

Welcome to Dual Choice™

Get started with 3 easy steps



Greetings

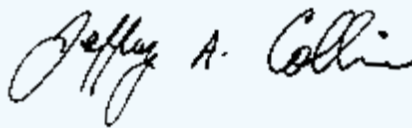
<Subscriber first name>, we're so glad to be your partner in health. We look forward to a long and healthy relationship with you.

This guide will walk you through the most important steps to getting care with your Dual Choice PPO™ plan. You'll have the flexibility to choose your provider each time you need care. And we're here to help you understand your options and make well-informed decisions.

By now, you should have received your ID card in the mail. It gives you access to medical care nationwide, contains useful phone numbers, and came with a sleeve to help you get care with network providers. If you haven't received it, just give us a call.

Take a few minutes now to read through this guide – and keep it handy for quick reference. For more information, visit kp.org/choiceproducts/nw, or you can always call us at **1-866-616-0047** (TTY 711).

Welcome to Kaiser Permanente!



Jeff Collins
President
Kaiser Foundation Health Plan
and Hospitals of the Northwest



Leong Koh
President and Chief Executive Officer
Northwest Permanente, P.C.



Cyrus Lee
Executive Dental Director and CEO
Permanente Dental Associates, P.C.

Let's get started!

Making the most of your coverage takes only 3 simple steps.
Ready to go?



Step 1: Create your kp.org account..... 2

Let's get you plugged in to your online gateway to health – **kp.org**. There, you can view your plan information, manage your care from Kaiser Permanente providers, and so much more – from anywhere you are.



Step 2: Get your prescriptions..... 3

We can help you transfer your prescriptions to Kaiser Permanente so you can enjoy your plan's lowest out-of-pocket costs and the convenience of our pharmacy services.



Step 3: Choose your doctor..... 4

Getting you connected with a doctor who suits your individual needs is a high priority. Choose from a wide range of doctors, or even keep the one you have now.



Getting care..... 6

Each time you need care, you can choose from in-network and out-of-network providers. Learn about your choices for care, what you can expect to pay, prior authorization, and claims.



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Choose how you get care - where, when, and how you want it.



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1 Create your kp.org account

Save time with our secure app¹ and website

If you haven't already, make sure to create your online account. Once you sign up, you can securely access time-saving tools and resources to help manage your health. You'll need your **medical record number** to create your account, which you can find on your Kaiser Permanente ID card.

 You can also access your digital ID card with the Kaiser Permanente app.

Online or on the app, stay on top of your health anytime, anywhere¹

- View most lab test results.
- Fill and refill most prescriptions.
- Email your doctor's office with nonurgent questions.
- Schedule and cancel routine appointments.
- Manage a family member's health care.¹



Teens, ages 13 to 17, can register for their own **kp.org** account.

Call **1-800-556-7677** (TTY **711**) to get a password and activate your account today.

Get started – it's simple!

Create your account at **kp.org/register** or simply download and sign in to the **Kaiser Permanente app**.² You'll need your health record number, which you can find on your ID card.

Take care of your loved ones

Act for a Family Member helps you use available services on behalf of those you care for. When adding people to your family list, you can set up your and their legal and security permissions.

To add a family member or caregiver, sign in to your **kp.org** account and go to your profile and preferences to select Act for a Family Member to get started.



¹. Online features change when children reach age 13. Teens are entitled to additional privacy protection under state laws. When your child turns 13 years old, you will still be able to manage care for your teen, with modified access to certain features. ². 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.



2 Get your prescriptions

Here's how to get your prescriptions with us

Have existing prescriptions?

In order to enjoy your Dual Choice PPO plan's lowest prescription drug costs, call us to schedule a pharmacy telephone consult. On the call, we'll gather your information and help make sure you're on the most appropriate medication, at the lowest cost available through your plan. If it makes sense, we'll help you transfer your prescriptions to a Kaiser Permanente pharmacy.

Here's what you'll need

To transfer a prescription, please have the following information handy:

- Your Kaiser Permanente health record number (found on your ID card)
- The name and telephone number of your current pharmacy
- The name and prescription number of your medication

Question about your pharmacy benefits?

Call **1-866-616-0047 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

For certain drugs, Kaiser Permanente requires the use of similar, alternative medications prior to coverage. See the Dual Choice PPO formulary for more information at [kp.org/formulary](https://www.kp.org/formulary).

Picking up your medication

Each time you need a prescription, you can choose where to have it filled.¹ You have in-network coverage at Kaiser Permanente and MedImpact pharmacies.

At Kaiser Permanente medical office pharmacies, you'll enjoy the lowest out-of-pocket costs.

If it's more convenient, you can also have your prescriptions filled at any one of our hundreds of in-network pharmacies through the MedImpact Pharmacy Network. MedImpact pharmacies include:

- Costco
- Safeway
- Fred Meyer
- CVS
- Rite Aid
- Walgreens

To find a MedImpact network pharmacy, visit mp.medimpact.com/pharmacylocator or call **1-800-788-2949**.

There is no coverage for out-of-network pharmacies. You will have to pay full price for medications and will not be reimbursed for expenses.

With Kaiser Permanente pharmacies, you can have your medications delivered to your home. There is no additional cost for shipping, and most members save one copay on a 90-day supply. New and refill prescriptions qualify.

Visit kp.org/pharmacy or download the Kaiser Permanente app² and sign in to manage your prescriptions.

To avoid delays, transfer all your prescriptions to Kaiser Permanente once your coverage begins. This will help ensure your prescriptions are available to be filled when needed.

1. Some covered drugs may have additional requirements or limits on coverage, including quantity limits, age restrictions, prior authorization, or step therapy. **2.** To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.



3

Choose your doctor

Select from a wide range of great doctors

With Dual Choice PPO, you're not required to choose a primary care physician (PCP). You can choose the doctor you want to see each time you need care. However, it's a good idea to find a personal (primary care) doctor who can get to know you and your health needs and help coordinate your care.

Each time you need care, you can choose from the following provider options:

In-network providers

Get care from top doctors in Kaiser Permanente medical offices throughout Oregon and Southwest Washington.

- Enjoy the lowest out-of-pocket costs.
- Schedule appointments, email your doctor, order new or refill prescriptions, and more – online or via the Kaiser Permanente app.
- At most locations, see a provider, plus get lab tests, X-rays, and prescriptions, all under one roof.

To find a Kaiser Permanente provider or facility near you, visit kp.org.

FOR MEMBERS ENROLLED WITH OREGON EMPLOYERS

In addition to Kaiser Permanente providers, you can get care from **First Choice Health** providers in Oregon and Washington, and **First Health Network** providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and the District of Columbia. In all other states, you can visit **Cigna HealthcareSM PPO Network** providers.¹

FOR MEMBERS ENROLLED WITH WASHINGTON EMPLOYERS

In-network providers, including **First Choice Health** and **First Health Network**, offer you many ways to access care. You can get care from First Choice Health Providers in Washington, Oregon, Alaska, Idaho, Montana, North Dakota, South Dakota, and Wyoming. You can get care from First Health Network from all remaining states.² When using these providers, you don't have to select a personal doctor and you don't need a referral. Some services require prior authorization.



Check your Kaiser Permanente ID card to see if you are enrolled with an Oregon or Washington employer.

1. The Cigna HealthcareSM PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Healthcare Intellectual Property, Inc. **2.** First Health Network is only available outside the states in which First Choice Health operates.

Lower cost shares with enhanced benefits –

Some in-network providers, including Kaiser Permanente, have lower cost shares for certain covered services, including primary care, urgent care, specialty care, routine eye exam visits, and mental health and chemical dependency outpatient services. This is referred to as an enhanced benefit.

Out-of-network providers

- Any other licensed provider nationwide

With Dual Choice PPO, if you already have doctors you like – and they aren't in-network – you can still see them. Your out-of-pocket expenses are generally higher than the in-network provider options. Some services may require prior authorization. You may also need to file a claim for reimbursement if the provider doesn't file a claim for you.

Choose online

Go to kp.org.

Choose by phone

Call **1-866-616-0047** (TTY **711**), Monday through Friday, 8 a.m. to 6 p.m.





Getting care

No matter what kind of care you need, we've got you covered

Claims

When you receive care from in-network providers, you will not need to file any claims.

If you do need to file a claim (most likely when using an out-of-network provider), you can get a claim form by visiting kp.org/choiceproducts/nw or calling Customer Service at **1-866-616-0047 (TTY 711)**.

Prior authorization

Prior authorization helps ensure that care is medically necessary, cost effective, and the most appropriate treatment for your condition based on nationally recognized standards.

- **In-network providers:** In-network providers will obtain any necessary prior authorization on your behalf and will submit claim forms for you.
- **Out-of-network providers:** You are responsible for ensuring that your out-of-network provider has obtained necessary prior authorization. If an out-of-network provider recommends services that require prior authorization, you need to ask them to request prior authorization by calling us at **1-855-281-1840 (TTY 711)**. If you don't get prior authorization for services from out-of-network providers, you may be responsible for all costs.

Please note that if you don't get prior authorization for a service that requires it, your claim may be denied. If any service is denied, you have the right to appeal.

For a list of services that do not require prior authorization, please see the Kaiser Permanente Dual Choice PPO *Evidence of Coverage*. You can find this document under "My Documents" after signing in to kp.org.

Your ID card

By now, you should have received your ID card. Bring this wherever you go to receive care or services. If you still need an ID card, call Customer Service at **1-866-616-0047 (TTY 711)**.

When using your card at in-network or out-of-network providers, tell the provider you have a PPO plan and show them the ID card. This will help answer questions and has phone numbers the provider might need.

Lab tests, X-ray and other imaging services

When getting care from a doctor in a Kaiser Permanente medical office, most locations have lab and X-ray services right in the same building. A few locations also have MRI, CT, and other imaging services. When getting care from any other provider, to keep your costs down, it's best to make sure the lab, X-ray, or imaging facility is an in-network provider. To verify, visit kp.org/choiceproducts/nw.





Convenient ways to get care

You've got many ways to connect to quality care when and where it's most convenient for you and your family.

Choose how you get care



E-visits

Fill out a short questionnaire about your symptoms online and get a personalized treatment plan from a Kaiser Permanente doctor at no additional cost.



Video

Want a convenient, secure way to see a doctor no matter where you are? Meet by computer, smartphone, or tablet.^{1,2}



Phone

Have a condition that doesn't require an in-person exam? Save yourself a trip to the office by scheduling a call with your care team.^{1,2} kp.org/appointments



In person

Visit your doctor for routine care, preventive services, care when you're not feeling well, and more. You may also be able to schedule same-day appointments.



24/7 care and advice by phone

Call us for advice when you need it most. We'll help you determine what care is right for you, schedule appointments, and more.



Email

Message your doctor's office anytime with nonurgent health questions.³ You'll get a response usually within 2 business days, if not sooner.



Prescription delivery

Use the Kaiser Permanente app to fill most prescriptions for delivery or same-day pickup. Most members get a 3-month supply of medication for the price of 2, and shipping is free.³



Make the Kaiser Permanente app your total health timesaver.⁴

Download the Kaiser Permanente app to manage routine appointments, refill most prescriptions for mail-order delivery, see most test results, and more.^{1,5} You can also keep up with your care at kp.org.

1. When appropriate and available. **2.** These features are available when you get care from Kaiser Permanente facilities. **3.** Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. **4.** 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. **5.** These features are available when you get care from Kaiser Permanente facilities.



Healthy resources

You have access to these value-added programs and resources at no cost, unless otherwise noted below. You can register online at kp.org/register or on the Kaiser Permanente app.¹ You'll need your health record number, which you can find on your Kaiser Permanente ID card.



Sign up for healthy lifestyle programs

With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. Our programs can help you lose weight, eat healthier, quit smoking, reduce stress, and manage ongoing conditions like diabetes or depression.

Start with a Total Health Assessment, a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor. Visit kp.org/healthylifestyles.



Get a wellness coach

If you need a little extra support, we offer Wellness Coaching by Phone. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals. Visit kp.org/wellnesscoach.



Join health classes

You can sign up for health classes and support groups. Classes vary at each location, and some may require a fee. Visit kp.org/classes.

More ways to help improve your total health^{2,3,4}



Calm

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



myStrength

Set mental health goals, track progress, and get support managing depression, anxiety, and more.



Ginger

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

Visit kp.org/selfcareapps to learn more.

The programs and resources described above are not covered under your health plan benefits and are not subject to the terms set forth in the *Evidence of Coverage* or other plan documents. Programs and resources are provided by third-party entities and may be discontinued at any time. If you would like additional information about these programs and resources, call Customer Service.

1. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. **2.** Only available to Kaiser Permanente members with medical coverage; myStrength[®] is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc. **3.** Calm and myStrength can be used by members 13 years and older. The Ginger app and services are not available to members under 18 years of age. **4.** Calm, myStrength, and Ginger are not available to Kaiser Permanente Dental-only members.



Contact us

Customer Service

Call us if you have questions, need information about eligibility, would like to verify your coverage, or confirm that a doctor, pharmacy, or urgent care center is in-network:

1-866-616-0047 (TTY 711)

Monday through Friday, 8 a.m. to 6 p.m.

You can also visit kp.org/choiceproducts/nw for information.

Find more information about Kaiser Permanente benefits, availability, and restrictions and member rights and responsibilities at kp.org/disclosures.

Kaiser Permanente Advice Line

To make an appointment or get 24/7 medical advice, call:

1-800-813-2000 (TTY 711)

Notice

Notice of your right to decline participation in genetic research

We may collect health information and biological samples from you as part of your care, and we may use these in future genetic research with certain protections to ensure your privacy. If you receive care in Oregon, state law gives you the right to tell us not to use your information or samples for genetic research. Your decision will not affect your care. To learn more about your choice or to decline participation, **visit kp.org/disclosures**.



Important health plan information for:

<Name>
<Address line 1>
<Address line 2>
<City, State ZIP>

<ID CODE>

Please recycle.

Dual Choice PPO

Your guide to total health

Keep this book handy as a quick reference to getting the most out of your new plan



Create your kp.org account



Get your prescriptions



Choose your doctor