

SMALL GROUP | WASHINGTON

2024 plan and benefit highlights for groups of 1-50

Effective January 1, 2024, as groups renew

Mix and match plans across our 4 network options to find the best fit for your business.

A portfolio of 25 options to choose from:

- Core, Connect, Access PPO, and Summit PPO plans that cover all metal levels: Bronze, Silver, Gold, and Platinum
 - 9 value-driven Core Network plans
 - 2 affordability-driven Connect Network plans¹
 - 14 choice-driven PPO plans – 10 Access and 4 Summit. The latter are available in King, Kitsap, Pierce, Snohomish, Spokane and Thurston.¹
- Employee-only and health savings account (HSA) compatible plans

Plan highlights for 2024:

- Our 2024 Access PPO plans will feature a consolidated in-network cost share structure for medical benefits. The pharmacy cost shares will maintain an enhanced cost share tier, along with a standard in-network cost share tier.
- Concerning pharmacy coverage for 2024, mandatory mail-order refills for maintenance medications will apply only to our Connect (Virtual Plus) and Summit PPO plans. Core and Access PPO plans may choose between retail locations or mail-order for maintenance medication refills.
- We're adding a new Summit PPO Network with 4 new plans at all metal levels. This gives employers another option to provide choice to their employees, while keeping costs affordable.
- Summit PPO plans are new to small group for 2024. With 3 coverage tiers for different clinician groups, members get the best value when they choose high-quality care from Kaiser Permanente clinicians. When choice is most important, members can select from providers in our region or nationally.
- Kaiser Permanente provides additional resources for members at no extra cost. These include access to the Calm, Ginger, and myStrength apps, designed to help manage stress, anxiety, and other mental health needs.^{2,3,4,5}

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

SUMMIT PPO NETWORK

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

Summit PPO Bronze HSA
 Summit PPO VisitsPlus Silver LX
 Summit PPO VisitsPlus Gold LX
 Summit PPO VisitsPlus Platinum LX

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

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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 2024 and Delta Dental of Washington benefit summaries.

1. Connect and Summit PPO Networks are 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. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. The apps and services may be discontinued at any time. 3. Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old. 4. Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost. 5. Calm, Ginger, and myStrength are not available to Kaiser Permanente Dental-only members.