



Kaiser Permanente

An Integrated Health Care Model

2021 Benefits At a Glance
October 9, 2020

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Replay Link:

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Agenda

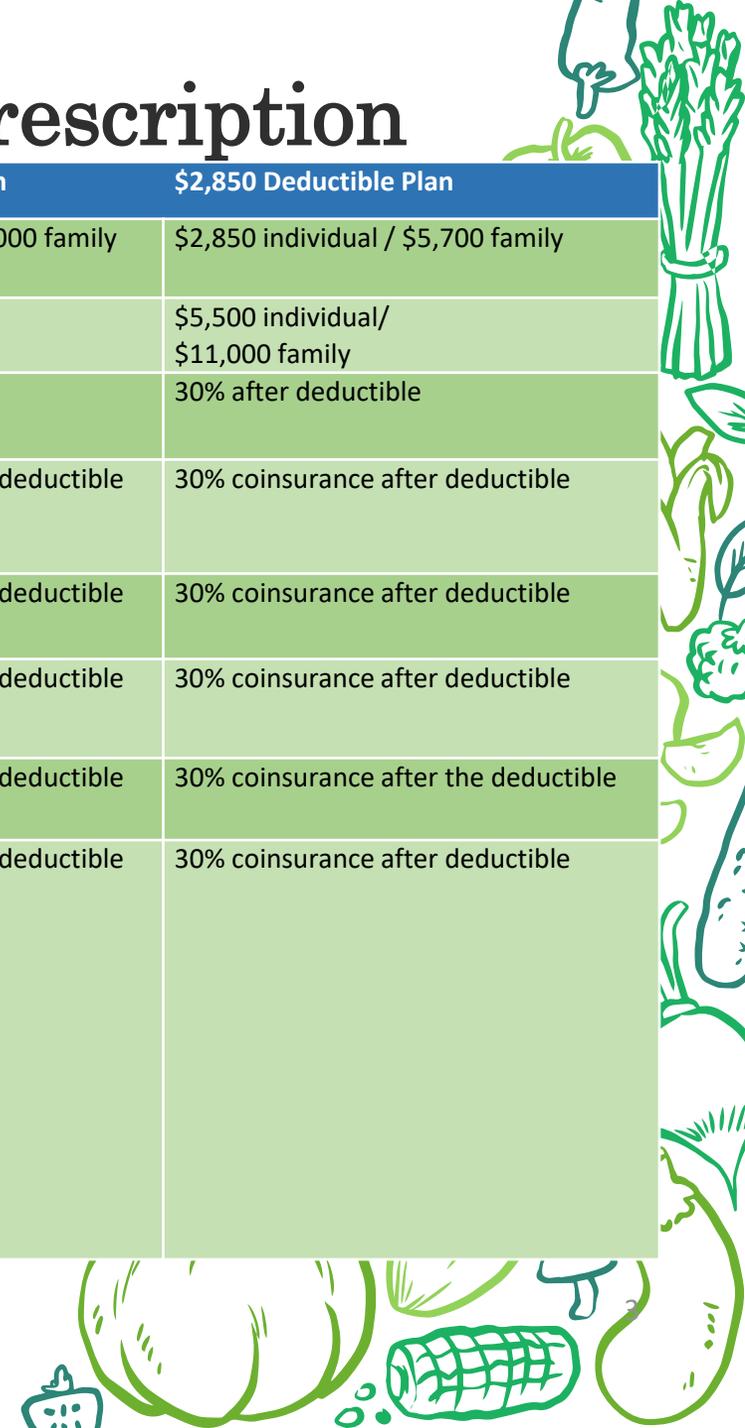
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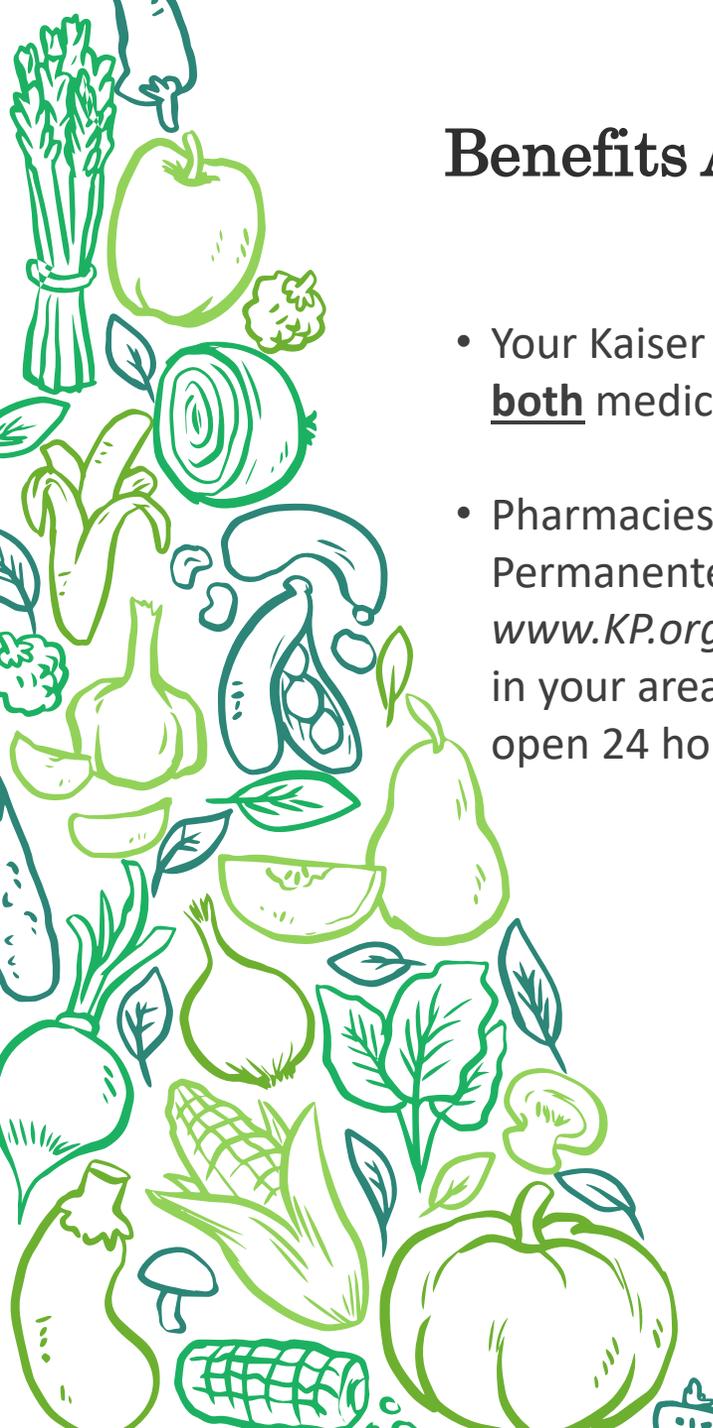


Benefits At A Glance: 2021 Medical and Prescription

Plan Name	\$400 Deductible Plan	\$900 Deductible Plan	\$1,500 Deductible Plan	\$2,850 Deductible Plan
Deductible	\$400 individual / \$800 family	\$900 individual / \$1,800 family	\$1,500 individual / \$3,000 family	\$2,850 individual / \$5,700 family
OOP Max	\$2,200 individual / \$4,400 family	\$3,000 individual/ \$6,000 family	\$3,000 individual/ \$6,000 family	\$5,500 individual/ \$11,000 family
Coinsurance	20% after deductible	20% after deductible	20% after deductible	30% after deductible
PCP/Specialist *Preventive care is covered at 100%	\$20 / \$40 copay	20% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
Inpatient Hospital	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
Emergency Room	\$150 copay; then 20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
Urgent Care	\$50 copay	20% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after the deductible
Prescription Drugs Note: Deductible does not apply to copays on the \$400 and \$900 deductible plans	Retail \$10 generic \$30 brand \$60 non-formulary brand Mail order – 90-day supply \$20 generic \$60 brand \$120 non- formulary brand	Retail Generic: 30% (min. \$10/max. \$20) Brand: 30% (min.\$25/max.\$50) Non-formulary Brand: 45% (min. \$40/max. \$80) Mail Order: Generic: 30% (min.\$25/max.\$50) Brand: 30% (min.\$62.50/max. \$125) Non-formulary Brand: 45% (min.\$100/Max.\$200)	20% coinsurance after deductible	30% coinsurance after deductible

Benefits may vary by Kaiser region. Please refer to your plan documents for more details.





Benefits At A Glance: Pharmacy Highlights

- Your Kaiser Permanente ID card works for **both** medical and pharmacy coverage
- Pharmacies are often inside Kaiser Permanente medical facilities (visit www.KP.org for pharmacy listings/ locations in your area). Some Kaiser pharmacies are open 24 hours a day, 7 days a week
- Your physician writes prescriptions electronically, so most are filled automatically and are ready for pick up during the same medical visit
- Refill most prescriptions on-line, by using our Kaiser mobile app, ***kp.org***, or by calling the number on your prescription bottle
- Mail order is available on maintenance medications:
 - Call our EZ Refill Line at 1-800-700-1479, 24 hours a day, 7 days a week
 - Mail order quantity may vary by location

Preventive Care



Preventive exams are covered at 100% for every age group



Frequency is based on age, gender, current health and family history, and guidelines based on the U.S. Task Force for Prevention



Types of Preventative Services covered are:

- Immunizations and wellness care
- Well woman care and exams
- Routine physical exams*
- Prenatal care
- Preventative labs such as Prostate Cancer Screening, Colorectal Cancer Screening, Mammograms, etc.

* Appointments that are scheduled as routine physical exams that are actually diagnostic in nature will be charged a copay.

2021 Plan Changes by Region

California

Enhanced coverage for chronic condition management, at no cost:

- A1c testing for diabetes
- LDL testing for heart disease
- INR testing for liver disease or bleeding disorder

Georgia

Pending DOI approval:

- Portable Oxygen Concentrators
- Transgender Services-Breast Augmentation Surgery
- Craniofacial Conditions

Mid-Atlantic States

Expanded preventive care services: Lab, screening & DME

Clinically Administered Medications Cost Sharing:

- One copayment per visit for clinically administered drugs in addition to the office co-pay, when injected or infused during an office visit.

Colorado

Enhanced coverage for Breast Imaging, at no cost:

- Expanded coverage for breast cancer screening services, when deemed appropriate by PCP and within appropriate guidelines by ACR or NCCR

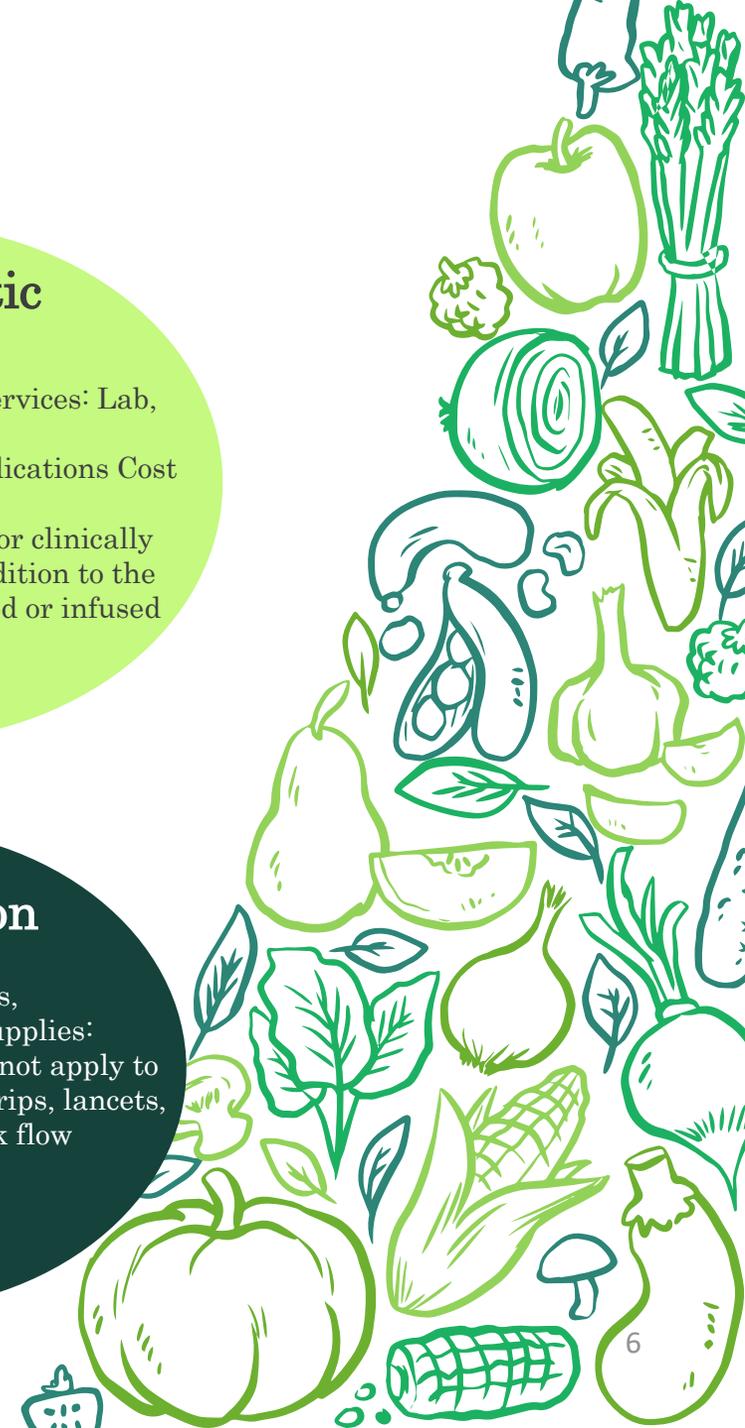
Northwest

Adding select preventive care services to be covered without a deductible for individuals diagnosed with specific chronic conditions, as allowed under the IRS and US Treasury Department Notice 2019-45

Washington

Diabetic Education, Devices, Equipment & Pharmacy Supplies:

- Annual Deductible does not apply to glucose monitors, test strips, lancets, control solutions, or peak flow meters



Health Care at Kaiser Permanente



Health Care at Kaiser Permanente

With an Integrated Health Care Model, care is coordinated, connected, and all in one place



- **Primary care, OBGYN, Pediatrician**
- **Specialty care (referral from your Kaiser PCP are needed for most care, except OB/GYN)**
- **Laboratory services**
- **X-ray**

- **Pharmacy**
- **Urgent Care***
- **Hospital***

*** Not all centers have these options**

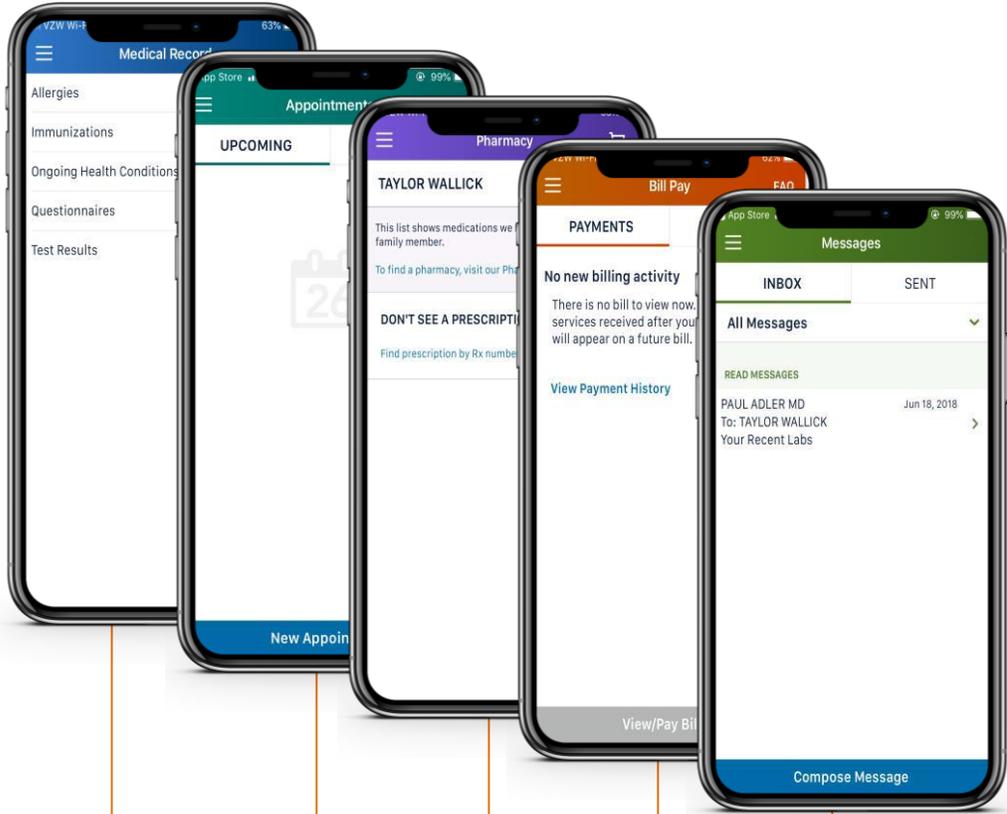


Improving the kp.org care experience



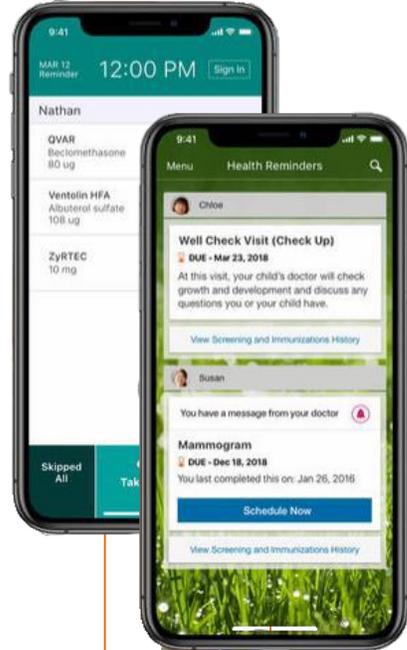
- **Easier navigation and fewer clicks** mean members can quickly find what they're looking for
- **More personalization and dynamic content** provide information that's relevant for each member
- **Responsive design** improves the mobile experience for on-the-go members
- **Cleaner look and feel** enhance how members access and absorb information

Mobile Apps



Medical Record Appointment Center Pharmacy Center Message Center Mobile Bill Pay

KP mobile app

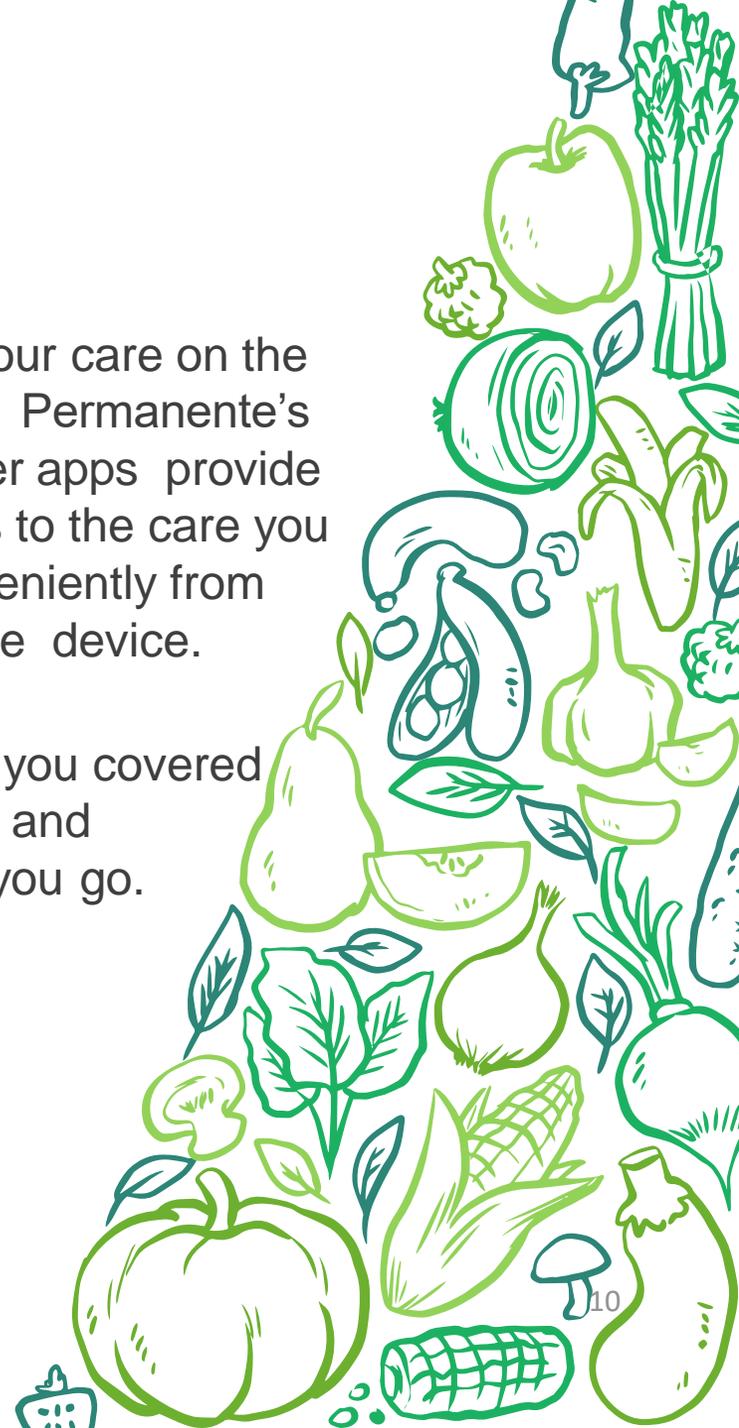


My KP Meds App My Doctor Online App

Partner mobile apps

Manage your care on the go. Kaiser Permanente's and partner apps provide full access to the care you want conveniently from your mobile device.

We've got you covered whenever and wherever you go.



wellness apps

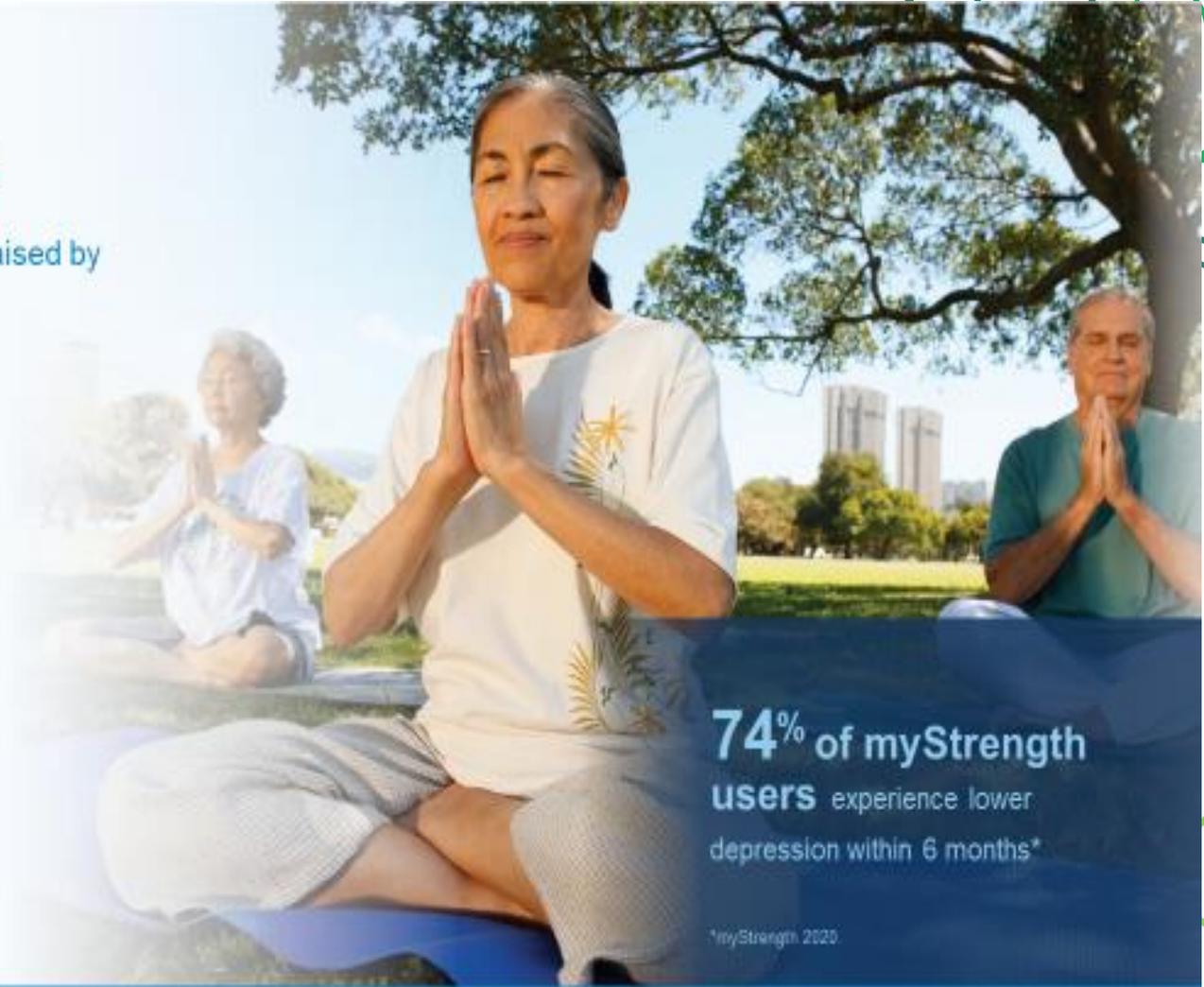
Digital mental health support — praised by professionals and users alike



Build mental resilience, reduce stress, and experience better sleep alongside 70 million other active users.



Set mental health goals, track progress, and get support managing depression, anxiety, and more.



74% of myStrength users experience lower depression within 6 months*

*myStrength 2020



no cost to employees on most plans



all devices



self-care and wellness resources

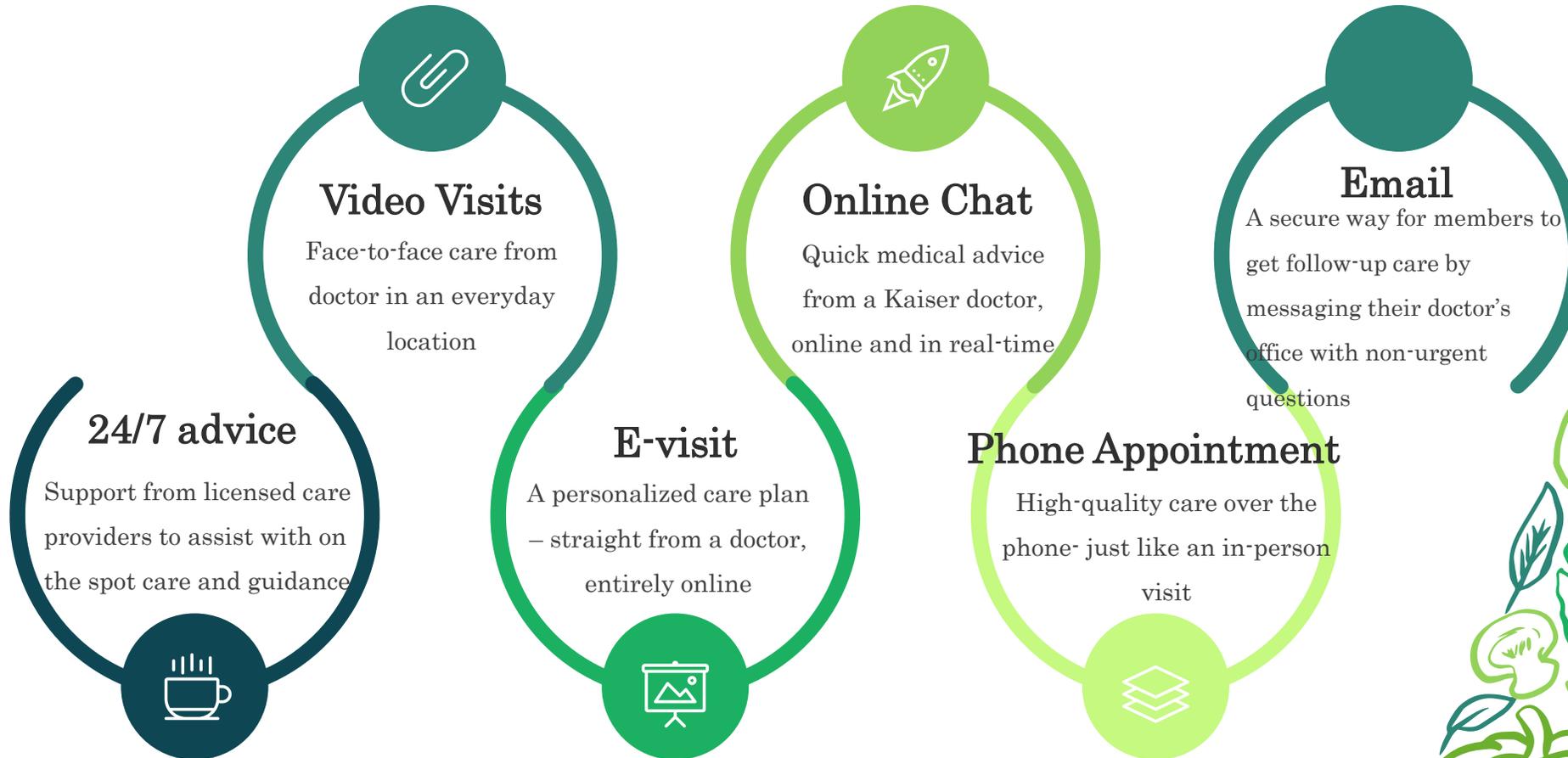


KAISER PERMANENTE

Telehealth Care

Kaiser Permanente is built to deliver care when and where the country needs it most:

- More than 80% of care visits are done by video and phone
- 90,000 telehealth visits happen everyday





Care away from home



- If you get hurt or sick while traveling, we'll help you get care. Our plans include emergency and urgent care coverage from qualified providers anywhere in the world.
- We can also help you before you leave town by checking to see if you need a vaccination, refilling eligible prescriptions, and more. Just call us or go online:

 24/7 Away from Home Travel Line:
951-268-3900*

 kp.org/travel

*This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.





Maximize Your Health

Personalized online wellness programs on [KP.org/healthylifestyles](https://kp.org/healthylifestyles)



Lose weight

Balance shows you how you can work with 3 key areas – mind, food, and body – to lose weight and keep it off.



Quit smoking

Breathe is designed to help you quit smoking for good. Your personalized quit plan uses proven strategies to decrease nicotine dependency and deal with cravings.



Manage diabetes

Get help managing this complex, ongoing condition with a *Care for Diabetes* program designed around your personal needs.



Manage chronic pain

A personalized *Care for Pain* management plan can help you enjoy life to the fullest while dealing effectively with chronic pain.



Eat healthy

Create a custom-made *Nourish* nutritional plan for your lifestyle, with personalized strategies for making smart, satisfying food choices.



Manage depression

Care for Depression helps you lead a happier, fuller life by finding ways to help manage your depression symptoms.



Get a good night's sleep

Dream helps you change the way you think about sleep. Learn how you can wake up refreshed and ready to take on the day.



Reduce stress

Relax looks at your individual sources and symptoms of stress, then helps you develop a customized stress management plan.



Kaiser Permanente Regional Updates



Updates in Northern California

Care delivery

Care Essentials in downtown San Francisco

Located at the Salesforce Transit Center to meet members where they are, this innovative, new facility will have extended hours. Services include same-day appointments, pharmacy, lab tests, vaccines, injections, treatment of minor illnesses and injuries. Scheduled to open late 2020.

Mental health and wellness

New mental health and wellness facilities:

- Oakland Clay Street
- San Francisco Ellis Street
- Watsonville
- Scotts Valley (Fall 2020)
- Modesto Stoddard Road (Fall 2020)

*On California's Annual Clinical-Quality Report Card



Rendering of new Care Essentials facility in downtown San Francisco

Other facilities now open

- Cedar Avenue Medical Offices
- Roseville Riverside Medical Offices
- San Francisco Mission Bay Sports Medicine Center
- Spruce Medical Offices



Updates in Southern California

Care delivery

Now open

- Baldwin Park Medical Offices
- Carson Medical Offices
- Hollywood Romaine Medical Offices
- Irwindale Medical Offices
- Porter Ranch Medical Offices
- Playa Vista Medical Offices
- Clairemont Mesa Medical Offices



Rendering of new Porter Ranch Medical Office

Select Target locations partner with Kaiser to offer more than 85 different services including:

- Care for chronic illnesses such as diabetes and high blood pressure
- Child and adolescent care (starting at 2 weeks old)
- Video consultations with doctors and other providers
- Vaccinations
- Women's health services
- Treatment for minor illnesses such as cold and flu
- Basic dermatology services

All clinics are staffed and operated by Kaiser Permanente's Southern California Permanente Medical Group, including nurse practitioners and licensed vocational nurses. Kaiser Permanente physicians also have a physical presence in some locations.

Updates in Colorado

Care delivery



In person:

- 30 medical facilities, including:
 - 22 in Denver/Boulder
 - 4 in Northern Colorado
 - 4 in Southern Colorado
- 1,200+ Kaiser Permanente physicians
- 15,000+ network providers
- One combined service area in 2021; 1-800-632-9700



On the go: Convenient telehealth options with Kaiser Permanente providers, like:

- Chat online with a doctor
- Email
- Phone consultations
- Video visits
- E-visits

Quality of care



Top-rated health plan in Colorado — 2 years in a row¹

Of the 12 commercial health plans in Colorado rated by the National Committee for Quality Assurance (NCQA), ours is the top-rated plan in the state for the second year in a row.



Top-rated Medicare plan in Colorado — 2 years in a row²

Of the 11 Medicare health plans in Colorado rated by the NCQA, ours has been the highest-rated plan in the state for the last 2 years. And it's 1 of only 4 Medicare health plans in the nation to get a 5 out of 5 rating — the highest possible rating for quality and service.

Updates in Mid-Atlantic States

(Maryland, Virginia, and Washington D.C.)

Care delivery

- 30 medical facilities across the region
- New medical offices now open:
 - Alexandria, Virginia
 - Haymarket, Virginia
 - Stafford, Virginia
- Choose from more than 1,600 doctors in the Mid-Atlantic Permanente Medical Group

Newsworthy

Hundreds of Mid-Atlantic Permanente Medical Group doctors named “Top Doctors”¹

¹Permanente doctors are recognized as Top Doctors in Washingtonian magazine (2019), Northern Virginia Magazine (2020), and Baltimore magazine (2019).
²In the National Committee for Quality Assurance (NCQA) 2019–2020 Private Health Insurance Plan Ratings, Kaiser Permanente of the Mid-Atlantic States’ commercial health plan is rated among the top 1% in the nation, receiving a 5 out of 5 rating.



North Arundel Medical Center

Quality of care

Top-rated health plan in the Mid-Atlantic States — 2 years in a row²

Of the 29 commercial health plans in Maryland, Virginia, and Washington, D.C., rated by the National Committee for Quality Assurance, ours is the top plan.

Updates in Georgia

Care delivery

Choose from:

- 26 Kaiser Permanente medical offices
- 3 locations for 24/7 urgent care
- 70+ affiliated community urgent care centers
- 18 affiliated hospitals
- 600+ doctors throughout metro Atlanta and Athens

Partnership with Emory Healthcare

Emory University Hospital Midtown and Emory Saint Joseph's Hospital are now primary hospitals for Kaiser Permanente doctors and members in Atlanta.

*NCQA's Private Health Insurance Plan Ratings 2015–2020.

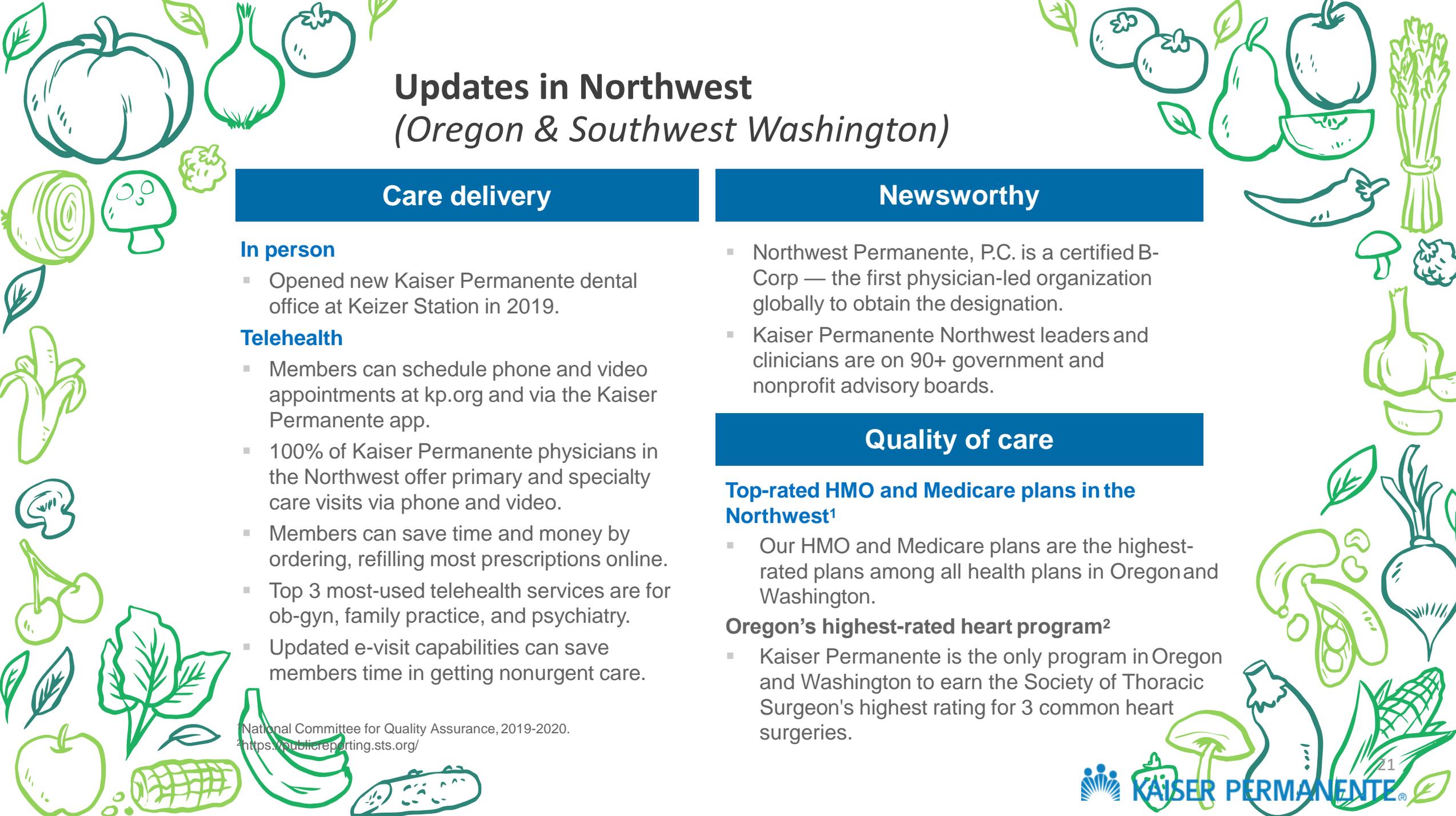


West Cobb Medical Center

Quality of care

Top-rated health plan in Georgia — 5 years in a row*

Of the 12 commercial health plans in Georgia rated by the National Committee for Quality Assurance, ours is the top-rated plan in the state for the fifth year in a row.



Updates in Northwest (Oregon & Southwest Washington)

Care delivery

In person

- Opened new Kaiser Permanente dental office at Keizer Station in 2019.

Telehealth

- Members can schedule phone and video appointments at kp.org and via the Kaiser Permanente app.
- 100% of Kaiser Permanente physicians in the Northwest offer primary and specialty care visits via phone and video.
- Members can save time and money by ordering, refilling most prescriptions online.
- Top 3 most-used telehealth services are for ob-gyn, family practice, and psychiatry.
- Updated e-visit capabilities can save members time in getting nonurgent care.

¹National Committee for Quality Assurance, 2019-2020.
²<https://publicreporting.sts.org/>

Newsworthy

- Northwest Permanente, P.C. is a certified B-Corp — the first physician-led organization globally to obtain the designation.
- Kaiser Permanente Northwest leaders and clinicians are on 90+ government and nonprofit advisory boards.

Quality of care

Top-rated HMO and Medicare plans in the Northwest¹

- Our HMO and Medicare plans are the highest-rated plans among all health plans in Oregon and Washington.

Oregon's highest-rated heart program²

- Kaiser Permanente is the only program in Oregon and Washington to earn the Society of Thoracic Surgeon's highest rating for 3 common heart surgeries.

Updates in Washington (Western Washington & Spokane Area)

Care delivery

- 1,100 Washington Permanente Medical Group providers¹ at 36 Kaiser Permanente medical facilities in western Washington and Spokane²
- 9,000+ contracted network providers, including 51 affiliated community hospitals for HMO Core plans
- Live Care Chat available to our members for low acuity medical conditions from 8am-10pm 7 days a week.
- 24/7 Consulting Nurse Service helpline
- 9 Kaiser Permanente On-the-Job[®] occupational health locations

Quality of care

- One of the top-ranked medical groups in Washington state 4 years in a row³
- Washington's highest-rated Medicare health plan for 2020 at 5 out of 5 stars⁴



Bellevue Medical Center

¹Washington Permanente Medical Group personnel records, January 2020. ²OIC Provider Network Form A. ³Washington Health Alliance 2019 Community Checkup report, wacommunitycheckup.org. ⁴CMS, Plan Ratings, 2020.

Why choose Kaiser Permanente?



Quality care with you at the center



Your care, your way



Care away from home



Care and coverage built around you



Great care, great results



World-class specialty care



Healthy resources



Manage your care anytime, anywhere

Thank you everyone!

