Welcome to PPO Plus

Get started with 3 easy steps



Greetings

Subscriber first name>, we're so glad to be your partner in health. We look forward to a long and healthy relationship with you.

This guide will walk you through the most important steps to getting care with your PPO Plus plan. You'll have the flexibility to choose your provider each time you need care. And we're here to help you understand your options and make well-informed decisions.

By now, you should have received your ID card in the mail. It gives you access to medical care nationwide, contains useful phone numbers, and came with a sleeve to help you get care with network providers. If you haven't received it, just give us a call.

Take a few minutes now to read through this guide – and keep it handy for quick reference. For more information, visit **kp.org/choiceproducts/nw**, or you can always call us at **1-866-616-0047** (TTY **711**).

Welcome to Kaiser Permanente!

Let's get started!

Making the most of your coverage takes only 3 simple steps. Ready to go?



Step 1:

Create your kp.org account.....2

Let's get you plugged in to your online gateway to health – **kp.org**. There, you can view your plan information, manage your care from Kaiser Permanente providers, and so much more – from anywhere you are.



Step 2:

Get your prescriptions......3

We can help you transfer your prescriptions to Kaiser Permanente so you can enjoy your plan's lowest out-of-pocket costs and the convenience of our pharmacy services.



Step 3:

Choose your doctor.....4

Getting you connected with a doctor who suits your individual needs is a high priority. Choose from a wide range of doctors or even keep the one you have now.



Getting care.....5

Each time you need care, you can choose from PPO and nonparticipating providers. Learn about your choices for care, what you can expect to pay, prior authorization, and claims.



Convenient ways to get care......6

Choose how you get care – where, when, and how you want it.



Healthy resources7

Get an overview of your resources for good health.



Contact us.....8



Create your kp.org account

Save time with our secure app¹ and website

If you haven't already, make sure to create your online account. Once you sign up, you can securely access time-saving tools and resources to help manage your health. You'll need your **medical record number** to create your account, which you can find on your Kaiser Permanente ID card.



You can also access your digital ID card with the Kaiser Permanente app.

Online or on the app, stay on top of your health anytime, anywhere¹

- View most lab test results.
- Fill and refill most prescriptions.
- Email your doctor's office with nonurgent questions.
- Schedule and cancel routine appointments.
- Manage a family member's health care.²



Teens, ages 13 to 17, can register for their own **kp.org** account.

Call **1-800-556-7677** (TTY **711**) to get a password and activate your account today.

Get started – it's simple!

Create your account at **kp.org/register** or simply download and sign in to the **Kaiser Permanente app.**¹ You'll need your medical record number, which you can find on your ID card.

Take care of your loved ones

Act for a Family Member helps you use available services on behalf of those you care for. When adding people to your family list, you can set up your and their legal and security permissions.

To add a family member or caregiver, sign in to your **kp.org** account and go to your profile and preferences to select Act for a Family Member to get started.



¹To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. These features are available when you get care from Kaiser Permanente facilities.
²Online features change when children reach age 13. Teens are entitled to additional privacy protection under state laws. When your child turns 13 years old, you will still be able to manage care for your teen, with modified access to certain features.



Get your prescriptions

Here's how to get your prescriptions with us

PPO Plus offers pharmacy benefits. You can go to either Kaiser Permanente or MedImpact network pharmacies, with no change to your copay or cost share. To pay the lowest costs, call Kaiser Permanente Customer Service to schedule a pharmacy telephone consultation, and we can make sure you're on the most appropriate medication at the lowest cost available through your plan.

Here's what you'll need

To transfer a prescription, please have the following information handy:

- Your Kaiser Permanente medical record number (found on your ID card)
- The name and telephone number of your current pharmacy
- The name and prescription number of your medication

For certain drugs, Kaiser Permanente requires the use of similar, alternative medications prior to coverage. See the PPO Plus formulary for more information at kp.org/formulary.



📞 Question about your pharmacy benefits?

Call 1-866-616-0047 (TTY 711), Monday through Friday, 8 a.m. to 6 p.m.

¹Some covered drugs may have additional requirements or limits on coverage, including quantity limits, age restrictions, prior authorization, or step therapy. ²To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

Picking up your medication

Each time you need a prescription, you can choose where to have it filled. You have prescription coverage through Kaiser Permanente and MedImpact network pharmacies.

At most locations, you can pick up prescriptions in the same building as your doctor visit. Order new or refill prescriptions online or on the app and have them sent right to your home with no cost for shipping. If you have an existing prescription, call Customer Service and we'll help you transition to Kaiser Permanente.

If it's more convenient, you can also have your prescriptions filled at any participating MedImpact network pharmacy. Common network pharmacies include:

- Costco
- Fred Meyer
- Rite Aid

- Safeway
- CVS
- Walareens

To find a MedImpact network pharmacy, visit kp.org/nw/medimpact or call 1-800-788-2949. Use CVS Caremark mail-order pharmacy to have prescriptions mailed to your home; shipping is free. Call CVS Caremark at 1-800-841-5550 or visit www.caremark.com.

With the Kaiser Permanente mail-order pharmacy, you can have medications delivered to addresses within Oregon and Washington. There is no additional cost for shipping, and most members may receive up to a 90-day supply for two copays. New and refill prescriptions qualify.

Visit kp.org/pharmacy or download the Kaiser Permanente app² and sign in to manage your prescriptions.

To avoid delays, transfer all your prescriptions to Kaiser Permanente once your coverage begins. This will help ensure your prescriptions are available to be filled when needed.



Choose your doctor

Select from a wide range of great doctors

Your PPO Plus plan gives you 2 provider network levels to choose from: PPO provider network and nonparticipating providers. The services we cover and what you pay will differ depending on the provider you choose.

Having PPO Plus makes it easier to find doctors and facilities for your care. You can switch between providers as you desire.

Use this card to access care:

FOR MEMBERS ENROLLED WITH **OREGON EMPLOYERS**

In addition to Kaiser Permanente providers and facilities, you can get care from First Choice Health providers in Oregon and Washington and First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and the District of Columbia. In all other states, you can visit Cigna HealthcareSM PPO Network providers.¹

FOR MEMBERS ENROLLED WITH **WASHINGTON EMPLOYERS**

In addition to Kaiser Permanente providers and facilities, members can get care from First Choice Health providers in Washington, Oregon, Alaska, Idaho, Montana, North Dakota, South Dakota, and Wyoming and First Health **Network** providers in all other states.²



OUT-OF-NETWORK -**NONPARTICIPATING PROVIDERS:**

Choose a nonparticipating provider nationwide. This includes any licensed provider who is not a PPO provider. If you are unsure whether your provider falls into this category, just give us a call at 1-866-616-0047.

Choose online

Find a provider by visiting kp.org/ choiceproducts/nw.



Choose by phone

Call 1-866-616-0047 (TTY 711), Monday through Friday, 8 a.m. to 6 p.m.



Check your Kaiser Permanente ID card to see if you are enrolled with an Oregon or Washington employer.

¹The Cigna HealthcaresM PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Healthcare Intellectual Property, Inc. ²First Health Network is only available outside the states in which First Choice Health operates.



Getting care

No matter what kind of care you need, we've got you covered

Claims

When you receive care from participating PPO providers, you will not need to file any claims.

If you do need to file a claim (most likely when using a nonparticipating provider), you can get a claim form by visiting kp.org/choiceproducts/nw or calling Kaiser Permanente Customer Service at 1-866-616-0047 (TTY 711).

Prior authorization

Prior authorization helps ensure that care is medically necessary, cost effective, and the most appropriate treatment for your condition based on nationally recognized standards.

- Participating PPO providers: PPO providers will obtain any necessary prior authorization and will submit claim forms on your behalf.
- Nonparticipating providers: You are responsible for ensuring that your nonparticipating provider has obtained necessary prior authorization. If a nonparticipating provider recommends services that require prior authorization, you need to ask them to request prior authorization by calling us at 1-855-281-1840 (TTY 711). If you don't get prior authorization for services from nonparticipating providers, you may be responsible for all costs.

Please note that if you don't get prior authorization for a service that requires it, your claim may be denied. If any service is denied, you have the right to appeal.

Your ID card

By now, you should have received your ID card. Bring it wherever you go to receive care or services. If you still need an ID card, call Customer Service at 1-866-616-0047 (TTY 711).

When using your card with participating PPO or nonparticipating providers, tell the provider you have a PPO Plan with Kaiser Permanente that provides care and coverage outside of Kaiser Permanente. This includes access to participating PPO providers (through various networks) and nonparticipating providers. Show your ID card to the provider. This will help answer questions by providing phone numbers, network logos, prior authorization, and claims billing information needed for your care.

Lab tests

When getting care from a doctor in a Kaiser Permanente medical office, most locations have lab services right in the same building. When getting care from any other provider, to keep your costs down, it's best to make sure the lab facility is a participating PPO provider. To verify, visit kp.org/ choiceproducts/nw.

X-rays and other imaging services

When getting care from a doctor in a Kaiser Permanente medical office, you will find that most locations have X-ray services right in the same building. A few locations also have MRI, CT, and other imaging services. When getting care from any other provider, to keep your costs down, it's best to make sure the imaging facility is a participating PPO provider. To verify, visit kp.org/choiceproducts/nw.



Convenient ways to get care

Get care where, when, and how you want it. With more options to choose from, it can be easier to stay on top of your health.

Choose how you get care through Kaiser Permanente



E-visits

Fill out a short questionnaire about your symptoms online and get a personalized treatment plan from a Kaiser Permanente doctor at no additional cost.



Video

Want a convenient, secure way to see a doctor no matter where you are? Meet by computer, smartphone, or tablet.^{1,2}



Phone

Have a condition that doesn't require an in-person exam? Save yourself a trip to the office by scheduling a call with your care team.^{1,2} **kp.org/appointments**



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.



24/7 care and advice by phone

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



Email

Message your doctor's office anytime with nonurgent health questions.³ You'll get a response usually within 2 business days, if not sooner.



Prescription delivery

Use the Kaiser Permanente app to fill most prescriptions for delivery or same-day pickup. Most members get a 3-month supply of medication for the price of 2, and shipping is free.³



Make the Kaiser Permanente app your total health timesaver.4

Download the Kaiser Permanente app to manage routine appointments, refill most prescriptions for mail-order delivery, see most test results, and more.^{1,5} You can also keep up with your care at **kp.org**.

'When appropriate and available. ²These features are available when you get care from Kaiser Permanente facilities. ³Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. ⁴To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. These features are available when you get care from Kaiser Permanente facilities. ⁵These features are available when you get care from Kaiser Permanente facilities.



Healthy resources

You have access to these value-added programs and resources at no cost, unless otherwise noted below. You can register online at **kp.org/register** or on the Kaiser Permanente app.¹ You'll need your medical record number, which you can find on your Kaiser Permanente ID card.

Sign up for healthy lifestyle programs



With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. Our programs can help you lose weight, eat healthier, quit smoking, reduce stress, and manage ongoing conditions like diabetes or depression.

Start with a Total Health Assessment, a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor. Visit **kp.org/healthylifestyles**.

Get a wellness coach

If you need a little extra support, we offer Wellness Coaching by Phone. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals. Visit **kp.org/wellnesscoach**.



Join health classes

You can sign up for health classes and support groups. Classes may be virtual and/or vary at each location. Visit **kp.org/classes**.

More ways to help improve your total health^{2,3,4}



Calm

Use meditation and mindfulness to help build mental resilience, reduce stress, and improve your sleep.



Headspace Care

Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.

Visit **kp.org/selfcareapps** for the most current app offerings and resources as well as helpful articles and activities to support emotional health.

The programs and resources described above are not covered under your health plan benefits and are not subject to the terms set forth in the Evidence of Coverage or other plan documents. Programs and resources are provided by third-party entities and may be discontinued at any time. If you would like additional information about these programs and resources, call Customer Service at 1-866-616-0047 (TTY 711).

'To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. ²Only available to Kaiser Permanente members with medical coverage. ³Calm can be used by members 13 years and older. The Headspace Care app and services are not available to members under 18 years of age. ⁴Calm and Headspace Care are not available to Kaiser Permanente Dental-only members. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. Eligible Kaiser Permanente members can text with a coach using the Headspace Care app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace Care app for the remainder of the year at no cost.



Contact Kaiser Permanente

Customer Service

Call us if you have questions, need information about eligibility, would like to verify your coverage, or want to confirm that a doctor, pharmacy, or urgent care center is in the PPO network:

1-866-616-0047 (TTY 711)

Monday through Friday, 8 a.m. to 6 p.m.

You can also visit **kp.org/choiceproducts/nw** for information.

Find more information about Kaiser Permanente benefits, availability, and restrictions and member rights and responsibilities at kp.org/disclosures.

Kaiser Permanente Advice Line

To make an appointment or get 24/7 medical advice, call:

1-800-813-2000 (TTY 711)

Notice

Notice of your right to decline participation in genetic research

We may collect health information and biological samples from you as part of your care, and we may use these in future genetic research with certain protections to ensure your privacy. If you receive care in Oregon, state law gives you the right to tell us not to use your information or samples for genetic research. Your decision will not affect your care. To learn more about your choice or to decline participation, visit kp.org/disclosures.

Information for your health care provider

Please provide a copy of this letter to any provider outside Kaiser Permanente.

About PPO Plus

INFORMATION FOR PROVIDERS

Kaiser Permanente offers enrolled members the opportunity to access covered services from any licensed community provider outside Kaiser Permanente.

Members are issued an identification card that includes their medical record number and the logos for all approved network providers. The front of the member ID card indicates if the member is enrolled with an Oregon or Washington employer. The back of the member ID card provides information for claims and prior authorization.

PRIOR AUTHORIZATION & MEDICAL CLAIMS

Some services may require medical prior authorization from Kaiser Foundation Health Plan:

Cigna HealthcareSM PPO Network providers call: 1-888-831-0761

(Members enrolled with an Oregon employer)

All other providers call: 1-855-281-1840

(Members enrolled with an Oregon or Washington employer)

For any questions about qualifying care, benefits, claims, or billing, please contact Kaiser Permanente Customer Service at **1-866-616-0047** or visit **kp.org/choiceproducts/nw**.

FOR MEMBERS ENROLLED WITH AN OREGON EMPLOYER

Members can receive care from First Choice Health providers in Oregon and Washington and First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and District of Columbia. In all other states, members can visit Cigna HealthcareSM PPO Network providers.*

FOR MEMBERS ENROLLED WITH A WASHINGTON EMPLOYER

Members can receive care from First Choice Health providers in Washington, Oregon, Alaska, Idaho, Montana, North Dakota, South Dakota, and Wyoming. Members can get care from First Health Network providers in all remaining states.

OUT-OF-NETWORK/NONPARTICIPATING PROVIDERS

(Members enrolled with Oregon and Washington employers)

Members may see any nonparticipating licensed provider using their out-of-network plan benefits.

*The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Healthcare Intellectual Property, Inc.





Notes

| | | |
|--|------|--|



Nondiscrimination Notice

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call Member Services at 1-800-813-2000 (TTY: 711).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Phone: **1-800-813-2000** (TTY: **711**), Fax: **1-855-347-7239.**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, Phone: 1-800-368-1019, TDD: 1-800-537-7697. Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

For Washington Members

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

Help in Your Language

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-813-2000** (TTY: **711**).

አማርኛ (Amharic) ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሲያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-813-2000** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 2000-813-800-1 (TTY).

中文 (Chinese) 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-813-2000 (TTY:711)。

فارسى (Farsi) توجه: اگر به زبان فارسى گفتگو مى كنيد، تسهيلات زبانى بصورت رايگان براى شما فراهم مى باشد. با 7713-810-1 (TTY) تماس بگيريد.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-813-2000** (TTY: **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-813-2000** (TTY: **711**).

日本語 (Japanese) 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。 **1-800-813-2000**(TTY: **711**)まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-813-2000 (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) **ໂປດຊາບ:** ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ **1-800-813-2000** (TTY: **711**).

Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa **1-800-813-2000** (TTY: **711**).

<mark>ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ</mark>: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-813-2000 (TTY: **711**) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la **1-800-813-2000** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-813-2000** (TTY: **711**).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-813-2000** (TTY: **711**).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-813-2000** (TTY: **711**).

ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-813-2000 (TTY: 711).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером **1-800-813-2000** (ТТҮ: **711**).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-813-2000** (TTY: **711**).



Important health plan information for:

- <Name>
- <Address line 1>
- <Address line 2>
- <City, State ZIP>

<[ID CODE]>

Please recycle.

PPO PLUS

Your guide to total health

Keep this book handy as a quick reference to getting the most out of your new plan

Create your kp.org account



Get your prescriptions



Choose your doctor