Healthy together
Care and coverage that fits your life
Welcome to care that fits your life

Your doctor, your choice
Choose your doctor based on what’s important to you. Go to Find Doctors on kp.org/wa for details about education, specialties, languages spoken, and more. You can also change doctors at any time.

Online, on the go
Using a computer or our mobile app, you can view your medical record, refill prescriptions, and find wellness tools, classes, and discounts.

Right care, right time
Get the care you need when you need it with routine, specialty, urgent, and emergency care. If you’re ever unsure where to go, call us for 24/7 care advice by phone.

More care options
How you get care is up to you. Choose a phone appointment, an online visit at kp.org/wa, email your doctor’s office with routine questions, or come see us in person.

Many services under one roof
Do more in less time. In most of our facilities, you can see your doctor, get a lab test or X-ray, and pick up prescriptions—all in a single trip.
Experience the Kaiser Permanente difference

To be healthy, you need quality care that’s simple, personalized, and hassle-free. At Kaiser Permanente, care and coverage come together, so you get everything you need to stay on top of your health in one easy-to-use package.

Let’s get started

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<td>Your care, your way</td>
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Your 2018 benefits

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1These features are available when you get care at Kaiser Permanente facilities.

Note: Kaiser Permanente Washington region does not include the Vancouver/Longview area. Those are part of Kaiser Permanente Northwest.
Great care from great doctors

Doctors at Kaiser Permanente come from some of the top medical schools, and many of them have practiced at leading hospitals across the country. No matter which personal doctor you choose, you’ll be in highly skilled, experienced hands — and your health is their chief concern.

Better care with a connected team

Your doctor, nurses, and other specialists all work together to keep you healthy. At Kaiser Permanente facilities, they’re connected to each other, and to you, through our electronic health record. So they know important things about you and your health — like when you’re due for a screening and what medications you’re taking. That way, you get care that’s tailored for your individual needs.

Choosing a doctor – your partner in health

We make it easy to find the doctor who’s right for you — and you’re free to change doctors at any time, for any reason. Having a good relationship is important because your personal doctor is your biggest health advocate. Your physician will coordinate your care journey, and you’ll work closely together to make decisions about your health.

Personalized care for all patients

Care at Kaiser Permanente isn’t one-size-fits-all. We believe your story, background, and values are as important as your health history. To deliver care that’s sensitive to all cultures, ethnicities, and lifestyles, we:

• Strive to hire doctors and staff who speak more than one language
• Offer telephone interpretation services in more than 150 languages
• Train our care teams on how to connect with and care for people of all backgrounds

Washington Permanente Medical Group is the top performing medical group in Washington state for the 10th year in a row.²

²Washington Health Alliance 2016 Community Checkup. Ranking applies to then Group Health Cooperative’s medical group, formerly named Group Health Permanente, P.C. and now named Washington Permanente Medical Group, P.C.
Great care, great results

From preventive screenings that keep you healthy to world-class care if you get sick, we’ve got you covered.

Preventive care to keep you healthy

Preventive care is key to how we practice medicine at Kaiser Permanente facilities. It can help you avoid some health issues and catch others before they become serious.

Your electronic health record plays a vital role – your preventive care services are tracked in the system, which triggers automatic reminders when you’re due for your next screening. We’ll let you know when to come in so you’re free to focus on living your life.

Support for ongoing conditions

If you’re struggling with a condition like diabetes or heart failure, you’re automatically enrolled in a disease management program for personal coaching and support. With a well-rounded approach backed by proven best practices and advanced technology, we’ll help you get the care you need to continue living life to the fullest.

Specialty care when you need it

Preventive care can help keep you healthy, but we’re also here for you if you get sick or need specialty care. We have one of the largest multispecialty medical groups in the country, so we can connect you with the right specialist faster. And you don’t need referrals for many specialties that are offered by Washington Permanente Medical Group.

From high-quality maternity care to treatment for cancer, heart problems, and more, you get great doctors, the latest technology, and evidence-based care – all combined to help you recover quickly.

A leader in clinical quality

In 2016, Kaiser Permanente led the nation in 21 effectiveness-of-care measures, including prevention and screening, cardiovascular care, and comprehensive diabetes care.3

Kaiser Permanente Washington’s commercial HMO was rated the top-performing health plan in the nation in the 2016 National Alliance of Healthcare Purchasers eValue8TM survey. One reason was we set the survey’s national benchmark for "Helping members get and stay healthy" and "Helping members manage chronic conditions."4

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3NCQA (National Committee for Quality Assurance) Quality Compass® 2016 HEDIS® Scores. Quality Compass® and HEDIS® (Healthcare Effectiveness Data and Information Set) are registered trademarks of NCQA.

4Kaiser Foundation Health Plan of Washington’s (formerly named Group Health Cooperative) commercial HMO rated the top health plan in the United States in the 2016 eValue8TM survey. Managed by the National Alliance of Healthcare Purchaser Coalitions (formerly National Business Coalition on Health), eValue8TM is an evidence-based resource created by business coalitions and employers like Boeing, Marriott, and General Motors to measure and evaluate health plan cost, quality, and performance.
Your care, your way

Get care when and how you want it at Kaiser Permanente. With more options to choose from, it’s easier to stay on top of your health.

Choose how you connect to care

<table>
<thead>
<tr>
<th>Method</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online</td>
<td>Email your doctor’s office anytime with nonurgent questions. You’ll usually get a response within 2 business days — if not sooner. Or get quick care for common conditions at kp.org/wa/onlinevisit.</td>
</tr>
<tr>
<td>Walk-in clinics</td>
<td>Drop in for quick, professional care for minor needs at walk-in clinics at six of our medical offices or at our CareClinics at Bartell Drugs in 15 locations. No appointment required.</td>
</tr>
<tr>
<td>Phone</td>
<td>You may be able to save a trip to the doctor’s office by having a phone appointment instead. We also offer a helpline for care guidance and advice by phone 24/7.</td>
</tr>
<tr>
<td>Doctor’s office</td>
<td>Most of our medical offices have many services under one roof, so you can see your doctor, get lab services or X-rays, and pick up a prescription — all in the same trip.</td>
</tr>
</tbody>
</table>

Manage your health your way

<table>
<thead>
<tr>
<th>Method</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online</td>
<td>Stay on top of your Kaiser Permanente care at kp.org/wa. Once you’re registered, you can view your medical record, refill most prescriptions, schedule routine appointments, and more.</td>
</tr>
<tr>
<td>In app</td>
<td>Manage your care anytime, anywhere. Access many of the features on kp.org/wa with the Kaiser Permanente Washington mobile app. Learn more at kp.org/wa/mobile.</td>
</tr>
</tbody>
</table>

5To use the Kaiser Permanente Washington app, you must be a Kaiser Permanente Washington member registered on kp.org/wa.
Care and coverage that fits your life

Care when and where you need it

It’s easy for you and your family to get the care you need. There are either Kaiser Permanente facilities or other network providers in your area, offering a wide range of care and services.

Convenient care near you

With multiple locations to choose from, it’s easy to find one near home or work. At Kaiser Permanente facilities, we offer same-day, next-day, after-hours, or weekend services at many of our locations, along with pediatrics, physical therapy, eye care, and other specialty departments. You can also see different doctors at different locations – whatever works best for you.

Getting care anytime, anywhere

Travel care
As a Kaiser Permanente Washington Core member, your benefits go farther than your home service area. Wherever you go, you’re covered for:

• Emergency room and urgent care visits – anywhere in the world
• Care at any Kaiser Permanente location in another region
• Coverage for certain follow-up and outpatient care outside of Kaiser Permanente service areas through the FEHB travel benefit

Resources while traveling
Call our nurse helpline 24/7 if you’d like your symptoms evaluated and advice on what to do next.

Call Member Services if you’d like to get care at a Kaiser Permanente facility outside of your plan’s service area. They’ll issue you a visiting member ID number to use.

Finding the right location

Choosing a convenient place to get care is simple – just hop online or grab your smartphone.

• Visit kp.org/wa/provider-directory to search for doctors, facilities, pharmacies, hospitals, and more.
• Search on your smartphone for Kaiser Permanente medical offices or CareClinics at Bartell Drugs with the location finder on the Kaiser Permanente Washington mobile app.

See the next page for a list of our locations in your area.

5 To use the Kaiser Permanente Washington app, you must be a Kaiser Permanente member registered on kp.org/wa.

6 If you reasonably believe you have an emergency medical condition, which is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health, call 911 or go to the nearest emergency department. For the complete definition of an emergency medical condition, please refer to your Benefits Booklet.
Find a facility near you

Our goal is to make it as easy and convenient as possible for you to get the care you need when you need it. Please refer to the map below and on the following page, or visit kp.org/wa/provider-directory to find the one nearest you.

Western Washington

Spokane Area

Some Kaiser Permanente Spokane locations were formerly named Columbia Medical Associates.
Other Core network providers

You want the best care possible no matter where you live. So we look for the same quality and philosophy of care in our community providers that we expect from our own doctors and staff.

Meeting our high standards

Kaiser Permanente sets high standards for all Core network providers in clinical quality and patient satisfaction, so you can feel confident whoever you choose to see. We also work closely with our network providers to help them improve your care experience.

Supporting preventive care

We’ll send your community provider monthly reports on any screenings or tests our coverage records indicate you’re overdue for. This reminds your doctor to provide this important preventive care at your next visit.

Sharing quality care resources

Our community providers can access Kaiser Permanente’s clinical resources, including:

• Detailed treatment guides on a wide range of conditions.
• Clinical tips for daily practice.
• Safety information on new drugs.
• New research results that can benefit patients.
• Additional training and continuing education opportunities.

Extending the reach of our care system

As a member, you can find the right provider for you from among 49 hospitals and 9,000 practitioners in the Core network, in addition to the clinicians at our own medical facilities. Kaiser Permanente surgeons and specialists provide care at 7 major hospitals in Western Washington. In addition, hospitalists and care managers coordinate your in-patient care at 8 hospital locations, providing an added level of support when you need it most.

Source: OIC Provider Network Form A
Get more from your health plan

Good health goes beyond the doctor’s office. That’s why we offer so many convenient resources to our members. Explore them all, and choose the ones that fit your life.

Tools and resources for good health

- **Wellness blog**: Visit [wa-health.kaiserpermanente.org](http://wa-health.kaiserpermanente.org) for wellness information, recipes, fitness ideas, tips for healthy aging, and podcasts featuring members.

- **Healthy lifestyle programs**: Find discounts on fitness facilities nationwide, exercise videos and workout equipment, and weight management programs at [globalfit.com/kpwa](http://globalfit.com/kpwa). Or get help reaching your health goals with personal wellness coaching – new in 2018.

- **Classes and support groups**: Sign up for health classes and support groups at Kaiser Permanente medical facilities and some community locations. See what’s available near you at [kp.org/wa/classes](http://kp.org/wa/classes) – some may require a fee.

- **Help to quit smoking**: Quit for good with one of the country’s most successful tobacco cessation programs – at no additional cost. Phone-based or online. Visit [quitnow.net/kpwa](http://quitnow.net/kpwa) for details.

- **Special rates for members**: Enjoy a 20 percent discount on acupuncture, naturopathy, chiropractic care, yoga, Pilates, and more with Complementary Choices™. Learn more at [kp.org/wa/alternative-medicine](http://kp.org/wa/alternative-medicine).

- **Sponsored events**: Connect with other fitness enthusiasts at our sponsored events across Washington, including walking, running, biking, and cooking. Look for upcoming events at [kp.org/wa/community-events](http://kp.org/wa/community-events).
Your 2018 benefits

Benefit highlights

Save on prescription drugs

Save time and money by ordering prescription refills online or by phone. We can mail most prescription drugs to you within 10 days. You don’t pay any extra cost for standard U.S. postage. You get a 90-day supply for only twice the 30-day supply copay when we mail your prescriptions.

Prevention made easy

Preventive care is covered in full and drugs essential for managing common chronic diseases have a low copay.

Save at Kaiser Permanente Eye Care

Federal employees can always get discounts on frames, lenses, contacts, and OSHA-approved safety goggles at 11 Kaiser Permanente optical centers in Western Washington.

2018 benefit changes – what’s new?

Key benefit changes to High, Standard, and the High Deductible Health Plan (HDHP) with HRA or HSA include:

- Increased the limit for contraceptives per prescription to a 12-month supply.
- Removed visit limits for physical, occupational, massage, and speech therapy when provided for a mental health condition.
- High and Standard Options: Cost-sharing decreased to no charge for mental health and substance abuse group visits.
- HDHP Option: Cost-sharing for mental health and substance abuse group visits decreased to no charge after deductible.

To learn more, see the 2018 benefits summary on page 12.
Which option is right for you?

<table>
<thead>
<tr>
<th>High Option</th>
<th>Standard Option</th>
<th>HDHP with HSA/HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• No deductible.</td>
<td>• Lower premiums, but higher cost-sharing as compared to the High Option.</td>
<td>• Lowest premiums, but highest cost-sharing.</td>
</tr>
<tr>
<td>• Higher premiums, but lower copays for most services and prescription drugs.</td>
<td>• You pay copayments for most routine services.</td>
<td>• Higher deductible and you pay coinsurance for many services.</td>
</tr>
<tr>
<td>• Preventive dental care through Delta Dental of Washington.</td>
<td>• For certain services, you pay coinsurance after the deductible is met.</td>
<td>• After you sign up for a health savings account or health reimbursement account, you will receive a contribution to your tax-free account.</td>
</tr>
</tbody>
</table>
If you want low out-of-pocket costs, this may be the right choice. | If you want predictable copays for office visits and prescriptions at a lower premium, this may be the right choice. | If you rarely go to the doctor and want the lowest premium, this may be the right choice. |

**Additional dental coverage**

For High Option Kaiser Permanente members, preventive dental care is covered in full after deductible. For periodontal care the High Option member pays 50% coinsurance after deductible if they use a preferred provider. You must receive all your care from participating Delta Dental providers. To find a participating dentist in your area, use Delta Dental’s Find a Dentist tool.

**High-deductible health plan with HSA or HRA**

This high-deductible plan is designed to be paired with a health savings account (HSA) or health reimbursement arrangement (HRA). A health savings account is a personal savings account that’s used to pay for eligible medical expenses. The money you deposit is not taxed, and you own and control that money. A health reimbursement arrangement is an account that your employer funds to help pay for qualified medical expenses. To learn more, visit healthequity.com.
### Your 2018 benefits summary

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<tr>
<th>Coverage</th>
<th>High Option</th>
<th>Standard Option</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual deductible</strong> (up to 2x per family)</td>
<td>None</td>
<td>$350 per person</td>
<td>$1,500 per person</td>
</tr>
<tr>
<td>Applies to all services except as noted</td>
<td></td>
<td>Applies to all services except as noted</td>
<td></td>
</tr>
<tr>
<td><strong>Annual out-of-pocket limit</strong></td>
<td>None</td>
<td>$5,000 / $5,000</td>
<td>$3,500 / Up to $7,000</td>
</tr>
<tr>
<td>Individual / Family (including Self Plus One)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual medical fund contribution</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>$750 / $1,500</td>
</tr>
<tr>
<td>Individual / Family (including Self Plus One)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>High Option</th>
<th>Standard Option</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office visit</strong> (primary care / specialty care)</td>
<td>$25</td>
<td>$25 primary / $35 specialty</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Preventive care visit</strong></td>
<td>Covered in full</td>
<td>Covered in full, not subject to deductible</td>
<td>Covered in full, not subject to deductible</td>
</tr>
<tr>
<td><strong>Chiropractic/manipulative therapy services</strong></td>
<td>$25</td>
<td>$25 primary / $35 specialty</td>
<td>20%</td>
</tr>
<tr>
<td>Self-refer to 20 visits per member PCY⁹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Naturopathy</strong></td>
<td>$25</td>
<td>$25 primary / $35 specialty</td>
<td>20%</td>
</tr>
<tr>
<td>Self-refer to 3 visits per medical diagnosis PCY⁹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Acupuncture</strong></td>
<td>$25</td>
<td>$25 primary / $35 specialty</td>
<td>20%</td>
</tr>
<tr>
<td>Self-refer to 8 visits per medical diagnosis PCY⁹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For substance abuse, unlimited visits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mental health</strong></td>
<td>Inpatient: $350 per admit</td>
<td>Inpatient: $500 per admit</td>
<td>Inpatient: 20% per admit</td>
</tr>
<tr>
<td>Outpatient: $25</td>
<td></td>
<td>Outpatient: $25 primary / $35 specialty</td>
<td>Outpatient: 20%</td>
</tr>
<tr>
<td><strong>Rehabilitation - outpatient</strong></td>
<td>$25</td>
<td>$25 primary / $35 specialty</td>
<td>20%</td>
</tr>
<tr>
<td>60 visits per medical diagnosis PCY⁹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lab/X-ray</strong></td>
<td>Covered in full</td>
<td>Covered in full, after deductible</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Hospital</strong></td>
<td>Inpatient: $350 per admit</td>
<td>Inpatient: $500 per admit</td>
<td>Inpatient: 20% per admit</td>
</tr>
<tr>
<td>per admit or procedure</td>
<td></td>
<td>Outpatient surgery: $75</td>
<td>Outpatient surgery: 20%</td>
</tr>
<tr>
<td><strong>Urgent care</strong></td>
<td>$25</td>
<td>$25 / $35 specialty</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>20%</td>
<td>20%, not subject to deductible</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Emergency care</strong></td>
<td>$100 per visit</td>
<td>$150 per visit</td>
<td>20%</td>
</tr>
</tbody>
</table>

### Prescription drugs

| Tier 1: Formulary generic                      | $20 / $40   | $20 / $40       | $10 / $20        |
| 1-month supply / 90-day mail order supply     |             |                 |                   |
| Tier 2: Formulary and preferred brand          | $40 / $80   | $40 / $80       | 20% up to $100 / 20% up to $200 |
| 1-month supply / 90-day mail order supply     |             |                 |                   |
| Tier 3: Non-formulary / non-preferred          | $60 / $120  | $60 / $120      | 40% up to $250 / 40% up to $500 |
| 1-month supply / 90-day mail order supply     |             |                 |                   |
| Tier 4: Preferred specialty                    | 25% up to $200 | 25% up to $200 | 25% up to $200   |
| 1-month supply                                 |             |                 |                   |
| Tier 5: Non-preferred specialty                | 50% up to $500 | 50% up to $500 | 50% up to $500   |
| 1-month supply                                 |             |                 |                   |

### Dental

<table>
<thead>
<tr>
<th>Dental (preventive care covered in full, after deductible)</th>
<th>High Option</th>
<th>Standard Option</th>
<th>HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50 individual / $150 family deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$750 maximum benefit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Periodontal care</strong></td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>PPO provider: 50% after deductible / Non-PPO provider: 70% after deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

⁹PCY = Per calendar year

Please note that the above information is only a summary of the Kaiser Foundation Health Plan of Washington benefits. Before making a final decision, please read the Plan’s Federal brochure (RI 73-012). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. Please refer to the Kaiser Permanente Washington Core (formerly Group Health Cooperative) Federal Brochure posted at kp.org/wa/fehb-core.
Ready to enroll with Kaiser Permanente?¹⁰

### 1. Choose an option
- **High Option**
- **Standard Option**
- **High-Deductible Health Plan with HSA or HRA**

Find brief descriptions of these options on page 11, and find more details about benefits and rates at kp.org/wa/fehb-core.

### 2. Select the type of enrollment you want
- **Self Only** covers you.
- **Self Plus One** covers you and 1 eligible family member.
- **Self and Family** covers you and all eligible family members.

Find your enrollment code in the chart below. Then visit opm.gov to enroll online or contact your employing agency or retirement office for next steps and other information.

Annuitants can contact the Retirement Information Center at 1-888-767-6738 or (TTY 1-855-887-4957), or retire@opm.gov.

### 3. Sign up online or call

Enrollees covering themselves and one other eligible family member may choose either the “Self Plus One” or “Self and Family” enrollment type, whichever has a lower premium. If you enroll in the High Option, you will pay a lower premium if you choose Self and Family.

<table>
<thead>
<tr>
<th></th>
<th>High Option</th>
<th>Standard Option</th>
<th>HDHP with HSA or HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your premium share: Nonpostal¹¹</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Biweekly / Monthly</td>
<td>Biweekly / Monthly</td>
<td>Biweekly / Monthly</td>
</tr>
<tr>
<td></td>
<td>(Code)</td>
<td>(Code)</td>
<td>(Code)</td>
</tr>
<tr>
<td>Self only</td>
<td>$151.79 / $328.88 (541)</td>
<td>$70.27 / $152.25 (544)</td>
<td>$58.54 / $126.84 (PT1)</td>
</tr>
<tr>
<td>Self + one</td>
<td>$347.30 / $752.49 (543)</td>
<td>$161.61 / $350.16 (546)</td>
<td>$134.64 / $291.73 (PT3)</td>
</tr>
<tr>
<td>Self + family</td>
<td>$316.72 / $686.23 (542)</td>
<td>$161.61 / $350.16 (545)</td>
<td>$134.64 / $291.73 (PT2)</td>
</tr>
</tbody>
</table>

| **Your premium share: Postal¹¹** |             |                 |                      |
|                            | Biweekly 1 / Biweekly 2 | Biweekly 1 / Biweekly 2 | Biweekly 1 / Biweekly 2 |
|                            | (Code)          | (Code)           | (Code)               |
| Self only                  | $145.42 / $139.06 (541) | $63.94 / $58.32 (544) | $53.27 / $48.59 (PT1) |
| Self + one                 | $333.66 / $320.02 (543) | $147.07 / $134.14 (546) | $122.53 / $111.76 (PT3) |
| Self + family              | $302.23 / $287.74 (542) | $147.07 / $134.14 (545) | $122.53 / $111.76 (PT2) |

¹⁰These are highlights of the FEHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at kp.org/wa/fehb or by calling Member Services.

¹¹These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to your special Guide to Federal Benefits or contact the agency or tribal employer which maintains your health benefits enrollment.
Details and definitions

Coinsurance
The percentage amount you pay for the cost of your covered care or prescriptions. For example, you might pay 20 percent of the cost of your office visit each time you see your doctor.

Copayment, copay
The set dollar amount you pay for certain covered services. For example, you might pay a $25 copay each time you see your doctor.

Deductible
What you’ll pay each year before your plan starts to pay its share. For certain services, such as preventive care, the deductible does not apply.

Formulary
The list of generic and brand-name prescription drugs that are usually covered by our health plans. The drugs are selected by a committee of Kaiser Permanente physicians and pharmacists based on safety, effectiveness, and cost.

Health savings account (HSA)
A Health Savings Account (HSA) is a savings account used to cover medical costs. Used with a high deductible health plan (HDHP), these accounts cover qualified medical items not paid by the policy, tax free.

Health reimbursement arrangement (HRA)
An HRA is an account set up by an employer and used to pay for eligible medical expenses. The money deposited into the account is not taxed. Only the employer can contribute to an HRA and the employer controls the account.

Hospital stays – inpatient
Hospital room and board; inpatient surgery; anesthesia; intensive and coronary care; laboratory tests; radiology services; drugs while in hospital. Includes mental health inpatient treatment.

Out-of-pocket maximum
The most you’ll be required to pay for covered services in a calendar year. After you’ve paid this amount, the health plan pays for all covered services for the remainder of the year. Deductible, coinsurance, and copays count toward this maximum, but plan premiums do not.

Outpatient surgery
Surgery in an office, outpatient surgery center, or hospital setting that does not require an overnight stay.

Prescription drugs
Outpatient: Formulary drugs and medicines that require prescriptions, including self-administered injectables, mental health drugs, and diabetic supplies.

Preventive care services
For children and adults. Includes wellness visits and immunizations, as established in Kaiser Permanente’s well-care schedule, formulary contraceptive drugs including counseling, contraceptive devices, and female sterilization and counseling. Devices and supplies related to contraception are covered as preventive as required by federal law and covered in full. Also includes drugs and medicines such as aspirin, fluoride, and folic acid.

Tier, drug tier
A classification used to identify what cost share you pay for a drug. More commonly used and less expensive drugs are in lower tiers (for example, tier 1 or tier 2). Specialty or higher-cost drugs are classified in higher tiers (for example, tier 4 or tier 5).

Virtual care
Diagnosis and treatment of certain conditions through a phone call, secure message, or online diagnosis and treatment tool.
Kaiser Permanente Nondiscrimination Notice
and Language Access Services

KAISER PERMANENTE NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. (“Kaiser Permanente”) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Kaiser Permanente does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Kaiser Permanente:
Provides free aids and services to people with disabilities to communicate effectively with us, such as:
• Qualified sign language interpreters
• Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:
• Qualified interpreters
• Information written in other languages

If you need these services, contact Kaiser Permanente Member Services.

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance by phone, mail, fax, or email. If you need help filing a grievance, a Kaiser Permanente Member Services Representative is available to help you. Language assistance is provided free of charge. The Kaiser Permanente Civil Rights Coordinator will be notified of all grievances related to discrimination on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Phone: 206-630-4636
Toll-free: 1-888-901-4636
TTY Washington Relay Service: 1-800-833-6388 or 711
TTY Idaho Relay Service: 1-800-377-3529 or 711
Fax: 206-901-6205 or toll-free 1-888-874-1765
Address: Kaiser Foundation Health Plan of Washington
Civil Rights Coordinator, Quality GNE-D1E-07
P.O. Box 9812
Renton, WA 98057-9054
Email: csforms@ghc.org

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
1-800-368-1019, 800-537-7697 (TDD)
Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html

For Medicare Advantage Plans Only: Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

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LANGUAGE ACCESS SERVICES

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-888-901-4636 (TTY: 1-800-833-6388 or 711).


Українська (Ukrainian): УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-901-4636 (телетайп: 1-800-833-6388 / 711).


ਪੰਜਾਬੀ (Punjabi) ਵਿਚਾਰ ਦੀਨੀਆਂ: ਨੇ ਉਸ਼ੀ਷ਟ ਪੰਜਾਬੀ ਬੱਚਿਆ ਦੇ, ਅਜਿਹਾ ਕਾਜ ਮਹੱਤਵਪੂਰਨ ਮੈਲ ਦਾ ਸੁਰਖਤ ਸੁੱਧਾਰ ਹੈ। 1-888-901-4636 (TTY: 1-800-833-6388 / 711) ਦੇ ਲਭ ਕਰੋ।

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。1-888-901-4636 (TTY: 1-800-833-6388 / 711) まで、お電話にてご連絡ください。

አማርኛ (Amharic): በአማርኛ በማለጆች የአማርኛ ለማለጆች ከማለጆች ተጠያቂ ቤት; የአማርኛ ለማለጆች ተጠያቂ ከማለጆች ትירጉም ያላቂ: ከ1-888-901-4636 (ሠማርኛ ለማለጆች ትਿਰጉም: 1-800-833-6388 / 711)


فارسی (Farsi): توجه: اگر به زبان فارسی گفتگو می‌کنید، تماس‌هایی را با رایگان برای شما فراهم می‌نماید. 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

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Want to learn more?

For more information, visit kp.org/wa/fehb-core or call 1-877-904-0015. Monday through Friday, 7 a.m. to 5 p.m.

Open Season hours: Monday through Friday, 6 a.m. to 7 p.m.; Saturday and Sunday, 6 a.m. to 3 p.m.

New Member helpline: 1-888-844-4607

Digital tools designed to make your life easier

Once you join ...
Visit kp.org/wa/newmember to get started. It’s easy to register at kp.org/wa/register, transfer your prescriptions, find a doctor, and take a health assessment with an instant report. And if you need help, just give us a call.

Already a member?
Manage your care online anytime at kp.org/wa. If you haven’t already, go to kp.org/wa/register so you can start ordering most prescription refills, get reminders about needed care, and view coverage documents. If you get care at Kaiser Permanente, you can start emailing your doctor’s office with nonurgent questions, schedule routine appointments, and more.

Stay connected to good health

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The right choice for a healthier you

Having a good health plan is important. So is getting quality care. With Kaiser Permanente, you get both.