

**Kaiser Permanente 2024-2025
Medical, Dental and Vision Benefits**

Value-based health care that does more for your employees

**Insurance Committee Meeting
May 15, 2024**

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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.

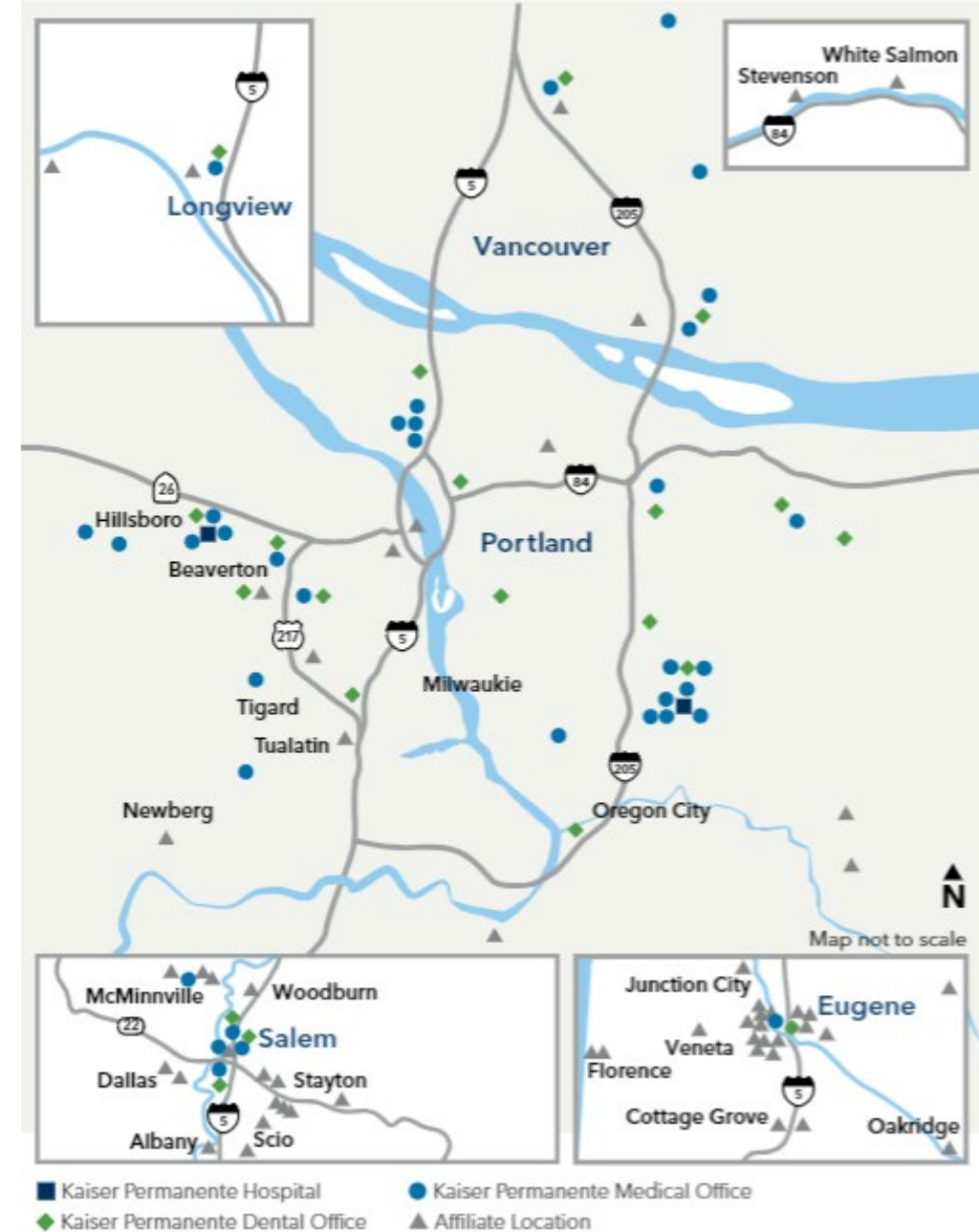
Kaiser Permanente locations

- 31 medical offices
- 21 dental offices
- 2 Kaiser Permanente hospitals

Access to affiliate providers including, but not limited to:

- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- Salem Hospital
- Willamette Valley Medical Center
- PeaceHealth Eugene*

*Our partnership with PeaceHealth only includes the Santa Clara, RiverBend Pavilion, Cottage Grove, and Florence locations. Not all providers at these primary care locations are part of our network. Go to kp.org/doctors to verify network participation. Some specialty care services are accessed through referral and prior authorization.



■ Kaiser Permanente Hospital
● Kaiser Permanente Medical Office
◆ Kaiser Permanente Dental Office
▲ Affiliate Location



Timely access is essential to value-based care — and to good health

We're actively working to shorten wait times by:

- ✓ Adding more physicians through accelerated recruitment in primary and specialty care
- ✓ Maximizing available appointments through more efficient scheduling in primary care
- ✓ Expanding availability of services through contracted services such as imaging
- ✓ Expediting communication about lab results so members know when to expect a follow-up
- ✓ Continuing to offer a robust array of virtual care options in tandem with in-person care



Not all health care is created equal

At Kaiser Permanente, most members report that they get primary care appointments as soon as — or sooner than — they expect.*

2024-2025 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	\$150	20% after deductible	20% after deductible	20% after deductible
Lab/X-ray/Diagnostics	\$20	\$25	\$30	20% after deductible
Specialty Scan (MRI/PET/CT)	\$70	\$75	\$80	20% after deductible
Prescriptions	\$10 generic \$30 formulary brand \$50 non-formulary brand 25% up to \$150 specialty	\$10 generic \$30 formulary brand \$50 non-formulary brand 25% up to \$150 specialty	\$10 generic \$30 formulary brand \$50 non-formulary brand 25% up to \$150 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

Fully integrated virtual and in-person care

Employers' top telehealth concern is lack of coordination with in-person visits.¹

At Kaiser Permanente, telehealth is seamlessly connected to overall care.



Not all health care is created equal

Integrated telehealth drives more efficient care access: More than 50% of members who used our 24/7 virtual care for a video visit avoided a trip to the ER or urgent care.²



Leveraging tech to expand access to mental health support

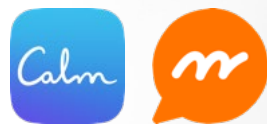
Physicians can prescribe apps that help treat anxiety, depression, and more.

These apps are:

- ✓ Evidence-based
- ✓ Clinician-approved
- ✓ Integrated into clinical treatment plans

Self-care and wellness coaching apps offer convenient support around the clock

Employees can get help navigating life's challenges with engaging tools designed to improve sleep, mood, relationships, and more.*



*The apps and services described above are not covered under health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in members' *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. Calm can be used by members 13 and over. The Headspace Care app and services are not available to any members under 18 years old. 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.





When your employees travel, our coverage follows

As your employees get back to business trips and family vacations, it's easier than ever for them to get care if something unexpected happens while they're away from home. Learn more at kp.org/travel.



Across the U.S.

Within Kaiser Permanente service areas, members can get routine, urgent, and emergency care at our facilities. They can also get 24/7 virtual care from Kaiser Permanente clinicians across the U.S.

Members can also get emergency and urgent care anywhere they need it. At many locations outside Kaiser Permanente states (Cigna PPO Network providers,¹ MinuteClinic locations and pharmacies, The Little Clinic and pharmacies, and Concentra Urgent Care), they'll just pay their usual cost share — no need to file a claim.



Internationally

Members can get emergency and urgent care around the world.

1. The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. The Cigna PPO Network is not available to HMO and EPO members enrolled in coverage issued by Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc.

Kaiser Permanente 2024-2025 vision benefits

Vision care for all that is you



Vision Care For all that is you

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



2024-2025 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 OEBB 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).



Kaiser Permanente 2024-2025 dental benefits

Dental care for all that is you





KP DENTAL ADVANTAGES **ADD VALUE**

KP DENTIST

NON-KP DENTIST

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

*MDI Offices

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

2024-2025 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%
Occlusal guards, athletic mouth guards	35%

*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*.

THANK YOU

TROY MARCOE

503-894-1854

Troy.E.Marcoe@kp.org

SOPHARY STURDEVANT

(503) 686-8266

Sophary.X.Sturdevant@kp.org

MEMBER SERVICES

1-800-813-2000 (TTY 711)

mybenefits.kp.org/oebb

