

Care for all that is you



Go where you feel like your best self

We can help you get to your healthy place – no matter where it is. Care at Kaiser Permanente can feel easier and faster, with the help of connected caregivers, more ways to get care, and support for the whole you. Welcome to care that helps fit your life.

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Want to talk? We’re here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what options are included. Call **1-800-514-0985** (TTY **711**), Monday through Friday, 7 a.m. to 6 p.m. Pacific time.



Care that's personalized

For the you who deserves to be seen and heard

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals. At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your electronic health record, so they know you and your story.

You can also change your doctor anytime and choose from many clinicians who speak more than one language, so it's easy to find the perfect match for you.

“ From seeing the doctor to getting lab work, I knew exactly where to go and the flow was seamless. ”

–Kaiser Permanente member

We guide you through every step of your care



Your health history lives in your electronic health record.



Your doctor guides you through appointments and referrals.



Your health record is available to you and your care team 24/7.



Your care team lets you know when to schedule checkups and tests.

Summary of medical benefits

	Subject to the deductible
Plan benefits	Plan 1
	You pay
Annual medical deductible	\$1,250/individual ¹ \$2,500/family ²
Annual medical out-of-pocket maximum	\$4,500/individual ¹ \$9,000/family ²
Preventive care services	\$0
Primary care office visit	\$30
Specialist office visit	\$40
Outpatient surgery	20%*
Emergency room	20%*
Urgent care visit	\$50
Hospital inpatient care	20%*
Ambulance	20%*
Lab/X-ray/diagnostics	\$30 standard \$100 specialty
Prescription drugs: Mail-order pharmacy is available at 2 copays for a 90-day supply. ³	\$20 generic \$40 preferred brand 50% up to \$100 non-preferred brand 50% up to \$150 specialty
Chiropractic and acupuncture ⁴	\$40
Naturopathy	\$30
Massage therapy ⁴	\$25
Durable medical equipment	20%*

*You pay charges for services when you receive them until you meet your deductible. After your deductible is met, you pay only your copay or cost share for services.

¹For subscriber-only coverage per year.

²For a family of 2 or more members per year.

³Most specialty drugs are not available for mail order.

⁴Acupuncture and massage therapy services each limited to 20 visits per year; no referral is required. Preauthorization for acupuncture required after first 20 visits. To be covered by your benefit, you must receive care from a provider in our service area who is part of The CHP Group network. Visit chpgroup.com to find a provider.

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 process, 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.

Summary of medical benefits

Plan benefits	Subject to the deductible	
	Plan 2	Plan 3
	You pay	You pay
Annual medical deductible	\$750/individual ¹ \$1,500/family ²	\$125/individual ¹ \$250/family ²
Annual medical out-of-pocket maximum	\$4,000/individual ¹ \$8,000/family ²	\$2,500/individual ¹ \$5,000/family ²
Preventive care services	\$0	\$0
Primary care office visit	\$25	\$20
Specialist office visit	\$35	\$30
Outpatient surgery	20%*	20%*
Emergency room	20%*	20%*
Urgent care visit	\$45	\$40
Hospital inpatient care	20%*	20%*
Ambulance	20%*	20%*
Lab/X-ray/diagnostics	\$25 standard \$100 specialty	\$20 standard \$50 specialty
Prescription drugs: Mail-order pharmacy is available at 2 copays for a 90-day supply. ³	\$15 generic \$30 preferred brand 50% up to \$100 non-preferred brand 50% up to \$150 specialty	\$10 generic \$20 preferred brand 50% up to \$100 non-preferred brand 50% up to \$150 specialty
Chiropractic and acupuncture ⁴	\$35	\$30
Naturopathy	\$25	\$20
Massage therapy ⁴	\$25	\$25
Durable medical equipment	20%*	20%*

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A great experience from the start

For the you who is just getting started

Switching plans can seem like a lot of work, but at Kaiser Permanente, we help guide new members through each step. So you can get the care you need without missing a beat.



Follow these simple steps to get started.

kp.org/newmember



Step 1: Connect to care online

Once your coverage begins, create an account at **kp.org** or download the Kaiser Permanente app.* Then manage your health on your schedule – whenever, wherever.



Step 2: Choose your doctor

We know having a doctor you connect with is an important part of taking care of your health. Browse our online doctor profiles to find a doctor and locations in your area, even before you enroll, at **kp.org/newmember**.



Step 3: Get prescriptions

Have your prescription information handy, and we'll help you take care of the rest. Follow the steps to transition your prescriptions online or call the New Member Welcome Desk at **1-888-491-1124** (TTY **711**), Monday through Friday, 8 a.m. to 5 p.m.



Health care doesn't have to be confusing

If you don't know the difference between a deductible and an out-of-pocket maximum, you're not alone. But rest assured – we're here to help make health care easier to understand. Get help learning the basics.





*To 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.

New member care transition

For the you who needs a little help

Our goal is to help determine your unique needs and connect you with the doctors, specialists, and prescription medications to effectively manage your care transition.

Types of medical needs our New Member Welcome Desk can help with:

	Common needs	<ul style="list-style-type: none">• Choose a doctor.• Schedule a routine appointment.• Transfer prescriptions. <p>Also available 24/7 for self-service at kp.org.</p>
	Parent and child needs	<ul style="list-style-type: none">• Select a pediatrician or family practice doctor.• Connect with an ob-gyn.• Transfer records and health history.• Transfer prescriptions.• Schedule vaccinations and well-child visits.
	Specialty care needs	<ul style="list-style-type: none">• Connect with specialists such as oncologists, orthopedists, and ear, nose, and throat doctors.• Connect with mental health professionals.• Determine durable medical equipment needs.
	Complex medical needs	<ul style="list-style-type: none">• Connect with specialty care for conditions such as cancer, renal disease, pre-/post-surgery, and transplants.• Connect with a pharmacy for specialty prescriptions and infusions.

Visit kp.org/newmember to get started on your own or call **1-888-491-1124** (TTY 711). Help is available Monday through Friday, 8 a.m. to 5 p.m.



Care that's convenient

For the you with a busy schedule

Visit kp.org or use our app to make a routine same-day or next-day appointment, or talk to a clinician 24/7 by phone or video.¹ No matter how you connect, you'll always speak with a medical professional who can see your health history and pick up where you left off.



More than half of members **avoided a trip to the ER** or urgent care by meeting a clinician for a video visit.³

Your health at your fingertips

- Get 24/7 virtual care.
- Email your care team.
- View most lab results and doctor's notes.
- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.



Mail-order pharmacy

- Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door
- Same-day or next-day home delivery available for an additional fee²

You're covered while traveling



If you're planning to travel, we can help you manage your vaccinations, refill prescriptions, and more. And once you're on the go, you're covered for urgent and emergency care anywhere in the world. Visit kp.org/travel to learn more.

¹When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. ²Same-day and next-day prescription delivery services may be available for an additional fee. These services are not covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente is not responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery. ³Kaiser Permanente GCN Post-Visit Survey of 60,945 members, 2023.

Care that's world class

For the you who expects the best

No matter your needs – mental health, maternity, cancer care, heart health, and beyond – you have access to expert doctors, cutting-edge technology, and the latest evidence-based care.



Explore high-quality care options for every health need at kp.org/specialtycare.



We're a national leader in outcomes

We lead the nation in outcomes for conditions like cancer and heart disease, and we're among the top-rated health plans in every state we serve.^{1,2,3,4,5}

Kaiser Permanente members are

33%

more likely to **survive heart disease**⁵

52%

more likely to **survive colorectal cancer**⁶

20%

less likely to **die early of cancer**⁵

Recognized excellence in stroke and heart disease care⁶

The American Heart Association and American Stroke Association's Get With The Guidelines[®] program has recognized **38 of our medical centers** for commitment to excellence in the treatment of stroke or heart disease.

¹Kaiser Permanente 2023 HEDIS[®] scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass[®] and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2023 and is used with the permission of NCQA. Quality Compass 2023 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass[®] and HEDIS[®] are registered trademarks of NCQA. CAHPS[®] is a registered trademark of the Agency for Healthcare Research and Quality. ²2022 Annual Report, Kaiser Permanente, [about.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report](https://www.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report). ³NCQA's Private Health Insurance Plan Ratings 2023-2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan of Colorado – HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. – HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii – HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. – HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest – HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington – HMO (rated 4 out of 5). ⁴Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022. ⁵Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018. ⁶American Heart Association and American Stroke Association, July 6, 2023.

Making the most of your membership

For the you who's exploring your options

Good health goes beyond the doctor's office. Find your healthy place by exploring some of the convenient options available to members.¹ Many of these resources are available at no additional cost.



Kaiser Permanente app²

Manage your health 24/7 – schedule appointments, email your doctor's office with nonurgent questions, order most prescription refills, see most test results, pay bills, read your doctor's notes, and more.



Alternative care

Your benefit provides coverage for chiropractic, acupuncture, and naturopathic services through The CHP Group network. Visit chpgroup.com to find a provider.



On-demand and in-person workouts via ClassPass³

Choose from thousands of on-demand workout videos and get reduced rates on livestream and in-person classes. Learn more at kp.org/classpass.



Healthy lifestyle programs

Connect to your health with online programs to help you lose weight, quit smoking, reduce stress, and more. Learn more at kp.org/healthylifestyles.



Wellness coaching

Get help reaching your health goals by working one-on-one with a wellness coach by phone. Learn more at kp.org/wellnesscoach.

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



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



This preventive, on-demand approach to mental health provides support anywhere, anytime.

Visit kp.org/selfcareapps to learn more.

¹These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. ²These features apply to care you get at Kaiser Permanente facilities. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. ³Calm can be used by members 13 years old and older. The Headspace app and services are not available to any members under 18 years old. ⁴Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

SmartHealth wellness program

Kaiser Permanente is proud to support the SEBB SmartHealth wellness program. This program helps give you the information and the tools you need to take charge of your well-being.

SmartHealth is your voluntary wellness program that supports you on your journey toward living well. Whether you are trying something new or adding to what you already do, SmartHealth has something for everyone. Subscribers can earn a \$125 reduction to their medical plan deductible through this program.

Get started

Kaiser Permanente offers several wellness activities that can help you earn SmartHealth points. These activities can help you lose weight, get fit, eat healthier, quit smoking, manage stress, and more. They are available to you at no additional cost.

For example, Wellness Coaching by Phone can help you create a plan for positive change – and earn SmartHealth points at the same time.

You and your coach will chat about your health and wellness goals, and together you can build an action plan. Your coach will help you create small, easy steps you can take to reach your long-term goals.

You can also earn SmartHealth points just by setting up a **kp.org** online account. To get started, click the “Sign on” button on **kp.org/engage**.

Examples of activities that are available to you:

Wellness Coaching by Phone

Talk to a wellness coach about:

- Improving fitness
 - Eating healthy
 - Managing stress
 - Managing weight
 - Quitting tobacco
 - Improving sleep health
-

**Call a wellness coach to get started:
1-866-301-3866, option 2**

Learn more about wellness services and support available as part of your Kaiser Permanente benefits: visit **kp.org/wa/sebb**.

Save on wellness services and products

For the you who is looking for savings

At Kaiser Permanente, you can enjoy discounted online tools, classes, programs, and activities that can help keep you happy and healthy. Visit kp.org/memberdiscounts for more information.

CHP Active and Healthy

This program can help you and your family save money on your favorite healthy, fun, and stress-relieving activities.

Explore the below options and more at chpactiveandhealthy.com.

Outdoor and adventure

Save on rock-climbing gyms, outdoor schools, guided fishing trips, ski rentals, and other activities that will get you out and about.

Arts and culture

Get discounts that will help you explore local museums, gardens, art galleries, and performing arts centers. You can also save on music lessons and get discounted movie tickets.

Exercise

From boot camps, martial arts classes, and health and fitness clubs to aquatic centers, dance studios, and personal training lessons, you can save on a host of exercise-related memberships and services.

Eating well

You'll find deals on cooking classes, nutritional supplements, weight management services, gardening supplies, and more.

Alternative care and chiropractic

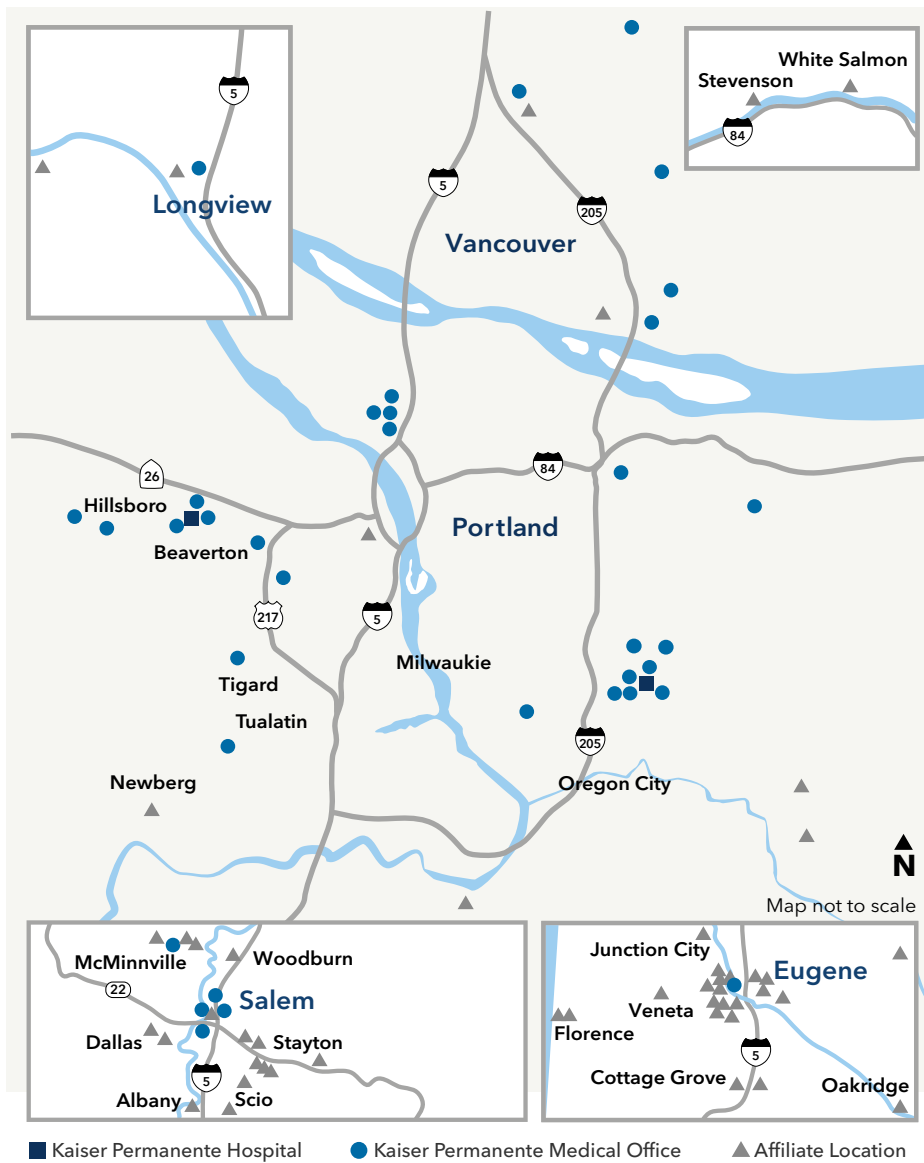
Get discounts on naturopathic medicine, chiropractic care, massage, and other alternative therapies from providers belonging to The CHP Group network. Visit chpgroup.com to learn more and select your provider.



These products and services are provided by entities other than Kaiser Foundation Health Plan of the Northwest (KFHPNW). Certain KFHPNW benefit plans include coverage for some of these discounted services. Check your *Evidence of Coverage* for details. KFHPNW disclaims any liability for these discounted products and services. Should a problem arise, you may take advantage of our grievance process by calling Member Services at 1-800-813-2000 (TTY 711).

Where to find care in Oregon and Southwest Washington

We provide quality care to more than 600,000 members in Oregon and Southwest Washington. Our service area extends from Eugene, Oregon, to Longview, Washington, and includes medical offices, urgent care clinics, and hospitals. We also have a network of affiliated providers for routine, urgent, or emergency care.



Get care now

Choose from convenient options, like 24/7 phone and video or an e-visit, and find the care you need, when and where you need it.*

kp.org/getcare



Facility information current as of May 2024.

Go to kp.org/locations to see all our current locations and to find the facility closest to you. Or call Member Services at **1-800-813-2000 (TTY 711)**.

*When appropriate and available. These features are available when you get care at Kaiser Permanente facilities. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. Applicable cost shares will apply for services or items ordered during an e-visit.

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: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። 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 **1-800-813-2000** (TTY: **711**).

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**)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-813-2000** (TTY: **711**) تماس بگیرید.

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。

ខ្មែរ (Khmer) ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល្អ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ **1-800-813-2000** (TTY: **711**)។

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

ລາວ (Laotian) ໂປດລາວ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ **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**).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: 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** (TTY: **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**).

Let us help you find your healthy place

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1-800-813-2000 (English)
1-800-324-8010 (language interpretation services)
711 (TTY)
Monday through Friday, 8 a.m. to 6 p.m.

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