

Kaiser Permanente Choice PPO

Frequently asked questions for employers

You asked. We listened. Now you can offer employees the best of both worlds: high-quality care from Kaiser Permanente providers, plus the flexibility of a traditional PPO, with access to in-network and out-of-network providers – across Colorado and the country.^{1,2}

Available beginning January 1, 2024, Our new suite of Choice PPO plans offer an all-in-one solution for Colorado businesses with more than 100 employees that are interested in offering a PPO in addition to one of Kaiser Permanente's traditional health care plans.

How are the new Choice PPO plans different from existing Kaiser Permanente PPO and 3-Tier POS plans?

Each of our Choice PPO plans offer an industry-standard design that provides access to Kaiser Permanente providers in-network, something no other PPO on the market can offer. The plans feature the best of what Kaiser Permanente has to offer plus a new open network of providers from Colorado's leading hospitals and health systems (see network details on page 3), for the same cost share. This simplified plan design adds choices and flexibility for members when scheduling care.

Where are Choice PPO plans available?

Choice PPO plans are available to Colorado large employer groups based in Kaiser Permanente's service area, which includes the following 17 counties:

- | | |
|---------------|-------------|
| • Adams | • Fremont |
| • Arapahoe | • Gilpin |
| • Boulder | • Jefferson |
| • Broomfield | • Larimer |
| • Clear Creek | • Park |
| • Denver | • Pueblo |
| • Douglas | • Teller |
| • Elbert | • Weld |
| • El Paso | |

Kaiser Permanente Choice PPO: FAQs continued

Why should a business consider offering a Choice PPO plan?

Kaiser Permanente Choice PPO plans are an all-in-one solution for Colorado businesses with more than 100 employees that are interested in offering a PPO in addition to one of Kaiser Permanente's traditional health care plans. Uniquely, these plans feature a blend of Kaiser Permanente's nationally recognized integrated health care and coverage model, including telehealth offerings, and a proprietary network of providers affiliated with Colorado's top hospitals and health systems.

With the changing face of the workforce and more people working remotely, our Choice PPO plans allow businesses to easily support employees who live outside of Kaiser Permanente's Front Range footprint. The Choice PPO is easy to use and understand with a market-standard PPO plan design.

How are Choice PPO plans offered?

Choice PPO plans are part of Kaiser Permanente's Complete Suite plan portfolio for large employer groups.

- They must be paired with a traditional Kaiser Permanente HMO plan, Deductible HMO plan, or HSA-Qualified High Deductible Health Plan.
- They may also be paired with financial accounts such as a health reimbursement arrangement (HRA), flexible spending account (FSA), or health savings account (HSA).

How are Choice PPO plans designed?

Choice PPO plans offer an industry-standard design. The cost-sharing for Kaiser Permanente providers is the same as contracted, in-network providers.

Sample Choice PPO Plan Design		
	In-Network (Kaiser Permanente and contracted providers)	Out-of-Network
Deductible	\$1,000	\$4,000
Out of Pocket Maximum	\$4,000	\$16,000
Coinsurance	20%	50%
Primary Care	\$25, all inclusive	50% after deductible
Specialty Care	\$50 20% after deductible for other services	50% after deductible
Lab	\$25, all inclusive	50% after deductible
X-Ray	20% after deductible	50% after deductible
Urgent Care	\$50, all inclusive	50% after deductible
Emergency	\$500	
Hospital	20% after deductible	50% after deductible
Outpatient Surgery	20% after deductible	50% after deductible
Generic Rx	\$15	50%
Brand Rx	\$50	50%
Nonpreferred Rx	\$75	50%
Specialty Rx	30% up to a \$300 maximum	50%



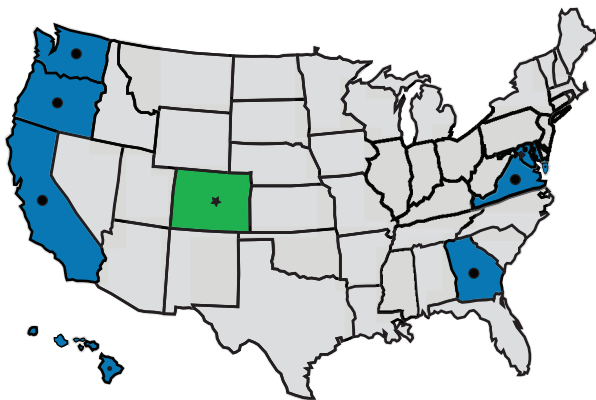
Compare plans and request a quote.
Ask your broker or Kaiser Permanente representative for details and requirements.

Kaiser Permanente Choice PPO: FAQs continued

What in-network providers are available for members in the Choice PPO plans?

In-network provider options depend on their location:

- **In Colorado:** Members can get high-quality care from Kaiser Permanente providers. Plus, a new statewide proprietary network of contracted providers and leading area hospitals.
- **In other Kaiser Permanente states:** Members can get care from First Health Network providers (California, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington D.C.).³
- **In all other states:** Members can visit Cigna PPO Network providers.⁴



★ Kaiser Permanente and a new statewide network of contracted providers

● First Health Network providers (Kaiser Permanente states)

■ Cigna Healthcare PPO Network (Non-Kaiser Permanente states)

What pharmacies do Choice PPO plan members have access to?

Choice plans provide your employees with flexible and convenient pharmacy options. Regardless of the prescribing provider, members can fill their prescriptions at a Kaiser Permanente pharmacy, a MedImpact pharmacy, or any licensed pharmacy in the U.S.

- **Kaiser Permanente pharmacies:** Your employees can fill prescriptions from any provider at a Kaiser Permanente pharmacy or use our mail order service.
- **MedImpact pharmacies:** Your employees can also fill prescriptions at any pharmacy in the MedImpact network, which includes Walgreens, CVS, Rite Aid, Safeway, and Costco.
- **Out-of-network pharmacies:** Your employees can also fill prescriptions at any licensed pharmacy in the U.S. for a higher out-of-pocket cost than Kaiser Permanente or MedImpact pharmacies.

Kaiser Permanente Choice PPO: FAQs continued

Are referrals or pre-certification needed for out-of-network care?

Members have the freedom, flexibility, and convenience to choose their doctor for each visit—no referral needed.

For some services, like outpatient surgery and complex imaging, Choice PPO contracted providers and First Health network providers will need to get pre-certification. Kaiser Permanente and Cigna PPO Network providers will obtain pre-certification when members receive care from them.



Learn more!

Find a plan that's right for your needs and your budget. Ask your broker or Kaiser Permanente representative for details about plan options, pairings and requirements.

1. Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the In-Network and Out-of-Network Tiers of the Choice PPO plan. 2. State law requires that a Network Access Plan be available that describes Kaiser Permanente Insurance Company's (KPIC) network of provider services within Colorado. The KPIC Network Access Plan will be available starting on October 31, 2023. To obtain a copy, please call Customer Service at 1-855-364-3184 or visit kp.org/choiceppo-colorado. 3. Kaiser Permanente Insurance Company is contracted with First Health. First Health is a brand name of First Health Group Corp. 4. The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna PPO Network is available through Cigna's contractual relationship with the Kaiser Permanente health plans. The Cigna PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.