

## SMALL GROUP | WASHINGTON

# 2023 plan and benefit highlights for groups of 1-50

Effective January 1, 2023, as groups renew

Mix and match plans across our 3 network options to find the best fit for your business.

## A portfolio of 21 options to choose from:

- Core, Connect, and Access PPO plans that cover all metal levels: Bronze, Silver, Gold, and Platinum
  - 9 value-driven Core Network plans
  - 2 affordability-driven Connect Network plans\*
  - 10 choice-driven Access PPO plans
- Employee-only and health savings account (HSA) compatible plans

## Plan highlights for 2023:

- Access PPO plans have an unlimited out-of-pocket maximum for out-of-network benefits.
- Access PPO plans' urgent care benefit will be paid either through coinsurance or as a single copay, depending on the plan.
- Kaiser Permanente commercial HMO members who need urgent care when they are traveling outside of areas served by Kaiser Permanente will have access to Cigna's national PPO network of more than 1 million doctors and other medical professionals.
- **Transplant services: Core HMO**  
Must be provided through locally and nationally contracted or approved transplant centers. All transplant services require preauthorization. Contact Member Services for preauthorization.
- **Transplant services: Access PPO**  
Must be provided through locally and nationally contracted or approved transplant centers. All transplant services require preauthorization. Contact Member Services for preauthorization.
- **Transplant services: out-of-network**  
Not covered. Member pays 100% of all charges.

### CORE NETWORK

Offered by Kaiser Foundation Health Plan of Washington

Bronze HSA  
Silver HSA  
Silver  
Core VisitsPlus Silver LX  
Core VisitsPlus Silver LX – EO  
Core VisitsPlus Gold HD LX  
Core VisitsPlus Gold LX  
Core VisitsPlus Gold LX – EO  
Core VisitsPlus Platinum LX

### CONNECT NETWORK

Offered by Kaiser Foundation Health Plan of Washington

Virtual Plus Silver  
Virtual Plus Gold

### ACCESS PPO NETWORK

Offered by Kaiser Foundation Health Plan of Washington Options, Inc.

Access PPO Bronze HSA  
Access PPO Silver HSA  
Access PPO VisitsPlus Silver HD  
Access PPO VisitsPlus Silver LX  
Access PPO VisitsPlus Silver LX – EO  
Access PPO VisitsPlus Silver LD LX  
Access PPO VisitsPlus Gold HD LX  
Access PPO VisitsPlus Gold LX  
Access PPO VisitsPlus Platinum HD LX  
Access PPO VisitsPlus Platinum LX

EO = Employee-only contract  
HD = High-deductible  
LD = Lower deductible  
LX = Lab and X-ray

\* Connect Network is offered in 6 counties: King, Kitsap, Pierce, Snohomish, Spokane, and Thurston. The Virtual Plus Silver and Gold plans offer convenient, no-charge virtual care and in-person care when you need it.

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## Dental coverage through Delta Dental of Washington:

- Our plans require common enrollment, and members use the Kaiser Permanente medical subscriber ID for dental coverage.
- Pediatric dental coverage is required per the Affordable Care Act. We offer 3 dental plans that satisfy this requirement:
  - Two adult/family dental plan options that include the federally required pediatric dental coverage.
  - One pediatric-only dental plan option that is only charged for members and their dependents 19 and older. (Required if no adult/family dental plan is selected.)
- The pediatric dental benefit will be the same for stand-alone or embedded in the adult/family plans with a \$50 deductible (waived for preventive), 100%/80%/50% for Class I, II, or III services.
- Regular preventive care is especially important for people with certain health conditions. To help reduce the risk of potential problems, our adult plans include a special dental benefit for members 19 and older who are pregnant, managing heart disease, or living with diabetes.
- Members with these qualifying conditions can receive an extra dental cleaning and exam with a PPO or Premier dental provider each year, at no additional charge.
- Delta Dental of Washington will notify those who qualify for this extra benefit. Importantly, the member's specific diagnosis will remain confidential.
- This extra cleaning and exam doesn't apply to the annual maximum benefit or the dental plan's cleaning and exam limitations.

**NOTE:** Under federal law, the term "group health plan" excludes plans that do not have employees and in which the only participant is a sole proprietor. 42 USCA §300gg-91(a); 29 CFR 2510.3-3(b) and (c). To be eligible for a small group plan, a group must have at least one common-law employee enrolled on the plan.

For more information on all plan offerings, see Compare your plan options for 2023 and Delta Dental of Washington benefit summaries.