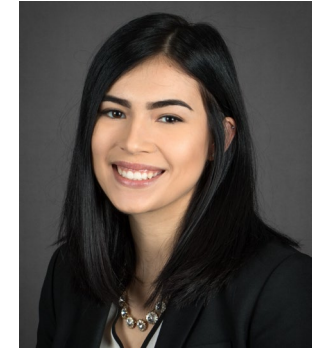
\$100 of OEGB members' \$250 hardware allowance may be used toward non-prescription sunglasses and/or digital eye strain glasses

*Must be enrolled in a Kaiser Permanente medical plan to enroll in the Kaiser Permanente vision plan.

This is not a contract. This benefit summary does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details of your benefit coverage, exclusions and limitations, claims review, and adjudication procedures, please see your *Evidence of Coverage (EOC)*, or call Member Services. In the case of a conflict between this summary and the *EOC*, the *EOC* will prevail.

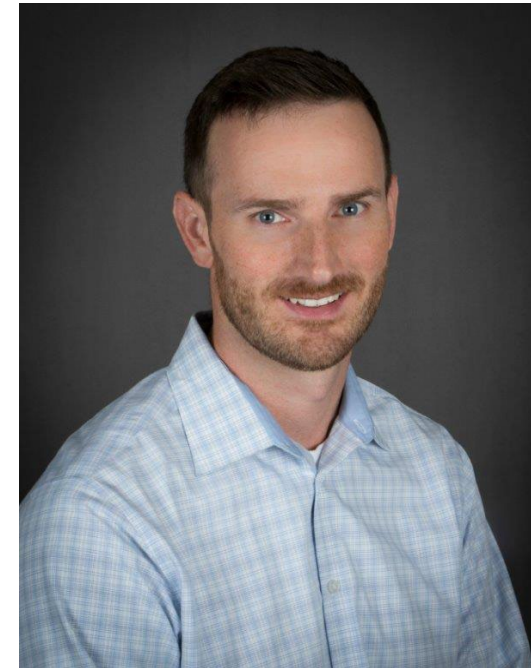
To learn more about Kaiser Permanente, visit [kp.org](https://www.kp.org).

Account Management Team



If you are interested in having a more in-depth conversation about Kaiser Permanente benefits or offerings, contact your account management team to help answer questions e.g., travel benefits, care away from home, alternative care, new member onboarding and/or transition of care, and much more.

- Contact:
- Troy.e.marcoe@kp.org Executive Account Manager
- Shelly.taylor@kp.org Senior Associate Account Manager
- Anissa.g.hare@kp.org Senior Associate Account Manager – Lane Co.
- Ofelia.c.mcmenamy@kp.org Engagement Specialist





THANK YOU

MEMBER SERVICES:
1-800-813-2000 (TTY 711)

<https://mybenefits.kp.org/oebb>



Appendix

Added support — for all that is you



Wellness coaching by phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Reduced rates on specialty care services like, massage therapy, and gym memberships.



Virtual health education classes and support groups*

These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.

*Classes vary at each location, and some may require a fee.