



KAISER PERMANENTE®

# ADDED CHOICE

Small groups (2-50 employees)

## A health plan that fits the business plan

### TWO PROVIDER OPTIONS AT ANY TIME—A SOLUTION GREATER THAN THE SUM OF ITS PARTS

Our Added Choice plan offers the flexibility employers need by combining an in-network provider option (Option 1) with an out-of-network provider option (Option 2), all in one plan.

The combination allows members to choose between two provider options at any time. And when purchasing an Added Choice plan for their employees, employers

can choose from plans featuring various levels of copayments, coinsurance, deductibles, and out-of-pocket maximum limits.

Plan benefits vary with each option, and cost-sharing for a particular service depends on the provider option and, sometimes, where the member receives care. Out-of-pocket costs are usually lowest in Option 1.

### WHO SHOULD CONSIDER ADDED CHOICE?

- + Employer groups seeking out-of-network benefits as a complement to the core Kaiser Permanente offering
- + Employers seeking a single health plan solution for a diverse range of employees
- + Firms addressing employee health needs when the employees happen to be further away from regional Kaiser Permanente medical centers
- + Firms seeking to minimize the cost and administrative complexity of a broad health plan
- + Employers seeking a simple in- and out-of-network design that easier for employees to navigate

# LIKE TWO PLANS ROLLED INTO ONE

Added Choice offers two provider options for employees to receive care. And members can move among both options at any time, so they can always make the best decisions for their health and their wallets.

## OPTION 1:

### KAISER PERMANENTE PROVIDERS

Choose from two in-network alternatives for Option 1:

#### Signature provider delivery system

Members have access to 1,700+ physicians in the Mid-Atlantic Permanente Medical Group, P.C., who practice in Kaiser Permanente medical centers. A list of network physicians is accessible at [kp.org/doctor](https://kp.org/doctor), and members can choose and change their doctors at any time, for any reason. Referral is required for specialty visits.

#### Select delivery system

If the Select delivery system is chosen, members can also access many community physicians in private practice. They also have access to contracted hospitals located throughout the service area.

- + Most plans have deductibles, but many services are covered at a copay only. Once the deductible is met, members pay applicable copay or coinsurance on covered services.
- + Virtually no claim forms to complete.

And when members get care from Kaiser Permanente facilities, they get these advantages:

- + Convenient access to contracted hospitals located throughout the service area.
- + Coordinated care and around-the-clock access to the features on [kp.org](https://kp.org), including the ability to email their doctors, check lab and radiology test results, schedule appointments with Permanente physicians, and so much more.
- + Receiving diagnosis and treatment at one-stop medical centers, some with access to after-hours and 24/7 Urgent Care.

## OPTION 2:<sup>1</sup>

### OUT-OF-NETWORK PROVIDERS

Members have access to any licensed provider, pharmacy, or hospital that is not an Option 1 provider.

- + No referral is needed for office visits to specialists.
- + Inpatient and certain outpatient services are subject to precertification.
- + Most services are subject to a contract-year deductible,<sup>3</sup> then coinsurance.
- + Providers have not agreed to negotiated rates. Providers may require members to pay the full cost of each visit. If so, members will need to submit a claim for reimbursement.
- + Providers may bill members for the difference, if any, between actual billed charges and the maximum allowable charge. Charges that exceed the maximum allowable are not covered, do not satisfy the deductible, and do not accumulate to the out-of-pocket maximum.



## PLUS ADDED CHOICE PHARMACY BENEFITS

Employers can choose from a set of prescription drug plan designs to pair with the medical plan.

- + Members can fill prescriptions at any pharmacy, including Kaiser Permanente pharmacies, where they will generally pay the lowest copay, no matter if prescribed by an Option 1 or 2 provider.
- + Members pay full out-of-pocket costs for prescriptions filled at out-of-network pharmacies and they submit claims for reimbursement.

Kaiser Permanente pharmacies	<ul style="list-style-type: none"><li>+ Rx filled at Kaiser Permanente medical center pharmacies or online at <a href="https://kp.org">kp.org</a></li><li>+ Rx filled by mail for a 90-day supply of maintenance medications<sup>2</sup></li><li>+ Generally the lowest copayments</li></ul>
Participating network pharmacies	<ul style="list-style-type: none"><li>+ Rx filled at participating pharmacies in the MedImpact Network, which includes CVS, Farm Fresh, Harris Teeter, Kmart, Rite Aid, Safeway, Shoppers Food Warehouse, Target, Walgreens, and others</li><li>+ No mail-order service option</li><li>+ Generally higher copayments than Option 1</li></ul>
Out-of-network pharmacies	<ul style="list-style-type: none"><li>+ Rx filled at any licensed pharmacy, except Kaiser Permanente and MedImpact pharmacies</li><li>+ No mail-order service option</li><li>+ Generally higher copayments than Option 2</li></ul>

## IT ALL LEADS TO HAPPIER, MORE PRODUCTIVE EMPLOYEES

This solution meets employees' care needs by offering a choice between two provider options at any time. And access to predictable out-of-pocket expenses and high-quality<sup>3</sup> care is always available when members use Kaiser Permanente's integrated care delivery system.



To learn more, visit [kp.org/addedchoice/mas](https://kp.org/addedchoice/mas). 

<sup>1</sup> Permanente physicians are recognized as Top Doctors in *Northern Virginia Magazine* (2023), *Washingtonian* magazine (2022), and *Baltimore magazine* (2022).

<sup>2</sup> Some medications are not eligible for Mail Order Pharmacy. Mail Order Pharmacy can deliver to addresses in MD, VA, DC, and certain locations outside the service area.

<sup>3</sup> In the NCQA Commercial Health Plan Ratings 2022, our commercial plan is rated 5 out of 5, the highest rating in the nation.

