

## Kaiser Permanente HMO Plans

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### Who can enroll in these plans?

You may enroll in the Kaiser Permanente plans if you are eligible and you live or work (at least 50 percent of the time) in the Kaiser Permanente service area. See the ZIP codes for the service area on page 33.

### How does the plan make sure my family and I will get the best quality care?

When you enroll in Kaiser Permanente, we hope you'll choose a primary care provider. You will get to know and trust each other. You can even e-mail your provider non-urgent questions. If you have asthma, diabetes, or high cholesterol, this partnership is wider. For example, if you have diabetes, a nurse, pharmacist, and nutritionist may work with you to help you control it. You can find information about our providers online at [my.kp.org/nw/pebb](http://my.kp.org/nw/pebb).

Our computer systems support both you and your Kaiser Permanente providers. Your electronic medical record has lab, X-ray, and other test results. It also has details about your prescriptions and your care. This means you don't have to start a visit with a long explanation, even if you're seeing a specialist for the first time. You can view most of your medical record online, and look up information in our drug and health encyclopedias. Our computer systems also offer your provider current scientific information and treatment options.

You can talk to an advice nurse 24 hours a day if you're unsure whether you need to be seen or where to go for care, or if you'd like to discuss a medical concern. Our electronic medical record enables the nurse to look up your information when you call. There's no wait for paper records to be faxed or mailed.

We have 26 medical offices throughout our service area. Fifteen are primary care medical offices that also include some specialty care. You can fill prescriptions, and get lab tests and X-rays in the same building.

### How does the plan help us keep our out-of-pocket costs down?

Our HMO plan is primarily a co-payment plan without deductibles. Office visits are only \$5 a visit. For a 30-day supply of prescription drugs, you pay \$1 for generic drugs and \$15 for brand-name drugs. By using our Mail-Delivery Pharmacy, you can order a 90-day supply of maintenance drugs for the same \$1 and \$15 co-payments. Your eyewear allowance is \$200 every 24 months and can be used to purchase glasses, prescription sunglasses, or contact lenses from Kaiser Permanente. Co-payments for our alternative care providers are just \$10 per visit.

These comprehensive benefits and low co-payments make it easier for you to budget your health care costs.

We offer free Web-based programs for eating well, exercising more, quitting tobacco, and reducing stress. In addition, we offer discounts on health clubs, community weight loss programs, and complementary care like acupuncture. If you are planning a health change, you can talk with a health consultant at no charge.

### What preventive services are covered?

Our goal is to keep you as healthy as possible. We strongly promote preventive care, including routine checkups for children and adults, immunizations, women's exams, cancer screenings, and vision and hearing screenings. The timing we recommend for these services is based on scientific evidence. Regular preventive care can help you stay healthy and save you time, trouble, or even heartache down the road.

### How does the plan cover emergency services — both inside and outside the service area?

You are covered for emergency care anywhere in the world. Your Medical Directory will tell you how to get emergency care both inside and outside the network of Kaiser Permanente plan hospitals. Urgent care is also covered, but not if it is provided in hospital emergency departments.

## How will the plan cover my child who is attending an out-of-area college?

Kaiser Permanente offers a limited benefit to dependents who are full-time students attending a recognized United States college or vocational school. This limited benefit applies to routine, continuing, and follow-up care. Urgent or emergency care is covered under the emergency care benefit.

## How does the plan's prescription drug program work, and where can I see the formulary?

For most members, formulary drugs are the best treatment. These drugs are chosen by a team of physicians and pharmacists based on their safety and effectiveness. Cost is only a factor if several drugs are similarly effective.

When a Kaiser Permanente health care provider feels a nonformulary drug is the most appropriate therapy to meet a patient's needs, the provider may request an exception. Exception criteria include that the formulary drugs have failed, or the patient's allergy or intolerance.

## What is the plan's exceptions process?

Kaiser Permanente will usually arrange a one-time refill for new members who need to refill a prescription written by a doctor outside of Kaiser Permanente. New members should call the Kaiser pharmacy they want to use at least three days in advance. In some cases, they may need to see a Kaiser physician before their prescription can be refilled.

## What's different in the Part-time and Retiree Plan compared with the other plan?

Retiree and part-time employee plans cost less than our full-time employee plans. For example, the office visit co-payment under these plans is \$30 (versus a \$5 co-payment under the full-time employee HMO plan). Generic prescription drugs are \$10 generic (versus \$1). These plans also have a higher annual out-of-pocket maximum, co-payments for X-rays and lab tests, co-payments

for inpatient hospital stays, and do not cover eyewear or alternative care. For a detailed benefit comparison, visit [my.kp.org/nw/pebb](http://my.kp.org/nw/pebb) or call Membership Services at 503-813-2000 or 1-800-813-2000 (outside the Portland area).

## Where can I find out more about the plan's limitations and exclusions?

For information on limitations and exclusions, visit [my.kp.org/nw/pebb](http://my.kp.org/nw/pebb) or call Membership Services at 503-813-2000 or 1-800-813-2000 (outside the Portland area).

## Whom can I contact to learn more about the plan?

Visit [my.kp.org/nw/pebb](http://my.kp.org/nw/pebb). You'll find more information about choosing a personal provider, our electronic medical record, our evidence-based care, programs to help you stay healthy, and more. Or call Membership Services at 503-813-2000 or 1-800-813-2000 (outside the Portland area).

## What is the Kaiser Permanente service area?

The service area covers the following ZIP codes. These ZIP codes may change during the year.

### Oregon

**Multnomah** – All ZIP codes 97352 97362 97373 97375

**Clackamas** – 97004 97009 97381 97383 97384 97385  
97011 97013 97015 97017 97392

**Polk** – All ZIP codes

**Benton** – 97330 97331

97333 97339 97370

**Columbia** – All ZIP codes

**Hood River** – 97014

**Washington** – All ZIP codes

**Yamhill** – All ZIP codes

**Marion** – 97002 97020 97026

97032 97071 97137 97301

97302 97303 97305 97306

97307 97308 97309 97310

97311 97312 97313 97314

97317 97325 97342 97346

**Linn** - 97321, 322, 335, 355,  
358, 360, 374, and 389

### Washington

**Clark** – All ZIP codes

**Cowlitz** – All ZIP codes

**Lewis** – 98591 98593 98596

**Wahkiakum** – 98612 98647

**Skamania** – 98639 98648