

A BETTER WAY TO TAKE CARE OF BUSINESS

2023 Small Business Plan Guide

Effective as of January 1, 2023



kp.org/choosebetter

Ask us about our Level Funded plans!



Why Kaiser Permanente?

We are an industry-leading nonprofit health care organization with over 70 years of experience. In our connected system, everyone works together toward the same goal: keeping your employees – and your bottom line – healthy.

As a small employer, you know that when employees miss work, it can mean lost profits and business opportunities. Instead of waiting for your employees to get sick or hurt, our care providers are incentivized to keep them healthy.

While other health plans talk about what they need to do to help businesses control costs, improve employee health, and build long-term success, we're already doing it. We're caregivers and a health plan working in concert to set the bar for quality, affordability, and service.



A better partner for a better business.

Choosing a health care partner is one of the most important business decisions you can make. Kaiser Permanente can help you manage costs, invest in the health of your employees, and build a healthier future for your employees and your business. Choose Better. Choose Kaiser Permanente.

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¹ Based on 2019 ratings from the Healthcare Effectiveness Data and Information Set (HEDIS) for commercial and Medicare plans published by the National Committee for Quality Assurance. HEDIS is a tool used by more than 90 percent of America's health plans to measure performance on important dimensions of care and service. HEDIS is a registered trademark of the National Committee of Quality Assurance (NCQA). For more information, visit [ncqa.org](https://www.ncqa.org).

² NCQA's Private Health Insurance Plan Rankings 2019-2020. Kaiser Foundation Health Plan of Georgia–HMO.

Care under one roof

At Kaiser Permanente facilities, your employees can often get care from everyone they need to see under one roof, including doctors, pharmacists, and lab technicians. Plus, they can schedule appointments, view most lab results, and more right from their computer or smartphone.

Enabling employees to choose where, when, and how they get care can reduce absenteeism, help them stay present and engaged when they're at work, and make it easier for them to stay on top of their health.



MANY SERVICES UNDER ONE ROOF

Switching is simple

You'd like to offer Kaiser Permanente to your employees because you care about their health and well-being. But you might think switching health care providers is complicated. Here's the good news: It's easier than you think.



Connect to care online

Once you get your ID card, create an account at **kp.org** or download the Kaiser Permanente app. It's easy and gives your employees access the ability to manage their care whenever and wherever they are.

Registering on kp.org

Once you get your ID card, the first step is registering on **kp.org**. Signing up is a snap, and it gives your employees access to convenient, time-saving features that can make it easier to manage their care.



Choosing a doctor

Quality care starts with quality doctors. And it's easy for your employees to choose one who meets their needs. They can browse online doctor profiles to review education, specialties, languages spoken, and other helpful information at **kp.org/doctors**. Also, members can change their doctor at any time, for any reason.



Transitioning care seamlessly

Easily move prescriptions so treatment is uninterrupted. At **kp.org/newmember**, your employees can see how easy it is to transition prescriptions to a Kaiser Permanente pharmacy near them. All they'll need is a prescription number and the name and number of their previous pharmacy. Our pharmacists will handle the rest, helping them get the medication they need.

Meeting members when and where they need care

Kaiser Permanente offers members options for how they connect with our exceptional providers. Both on-demand and scheduled care is available, allowing your workforce to thrive with better outcomes, all while saving them—and your business—time and money.



Visit us in person at a location near you.



Talk to a health care professional by phone or video.¹



Email

Message your Kaiser Permanente doctor's office with nonurgent questions and get a reply usually within 2 business days.



Prescription delivery

Use the Kaiser Permanente app² to fill prescriptions for delivery or same-day pickup.³



24/7 advice

Get on-demand support with 24/7 care advice by phone.



E-visit

Use our online symptom checker for certain conditions and get personalized care advice within a few hours.



Chat with a doctor

Chat live online with a Kaiser Permanente doctor for advice.

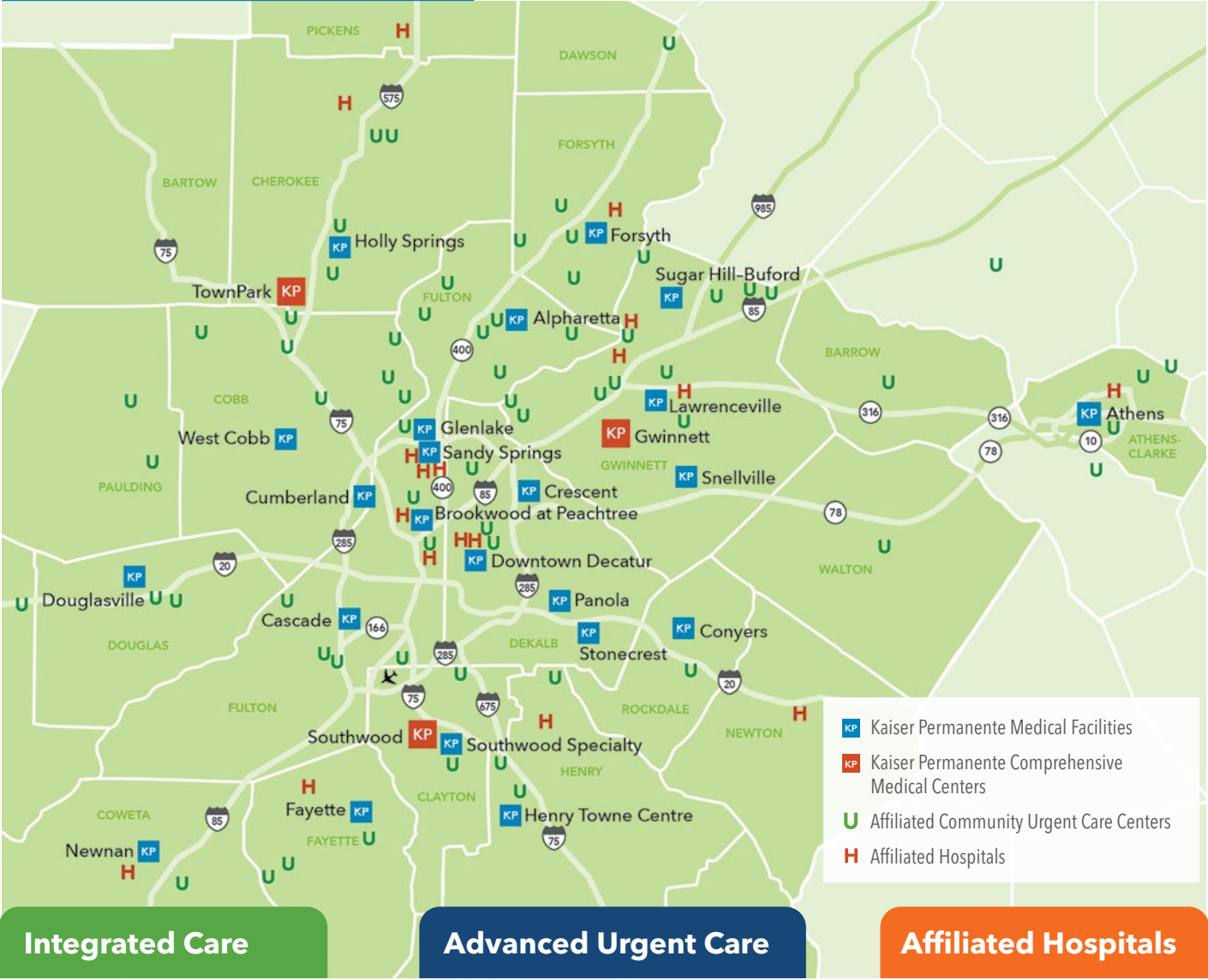
Care away from home

You're covered for urgent and emergency care anywhere in the world. And if you're planning to travel, we can help you stay on top of your health when you're away from home. We'll work with you to see if you need a vaccination, refill prescriptions, and more.



¹ When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to stat laws that may prevent doctors from providing care across state lines. Laws differ by state.
² To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on **kp.org**.
³ These features are available when you get care from Kaiser Permanente facilities.

Care that's close by



Integrated Care

Your employees can access care at any of our 26 locations throughout metro Atlanta and Athens. With our integrated approach to health care, access to primary care, specialists, lab, medical imaging, and pharmacy are all under one roof at most of our facilities.

Advanced Urgent Care

Conveniently located at our Southwood, TownPark, and Gwinnett locations, our industry-leading Comprehensive Medical Centers have a 24/7 Advanced Care Center and a 24/7 Clinical Decision Unit. Plus, members have access to additional affiliated urgent care centers throughout Georgia.

Affiliated Hospitals

Kaiser Permanente members will have access to inpatient care at several of Atlanta's most well-respected hospitals. For medical emergencies, you have access to any hospital emergency room, even if it's not affiliated with Kaiser Permanente.¹

¹ If you think you have an emergency – a medical or psychiatric condition that may put your life, health, limbs, or bodily functions in serious jeopardy – call 911 or go to the nearest emergency room.



Hospital partners

When your care requires a trip to the hospital, we're proud of our partnerships with some of Atlanta's very best.

We're proud to offer our effective model of care at Emory Decatur Hospital and Emory Saint Joseph's Hospital where Kaiser Permanente doctors are on staff 24/7.

Additionally we're affiliated with a number of Atlanta's most prestigious hospitals.¹ For the most up-to-date listing, visit kp.org/locations and type hospitals in the search box.

¹ The hospital you are admitted to is determined by the primary care physician you select. Some locations are available only in specific cases. In an emergency, you have access to any hospital emergency room.

EMORY
HEALTHCARE

Children's
Healthcare of Atlanta

Piedmont
HEALTHCARE

NH
NORTHSIDE HOSPITAL

Pediatric Dental Benefits

Under the ACA, we are required to include pediatric dental benefits with your Kaiser Permanente health plans for those ages 18 and younger. The pediatric dental services are provided by Delta Dental Insurance Company.

You may contact Delta Dental at **1-800-929-2309** for questions with benefits or claims. If you currently have pediatric dental coverage through a stand-alone plan, you are no longer required to keep it. Pediatric dental benefits are not included with SHOP plans.

Preventive Services	covered at 100% services include diagnostic, cleanings, and sealants
Basic Services	covered at 60% after medical plan deductible services include periodontal cleanings
Major Services	covered at 60% after medical plan deductible services include periodontics, oral surgery, and endodontics
Orthodontic Benefits	covered at 60% after medical deductible (medically necessary)

Consumer-directed health care

Consumer-directed health plans are growing in popularity, and Kaiser Permanente is uniquely positioned to help you control your overall health care costs and achieve healthy outcomes. We strive to deliver plans that are simple and easy to use – not just for you, but for your employees.

Product pairings

Take advantage of Kaiser Permanente's paired consumer-directed health care offerings by choosing the plan and Health Payment Account that work for you.

HRA – Employees can use funds contributed by you to pay for qualified medical expenses on a tax-free basis. There are several HRA types available, from broad to more limited coverage, with options for point-of-service payment using our health payment card or convenient automatic reimbursement.

HSA – These employee-owned accounts can be used to pay for qualified medical expenses, including services not covered under the Kaiser Permanente health plan. The money your employees contribute to their HSAs through payroll withholding isn't considered part of their wages, so they won't be taxed on it. They can also contribute after-tax funds. Mutual fund investment options are available with HSAs as well.

FSA – With a medical FSA, your employees make pretax contributions to an account they can use to pay for a wide range of qualified expenses such as doctor visits, prescription drugs, and lab tests, including services not covered under the Kaiser Permanente health plan. A dependent care FSA can be used for any qualified child and dependent care expense, including child care.¹

Health payment accounts

HRA	\$3.75 per account per month
HSA	\$3.25 per account per month
FSA	\$3.75 per account per month

Account fees are per employee account per month. They'll be billed monthly to the employer, separate from the premium.²

There are no additional setup fees for standard account types and no transaction or annual debit card fees.³

² Except for self-funded groups
³ For HSAs, employers may choose to have their employees billed for the administrative fees

Convenience your employees expect

- Online access to account balances, claims, contributions, and reimbursements
- Mobile access with our Balance Tracker app
- Support by phone with dedicated Health Payment Services team
- HSA calculators to help employees estimate their health care costs

¹ Refer to IRS Publication 502 for a list of qualified medical and dental expenses. Refer to IRS Publication 503 for a list of qualified child and dependent care expenses.

See how easy health plan enrollment can be through the SHOP

The Small Business Health Options Program (SHOP) helps small businesses with 1-50 employees provide private insurance to their employees. It’s also generally the only way to access the Small Business Health Care Tax Credit, which can save eligible employers up to 50% of their employer contribution.

To be eligible for SHOP coverage, you must:

- Have a primary business address within the Kaiser Permanente Georgia service area.
- Have at least one common-law W2 employee on payroll (not including a business owner or sole proprietor, or their spouse(s) on the payroll) to enroll in coverage.
- Offer coverage to all your full-time employees – those working on average of 30 or more hours per week
- Employ 50 or fewer full-time equivalent employees (FTEs). For example, 2 halftime employees generally equal 1 FTE. Visit [HealthCare.gov/shop-calculators-fte](https://www.healthcare.gov/shop-calculators-fte) to quickly calculate how many FTEs you have.

The Small Business Health Care Tax Credit

The Small Business Health Care Tax Credit can be worth up to 50% of your premium contributions (up to 35% for tax-exempt employers). To qualify for the tax credit, you must have all of these:

- Fewer than 25 full-time equivalent (FTE) employees
- An average employee salary of \$50,000 per year or less, adjusted yearly for inflation
- A contribution of at least 50% of your full-time employees’ premium costs
- Employees enrolled in coverage through the SHOP

You don’t need to offer coverage to your part-time employees (those working fewer than 30 hours per week) or dependents to qualify for the tax credit.

The Small Business Health Care Tax Credit Estimator at [HealthCare.gov/shop-calculators-taxcredit](https://www.healthcare.gov/shop-calculators-taxcredit) can help you determine if your business may qualify for the tax credit and how much it could be worth.

Offer your employees choice and flexibility

Our Dual Choice PPO¹ plans offer the cost effectiveness and value of Kaiser Permanente’s integrated delivery system, but also provide the choice and flexibility of a PPO. It’s a solution that gives you and your employees the best of both worlds.

Freedom to see any doctor

Your employees can see any doctor in- or out-of-network. Each time your employees need care, they can see:

- Kaiser Permanente Providers
- Network providers, including the PHCS™ network² when getting care in a Kaiser Permanente state, or from the Cigna PPO Network when you get care outside a Kaiser Permanente state, offers thousands of providers in metro Atlanta and hundreds of thousands nationwide.³
- Out-of-network providers or any licensed providers



No other PPO can offer access to Kaiser Permanente medicine.

¹ The Dual Choice PPO is fully underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP), Inc.

² Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Dual Choice PPO plan. KPIC has contracted with PHCS, a subsidiary of Multiplan. Some services require precertification. For more information, see your Certificate of Insurance (COI).

³ The continued participation of any one provider or medical facility cannot be guaranteed. Before getting care from a provider, call Customer Service at 1-855-364-3185 or visit kp.org/dualchoice-georgia and click "Finding Doctors and Locations" to verify the provider's participation.


Kaiser Permanente Level Funded program


A self-funding option that gives you more control over your health care costs.

Kaiser Permanente Plus plans


Quality care when and where it works for you

KP Plus is a new and affordable option giving employees access to high-quality care from KP and affiliated providers plus the flexibility to get care from out of network providers for a limited number of visits.







For businesses with 20 to 100 employees²




An option that minimizes your risk when claims are high and provides an opportunity to get money back if claims are better than expected




Helps keep employees healthy and manage costs through our connected care model




Our extensive offering of **no- and low-cost virtual care options** make it easy for employees to access convenient care with fewer higher-cost claims.




Pre-designed EPO, HDHP, and PPO plans, with some flexibility for customization




Integrated medical/pharmacy benefit included. Pharmacy cannot be carved out




Comprehensive coverage from Kaiser Permanente doctors and facilities as well as affiliated providers




The option for up to 10 out-of-network physician visits or other medical services, and 5 prescription fills per year



Preventive care services, such as routine physicals, well-child visits, and certain screening tests, with \$0 copay



Generally lower out-of-pocket expenses and monthly rates when compared to a typical PPO plan



Contact your sales executive to request a level funded quote.

¹ Kaiser Permanente Level funded is not an insurance product, but a set of administrative services provided by Kaiser Permanente Insurance Company (KPIC) under a contract between KPIC and the Plan Sponsor (Employer). KPIC will act as the self-funded plan administrator.
² You must have 20 enrolled employees to participate in the Kaiser Permanente Level Funded program.

	Deductible (x2 family)	Coinsurance (after deductible)	Out-of-Pocket Maximum (x2 family)	Telehealth Visits ¹	PCP	Specialist	Lab/X-ray	MRI, CT, & PET	Urgent Care	Emergency Room	Outpatient Surgery	Inpatient Hospital	Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty	Relativity to KP/0/0/20/S10 Platinum
KP Plans														
KP/0/0/20/S10 Platinum	None	0%	\$2,500	\$0	\$20	\$40	\$0	\$100	\$40	\$350	\$250	\$500 per day	\$5/\$10/\$40/\$60/25%	0%
KP/500/20/20/S10 Platinum	\$500	20%	\$4,500	\$0	\$20	\$40	\$0	\$100	\$40	\$350	20%	20%	\$5/\$10/\$40/\$60/25%	-2%
KP/0/0/30/S10 Gold	None	0%	\$8,700	\$0	\$30	\$60	\$0/\$20	\$400	\$60	\$550	\$550	\$800 per day	\$5/\$10/\$50/\$80/35%	-5%
KP/0/0/40/S10 Gold	None	0%	\$8,700	\$0	\$40	\$70	\$0/\$50	\$550	\$80	\$650	\$700	\$950 per day, first 3 days	\$5/\$10/\$60/\$100/35%	-8%
KP/1000/20/30/S10 Gold	\$1,000	20%	\$8,500	\$0	\$30	\$60	\$0/\$60	\$400	\$60	\$550	20%	20%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$10/\$40/\$60/25%	-9%
KP/2250/20/30/S10 Gold	\$2,250	20%	\$8,500	\$0	\$30	\$60	\$0/\$60	20%	\$60	\$550	20%	20%	\$250 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$10/\$40/\$60/25%	-12%
KP/2500/0/30/S10 Gold	\$2,500	0%	\$8,900	\$0	\$30	\$60	\$0/0% after deductible	\$600	\$60	\$650	0%	0%	\$5/\$20/\$50/\$80/25%	-11%
KP/3500/0/30/S10 Gold	\$3,500	0%	\$8,900	\$0	\$30	\$60	\$0/0% after deductible	\$600	\$60	\$650	0%	0%	\$5/\$20/\$50/\$80/25%	-14%
KP/3750/20/30/S10 Gold	\$3,750	20%	\$6,200	\$0	\$30	\$60	20%	20%	\$60	20%	20%	20%	\$5/\$10/\$50/\$80/25%	-18%
KP/4500/0/30/S10 Gold	\$4,500	0%	\$8,900	\$0	\$30	\$60	\$0/0% after deductible	\$600	\$60	\$650	0%	0%	\$5/\$20/\$50/\$80/25%	-17%
KP/2700/35/50/S10 Silver	\$2,700	35%	\$8,900	\$0	\$50	\$80	35%	\$550 after deductible	\$100	35%	35%	35%	\$450 Rx deductible (except Tier 1 and Tier 2 Generics) \$5/\$20/\$50/\$80/35%	-18%
KP/3700/35/50/S10 Silver	\$3,700	35%	\$9,000	\$0	\$50	\$80	35%	\$550 after deductible	\$100	35%	35%	35%	\$5/\$20/\$50/\$80/35%	-21%
KP/4700/35/50/S10 Silver	\$4,700	35%	\$9,000	\$0	\$50	\$80	35%	\$550 after deductible	\$100	35%	35%	35%	\$5/\$20/\$50/\$80/35%	-23%
KP/5500/0/50/S10 Silver	\$5,500	0%	\$8,500	\$0	\$50	\$80	\$0 after deductible/\$50	\$450 after deductible	\$100	\$600 after deductible	\$200 after deductible	\$500 after deductible	\$5/\$20/\$50/\$80/30%	-21%

KP and HDHP Plans are also available on the SHOP (with the exception of Platinum KP/0/0/20/S10 and KP/500/20/20/S10). KP Plus plans are not available on the SHOP. For more detailed benefit summaries, visit *Selling Plans* on **broker^{net}.kp.org**.

	Deductible (x2 family)	Coinsurance (after deductible)	Out-of-Pocket Maximum (x2 family)	Telehealth Visits ¹	PCP	Specialist	Lab/X-ray	MRI, CT, & PET	Urgent Care	Emergency Room	Outpatient Surgery	Inpatient Hospital	Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty	Relativity to KP/0/0/20/S10 Platinum
KP Plans continued														
KP/6000/30/50/S10 Silver	\$6,000	30%	\$8,500	\$0	\$50	\$80	30%	30%	\$100	30%	30%	30%	Medical ded applies (except Tier 1 and Tier 2 Generics) \$5/\$20/\$50/\$80/45%	-26%

KP Virtual Complete Plans														
KP Virtual Complete 3000/20/40/S10 Gold	\$3,000	20%	\$4,800	\$0	\$40 after deductible (ded waived for the first 3 visits)	\$60 after ded	\$0/20%	20%	\$80 after ded	20%	20%	20%	Medical ded applies (except Tier 1 and Tier 2 Generics) \$5/\$25/20%/45%/45%	-18%
KP Virtual Complete 5000/30/40/S10 Silver	\$5,000	30%	\$8,700	\$0	\$40 after deductible (ded waived for the first 3 visits)	\$60 after ded	\$0/30%	30%	\$80 after ded	30%	30%	30%	Medical ded applies (except Tier 1 and Tier 2 Generics) \$5/\$25/30%/50%/50%	-28%
KP Virtual Complete 6300/20/60/S10 Bronze	\$6,300	20%	\$9,000	\$0	\$60 after deductible (ded waived for the first 3 visits)	\$80 after ded	\$0/20% after ded	20%	\$120 after deductible (ded waived for the first 3 visits)	20%	20%	20%	Medical ded applies (except Tier 1 and Tier 2 Generics) \$5/\$30/\$60/\$100/20%	-31%

	Deductible (x2 family)	Coinsurance (after deductible)	Out-of-Pocket Maximum (x2 family)	Telehealth Office Visits ¹	PCP	Specialist	Lab/X-ray	MRI, CT, & PET	Urgent Care	Emergency Room	Outpatient Surgery	Inpatient Hospital	Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty	Relativity to KP/0/0/20/S10 Platinum
HDHP plans														
HDHP/3200/20/S10 Silver	\$3,200	20%	\$6,900	20%	20%	20%	20%	20%	20%	20%	20%	20%	Medical ded applies (except Tier 1 Generics) \$5/20%/20%/20%/20%	-20%
HDHP/5000/20/S10 Silver	\$5,000	20%	\$6,900	20%	20%	20%	20%	20%	20%	20%	20%	20%	Medical ded applies (except Tier 1 Generics) \$5/20%/20%/20%/20%	-28%
HDHP/6850/0/S10 Bronze	\$6,850	0%	\$6,850	0%	0%	0%	0%	0%	0%	0%	0%	0%	Medical ded applies (except Tier 1 Generics) \$25/0%/0%/0%/0%	-32%

¹ Phone visits are available for many specialties and primary care. For members who are registered on [kp.org](#) and have seen their doctor in the past year.

KP and HDHP Plans are also available on the SHOP (with the exception of Platinum KP/0/0/20/S10 and KP/500/20/20/S10). KP Plus plans are not available on the SHOP. For more detailed benefit summaries, visit *Selling Plans* on [broker^{net}.kp.org](#).

		Deductible (x2 family)		Coinsurance (after deductible)		Out-of-Pocket Maximum (x2 family)		PCP ²		Specialist ²		Telehealth ² Visits ¹		Lab/X-ray ²		MRI, CT, & PET		Urgent Care		Emergency Room		Outpatient Surgery		Inpatient Hospital		Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty ²	
		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
KP Plus																											
KP Plus 0/0/20/S10 Platinum		None	N/A	0%	N/A	\$2,500	N/A	\$20	\$40	\$40	\$60	\$0	\$20	\$0	\$20	\$100	N/A	\$40	N/A	\$350	\$350	\$250	N/A	\$500 per day	N/A	\$5/\$10/\$40/ \$60/25% (KP Pharmacies) \$15/\$20/\$60 \$90/35% (Network Pharmacies)	\$25/\$30/\$60 \$90/ 35%
KP Plus 0/0/30/S10 Gold		None	N/A	0%	N/A	\$8,700	N/A	\$30	\$50	\$60	\$80	\$0	\$20	\$0/\$20	\$20/ \$40	\$400	N/A	\$60	N/A	\$550	\$550	\$550	N/A	\$800 per day	N/A	\$5/\$10/\$50 \$80/35% (KP Pharmacies) \$15/\$20/\$70 \$110/45% (Network Pharmacies)	\$25/\$30/\$70 \$110/45%
KP Plus 1000/20/30/S10 Gold		\$1,000	N/A	20%	N/A	\$8,500	N/A	\$30	\$50	\$60	\$80	\$0	\$20	\$0/ \$60	\$20/ \$80	\$400	N/A	\$60	N/A	\$550	\$550	20%	N/A	20%	N/A	\$250 Rx Ded (except Tier 1 and Tier 2 Generics) \$5/\$10/\$40 \$60/25% (KP Pharmacies) \$15/\$20/\$60 \$90/35% (Network Pharmacies)	\$25/\$30/\$60 \$90/35%

¹ Phone visits are available for many specialties and primary care. For members who are registered on **kp.org** and have seen their doctor in the past year.

2Services covered out of network are subject to 10 visits/services and 5 Rx fill/refill per year.

KP and HDHP Plans are also available on the SHOP (with the exception of Platinum KP/0/0/20/S10 and KP/500/20/20/S10). KP Plus plans are not available on the SHOP. For more detailed benefit summaries, visit *Selling Plans* on **broker^{net}.kp.org**.

	Deductible (x2 family)		Coinsurance (after deductible)		Out-of-Pocket Maximum (x2 family)		PCP ²		Specialist ²		Telehealth ² Visits ¹		Lab/X-ray ²		MRI, CT, & PET		Urgent Care		Emergency Room		Outpatient Surgery		Inpatient Hospital		Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty ²		
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	
KP Plus																											
KP Plus 2500/0/30/S10 Gold	\$2,500	N/A	0%	N/A	\$8,900	N/A	\$30	\$50	\$60	\$80	\$0	\$20	\$0/0% after ded	\$20/ 20%	\$600	N/A	\$60	N/A	\$650	\$650	0%	N/A	0%	N/A	\$5/\$20/\$50 \$80/25% (KP Pharmacies) \$15/\$30/ \$70/\$110/35% (Network Pharmacies)	\$25/\$40/\$70 \$110/35%	
KP Plus 2700/35/50/S10 Silver	\$2,700	N/A	35%	N/A	\$8,900	N/A	\$50	\$70	\$80	\$100	\$0	\$20	35%	45%	\$550 after deductible	N/A	\$100	N/A	35%	35%	35%	N/A	35%	N/A	\$450 Rx Ded (except Tier 1 and Tier 2 Generics) \$5/\$10/\$40 \$60/25% (KP Pharmacies) \$15/\$20/\$60 \$90/35% (Network Pharmacies)	\$25/\$40/\$70/ \$110/45%	
KP Plus 3700/35/50/S10 Silver	\$3,700	N/A	35%	N/A	\$9,000	N/A	\$50	\$70	\$80	\$100	\$0	\$20	35%	45%	\$550 after deductible	N/A	\$100	N/A	35%	35%	35%	N/A	35%	N/A	\$5/\$20/\$50/ \$80/35% (KP Pharmacies) \$15/\$30/\$70/ \$110/45% (Network Pharmacies)	\$25/\$40/\$70/ \$110/45%	

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		Deductible (x2 family)		Coinsurance (after deductible)		Out-of-Pocket Maximum (x2 family)		PCP		Specialist		Telehealth Visits		Lab/X-ray		MRI, CT, & PET		Urgent Care		Emergency Room		Outpatient Surgery		Inpatient Hospital		Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty	
		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Dual Choice PPO ¹																											
PPO/0/0/20/S10 Platinum		None	\$2,000	\$0	30%	\$2,500	\$7,500	\$20 KP Providers \$40 Network Providers	30%	\$40 KP Providers \$60 Network Providers	30%	Primary \$0 KP Providers \$40 Network Providers Specialty \$0 KP Providers \$60 Network Providers	30%	\$0	30%	\$100	30%	\$40 KP Providers \$80 Network Providers	30%	\$350	\$350	\$250	30%	\$500 per day	30%	\$5/\$10/ \$40/\$60/ 25% (KP Pharmacies) \$15/\$20/ \$60/\$90/ 35% (MedImpact Pharmacies)	Medical ded applies 30%/ 30%/ 30%/ 30%/ 30%
PPO/1000/20/30/S10 Gold		\$1,000	\$3,000	20%	30%	\$8,700	\$17,400	\$30 KP Providers \$50 Network Providers	30%	\$60 KP Providers \$80 Network Providers	30%	Primary \$0 KP Providers \$50 Network Providers Specialty \$0 KP Providers \$80 Network Providers	30%	\$0/\$60	30%	\$400	30%	\$60 KP Providers \$100 Network Providers	30%	\$550	\$550	20%	30%	20%	30%	\$250 Rx ded (except Tier 1 and Tier 2 Generics) \$5/\$10/ \$40/\$60/ 25% (KP Pharmacies) \$15/\$20/ \$60/\$90/ 30% (MedImpact Pharmacies)	Medical ded applies 30%/ 30%/ 30%/ 30%/ 30%
PPO/2500/10/30/S10 Gold		\$2,500	\$5,000	10%	30%	\$9,100	\$18,200	\$30 KP Providers \$50 Network Providers	30%	\$60 KP Providers \$80 Network Providers	30%	Primary \$0 KP Providers \$50 Network Providers Specialty \$0 KP Providers \$80 Network Providers	30%	\$0/ 0% after deductible	30%	\$600	30%	\$60 KP Providers \$100 Network Providers	30%	\$650	\$650	10%	30%	10%	30%	\$5/\$20/ \$50/\$80/ 25% (KP Pharmacies) \$15/\$30/ \$70/\$110/ 30% (MedImpact Pharmacies)	Medical ded applies 30%/ 30%/ 30%/ 30%/ 30%

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	Deductible (x2 family)		Coinsurance (after deductible)		Out-of-Pocket Maximum (x2 family)		PCP		Specialist		Telehealth Visits		Lab/X-ray		MRI, CT, & PET		Urgent Care		Emergency Room		Outpatient Surgery		Inpatient Hospital		Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty		
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	
Dual Choice PPO ¹																											
PPO/3850/30/50/S10 Silver	\$3,850	\$7,700	30%	40%	\$9,100	\$18,200	\$50 KP Providers \$70 Network Providers	40%	\$80 KP Providers \$100 Network Providers	40%	Primary \$0 KP Providers \$70 Network Providers Specialty \$0 KP Providers \$100 Network Providers	40%	30%	40%	\$550 after deductible	40%	\$100 KP Providers \$140 Network Providers	40%	30%	30%	30%	40%	30%	40%	\$5/\$20/ \$50/\$80/ 30% (KP Pharmacies) \$15/\$30/ \$70/\$110/ 35% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%/ 40%	
PPO/4850/30/50/S10 Silver	\$4,850	\$9,700	30%	40%	\$9,100	\$18,200	\$50 KP Providers \$70 Network Providers	40%	\$80 KP Providers \$100 Network Providers	40%	Primary \$0 KP Providers \$70 Network Providers Specialty \$0 KP Providers \$100 Network Providers	40%	30%	40%	\$550 after deductible	40%	\$100 KP Providers \$140 Network Providers	40%	30%	30%	30%	40%	30%	40%	\$5/\$20/ \$50/\$80/ 30% (KP Pharmacies) \$15/\$30/ \$70/\$110/ 35% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%/ 40%	
PPO HDHP/3500/20/S10 Silver	\$3,500	\$7,000	20%	40%	\$7,000	\$14,000	20% KP Providers 30% Network Providers	40%	20% KP Providers 30% Network Providers	40%	Primary 20% KP Providers 30% Network Providers Specialty 20% KP Providers 30% Network Providers	40%	20%	40%	20%	40%	20% KP Providers 30% Network Providers	40%	20%	20%	20%	40%	20%	40%	Med ded applies (except Tier 1 Generics) \$5/20%/ 20%/20%/ 20% (KP Pharmacies) \$15/30%/ 30%/30%/ 30% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%/ 40%	

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Deductible (x2 family)		Coinsurance (after deductible)		Out-of-Pocket Maximum (x2 family)		PCP		Specialist		Telehealth Visits		Lab/X-ray		MRI, CT, & PET		Urgent Care		Emergency Room		Outpatient Surgery		Inpatient Hospital		Prescription Drugs Tier 1 Generic/Tier 2 Generic/ Tier 3 Preferred Brand/ Tier 4 Non-Preferred/ Tier 5 Specialty	
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network

Dual Choice PPO ¹																													
PPO HDHP/5000/20/S10 Silver	\$5,000	\$10,000	20%	40%	\$7,000	\$14,000	20% KP Providers 30% Network Providers	40%	20% KP Providers 30% Network Providers	40%	Primary 20% KP Providers 30% Network Providers Specialty 20% KP Providers 30% Network Providers	40%	20%	40%	20%	40%	20% KP Providers 30% Network Providers	40%	20%	20%	20%	40%	20%	40%	20%	40%	Med ded applies (except Tier 1 Generics) \$5/20%/ 20%/20%/ 20% (KP Pharmacies) \$15/30%/ 30%/30%/ 30% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%/ 40%	
PPO 6500/20/60/S10 Bronze	\$6,500	\$13,000	20%	40%	\$9,000	\$18,000	\$60 after ded KP Providers (ded waived for first 3 visits) \$80 after ded Network Providers (ded waived for first 3 visits)	40%	\$80 after ded KP Providers \$100 after ded Network Providers	40%	Primary \$0 KP Providers \$80 after ded Network Providers (ded waived for first 3 visits) Specialty \$0 KP Providers \$100 after ded Network Providers	40%	40%	20%	40%	20%	40%	\$120 after ded KP Providers (ded waived for first 3 visits) \$160 after ded Network Providers (ded waived for first 3 visits)	40%	20%	20%	20%	40%	20%	40%	20%	40%	Med ded applies (except Tier 1 and Tier 2 Generics) \$5/\$30/ \$60/\$100/ 20% (KP Pharmacies) \$15/\$40/ \$80/\$130/ 30% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%/ 40%
PPO HDHP/6850/10/S10 Bronze	\$6,850	\$13,700	10%	40%	\$6,900	\$13,800	10% KP Providers 20% Network Providers	40%	10% KP Providers 20% Network Providers	40%	Primary 10% KP Providers 20% Network Providers Specialty 10% KP Providers 20% Network Providers	40%	40%	10%	40%	10%	40%	10% KP Providers 20% Network Providers	40%	10%	10%	10%	40%	10%	40%	10%	40%	Med ded applies (except Tier 1 Generics) \$25/10%/ 10%/10%/ 10% (KP Pharmacies) \$35/20%/ 20%/20%/ 20% (MedImpact Pharmacies)	Medical ded applies 40%/ 40%/ 40%/ 40%/ 40%

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How to reach us

For new sales

Contact us at **1-855-861-6950** or
KPGeorgiaSales@kp.org.

For existing accounts

Contact your broker or Kaiser Permanente account representative.

Health line

For information, nurse advice, appointment cancellations, or to schedule an appointment in Pediatrics/Adolescent Medicine or Adult Medicine, call the Health Line 24 hours a day, seven days a week. To schedule all other appointments, call Monday-Friday between 7 a.m. to 7 p.m.

404-365-0966 locally
1-800-611-1811 long distance
TTY: **1-800-255-0056**
(Disponible en Español)

Member services

Offers assistance selecting a personal physician; explains how your health plan works; and answer questions about eligibility, and coverage verification.

Monday-Friday: 7 a.m. to 7 p.m.
404-261-2590 locally
1-888-865-5813 long distance
(Disponible en Español)

Pharmacy

Members with a prescription drug benefit can have prescriptions filled at any Kaiser Permanente medical facility pharmacy. In addition, two great time-saving options are available when refilling prescriptions previously filled at a Kaiser Permanente medical facility pharmacy: Order online at **kp.org/rxrefill**, or call the 24-hour Refill Line at **770-434-2008**.

Medical claims

Answers questions about medical bills and provides information about medical claims.

Monday-Friday: 8:30 a.m. to 5 p.m.
404-261-2825 locally
1-888-865-5813 long distance

Kaiser Permanente online

On **kp.org/myhealth**, members can:¹

- Email their doctor's office
- Schedule, view, and cancel routine appointments
- Review after-visit summaries
- View lab test results
- Order prescription refills
- Act for a family member
- View eligibility and benefits²
- View claims and claims status²
- Monitor ongoing health conditions
- Order replacement ID cards
- And much more

¹ Available to members receiving care/filling prescriptions at a Kaiser Permanente medical facility.

² Available to any member registered on **kp.org**.

At the time of production, the information contained in this publication was accurate. Please contact Member Services at **404-261-2590** locally or **1-888-865-5813** for the latest information.

account.kp.org