

# Dual Choice PPO™

The quality of Kaiser Permanente.  
The flexibility and choice of a PPO.



[kp.org/choiceproducts/nw](https://kp.org/choiceproducts/nw)



# A PPO plan that offers more

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What makes a Dual Choice PPO plan unique? We are the only PPO plan that includes exclusive access to Kaiser Permanente with the flexibility of a PPO plan.

We combine care and coverage to give you a streamlined, quality care experience. This minimizes hassles and helps you stay healthy. You can get personalized, coordinated care from highly skilled doctors and specialists in our medical facilities. Your entire care team is connected to you – and each other – through your electronic health record.

With Dual Choice PPO, you also get access to extensive regional and national networks, giving you access to in-network hospitals, clinics, and providers nationwide.

## More options

Select from in-network and out-of-network providers.

### In-network:

- More than 1,200 Kaiser Permanente doctors and specialists in Oregon and Southwest Washington.

**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.

### Members enrolled with an Oregon Employer:

In addition to Kaiser Permanente providers, in-network providers include:

- **First Choice Health** providers in Oregon and Washington
- **First Health Network** providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C.
- **Cigna Healthcare<sup>SM</sup> PPO Network<sup>1</sup>** providers in all remaining states.

### Members enrolled with a Washington Employer:

In addition to Kaiser Permanente providers, in-network providers include:

- **First Choice Health** providers in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska.
- **First Health Network** providers in all remaining states.

### Out-of-network:

- See any other licensed provider nationwide and get care at a wide range of medical facilities.

## More control

Where you choose to get care affects your costs, including copays, coinsurance, and deductibles. The choice is up to you, which gives you greater control over your out-of-pocket costs.

## More customer support

You will receive a welcome call and follow-up email from our Customer Service team on how to transition care, including choosing a doctor, transferring prescriptions, and making an appointment.

If you have questions about your plan or benefits, call Customer Service at **1-866-616-0047**. Representatives are happy to assist you.

# Choose your doctor

Dual Choice PPO offers you the freedom to choose any licensed provider for your care. However, you'll pay less when you choose from in-network hospitals, clinics, and providers nationwide.

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## In-network

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You'll get quality, personalized care featuring:

### Kaiser Permanente

- Choose from more than 1,200 Kaiser Permanente doctors practicing in our Oregon and Southwest Washington medical facilities.
- Your out-of-pocket expenses are generally lower than the out-of-network provider options.
- Your doctor, nurses, and other specialists all work together to help keep you healthy. They're connected to each other, and to you, through your electronic health record. So they know important things about you and your health – like when you're due for a screening and what medications you're taking. That way, you get personalized care that's right for you.

### Members enrolled with an Oregon Employer

In addition to Kaiser Permanente providers, in-network providers include:

- **First Choice Health** providers in Oregon and Washington
- **First Health Network** providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C.
- **Cigna Healthcare<sup>SM</sup> PPO Network<sup>1</sup>** providers in all remaining states.

### Members enrolled with a Washington Employer

In addition to Kaiser Permanente providers, in-network providers include:

- **First Choice Health** providers in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska.
- **First Health Network** providers in all remaining states.

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## Out-of-network

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### Any licensed provider

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.



## Choose an urgent care location

Just like with your doctors, you can go to the location of your choice any time you need urgent care. Proximity is especially important when you need immediate attention.

Need care quickly? Licensed care providers are available by phone 24 hours a day, 7 days a week to offer guidance: **1-800-813-2000**

In an emergency, call **911** or go to the nearest hospital emergency department.

### In-network

#### Kaiser Permanente urgent care locations

You have access to Kaiser Permanente and other designated urgent care locations.

### Out-of-network

#### Any licensed urgent care location

You can get care from any other urgent care location you choose. Out-of-pocket expenses are generally higher than in-network facilities. You'll have an annual deductible and coinsurance. You may have to pay the full cost for each visit up front and file a claim for reimbursement.



## Choose a hospital

When you need inpatient hospital care, you can select from in-network and out-of-network options. In an emergency – a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health – your coverage will be the same for any hospital emergency department.

### In-network hospitals

You have access to Kaiser Permanente's own Sunnyside and Westside Medical Centers. You also have access to other designated hospitals.

### Out-of-network hospitals

You can get care from any other hospital you choose. If you choose this option, your out-of-pocket expenses are typically higher than if you get care from an in-network hospital.

If an out-of-network hospital charges more than the amount we allow, that hospital may bill you directly for the additional amount that is not covered by us. This is called balance billing.



# Choose your pharmacy

Each time you need a prescription, you can choose where to have it filled.<sup>2</sup> Like your doctor selections, the type of pharmacy you select will affect your out-of-pocket costs.

## In-network

### Kaiser Permanente and MedImpact pharmacies

For the lowest out-of-pocket costs, take advantage of Kaiser Permanente pharmacies located at most of our medical facilities. Or skip the trip to the pharmacy and save money with our mail-order pharmacy. Most members get a 3-month supply of medication for the price of 2, and shipping is free. Most orders arrive in as little as 3 days.

If a First Choice Health, First Health Network, Cigna Healthcare<sup>SM</sup> PPO Network<sup>1</sup>, or out-of-network provider writes a prescription, you can bring that prescription to a Kaiser Permanente pharmacy and have it filled for a lower out-of-pocket cost.

For quick and simple refills, you can call us or order online. You can choose to have your prescriptions mailed to your home at no charge or pick them up at a Kaiser Permanente pharmacy. Kaiser Permanente pharmacies also have popular nonprescription drugs at competitive prices.

### MedImpact pharmacies

If it's more convenient, you can have your prescriptions filled at any of the hundreds of participating MedImpact pharmacies, including:

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

To find a MedImpact network pharmacy, visit **[mp.medimpact.com/pharmacylocator](https://mp.medimpact.com/pharmacylocator)** or call 1-800-788-2949.

Use CVS Caremark mail-order pharmacy to have prescriptions mailed to your home; shipping is free. Call CVS Caremark at 1-800-841-5550 **[www.caremark.com](https://www.caremark.com)**.

## Out-of-network

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.

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For a directory of Kaiser Permanente and MedImpact pharmacies, visit **[kp.org/choiceproducts/nw](https://kp.org/choiceproducts/nw)** and click "Finding Doctors and Facilities."



# Convenient ways to get care with Kaiser Permanente

You've got more ways to get quality care than ever before, so it can be easier to stay on top of your health. Telehealth is covered at no additional cost with most plans.<sup>3</sup>



## 24/7 virtual care

Kaiser Permanente clinicians are available day or night, 24/7, for urgent care needs via on-demand video and phone, no appointment necessary.<sup>5,6</sup>



## Scheduled video or phone appointment

Schedule a face-to-face video visit or phone appointment with a Kaiser Permanente clinician or any specialists you've been referred to.<sup>5,6</sup>



## In-person care

We offer same-day, next-day, after-hours, and weekend services at many of our locations, including our Care Essentials by Kaiser Permanente retail clinics.<sup>6,7</sup>



## 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 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.<sup>8</sup>



## 24/7 advice

Get support with 24/7 care advice by phone.



## E-visits

Complete an online questionnaire and receive a treatment plan, including prescriptions, if needed, within a few hours.<sup>9,10</sup>



## 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. Visit [kp.org/travel](https://kp.org/travel) to learn more.

# Making the most of your membership

## For the you who's exploring your options

Good health goes beyond the doctor's office. Find your healthy place by exploring some of the convenient options available to members.<sup>11</sup> Many of these resources are available at no additional cost.



### On-demand and in-person workouts via ClassPass<sup>12</sup>

Choose from thousands of on-demand workout videos and get reduced rates on livestream and in-person classes. Learn more at [kp.org/classpass](https://kp.org/classpass).



### Healthy lifestyle programs

Connect to your health with online programs to help you lose weight, quit smoking, reduce stress, and more. Learn more at [kp.org/healthylifestyles](https://kp.org/healthylifestyles).



### Wellness coaching

Get help reaching your health goals by working one-on-one with a wellness coach by phone. Learn more at [kp.org/wellnesscoach](https://kp.org/wellnesscoach).

## More ways to help improve your total health<sup>12,13</sup>



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



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



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

Visit [kp.org/selfcareapps](https://kp.org/selfcareapps) to learn more.



# Save on wellness services and products

## For the you who is looking for savings

At Kaiser Permanente, you can enjoy discounted online tools, classes, programs, and activities that can help keep you happy and healthy. Visit [kp.org/memberdiscounts](https://kp.org/memberdiscounts) for more information.



### CHP Active and Healthy

This program can help you and your family save money on your favorite healthy, fun, and stress-relieving activities.

Explore the below options and more at [chpactiveandhealthy.com](https://chpactiveandhealthy.com).

#### Outdoor and adventure

Save on rock-climbing gyms, outdoor schools, guided fishing trips, ski rentals, and other activities that will get you out and about.

#### Arts and culture

Get discounts that will help you explore local museums, gardens, art galleries, and performing arts centers. You can also save on music lessons and get discounted movie tickets.

#### Exercise

From boot camps, martial arts classes, and health and fitness clubs, to aquatic centers, dance studios, and personal training lessons, you can save on a host of exercise-related memberships and services.

#### Eating well

You'll find deals on cooking classes, nutritional supplements, weight management services, gardening supplies, and more.



### Alternative care and chiropractic

Get discounts on naturopathic medicine, chiropractic care, massage, and other alternative therapies from providers belonging to The CHP Group network. Visit [chpgroup.com](https://chpgroup.com) to learn more and select your provider.



### ChooseHealthy®

With the ChooseHealthy program, you can continue on the road to wellness. ChooseHealthy is an online resource for health information, health and fitness tools, and discounts on health products. This program is available at no additional cost to you. Learn more at [kp.org/choosehealthy](https://kp.org/choosehealthy).

- Plan your meals for the month with meal plans that are suited to your tastes, fitness level, and weight goals.
- Get personalized cardio and strength training plans based on your fitness goals.
- Get savings like membership discounts and initiation fee discounts at more than 100 fitness clubs, yoga studios, and exercise centers from Longview, Washington, to Eugene, Oregon.

These products and services are provided by entities other than Kaiser Foundation Health Plan of the Northwest (KFHPNW). Certain KFHPNW benefit plans include coverage for some of these discounted services. Check your *Evidence of Coverage* for details. KFHPNW disclaims any liability for these discounted products and services. Should a problem arise, you may take advantage of our grievance process by calling Member Services at 1-800-813-2000 (TTY 711).

# Terms to know

Not sure what a deductible is? Confused about copays? You're not alone. Health care can be tough to navigate – so we're here to help. Get to know common health care terms with our deductible plan glossary.

## **Coinsurance**

A percentage of cost that you pay for services. For example, if you have 20% coinsurance and get a procedure that costs \$100, you'll pay \$20.

## **Copay**

A set amount you pay for covered services. For example, when you check in at your doctor's office, the receptionist might say you owe a \$10 copay for that visit.

## **Deductible**

The amount you pay for certain services each year before Kaiser Permanente starts paying. You'll pay the full cost for these services until you reach your deductible. After that, you'll pay a copay or coinsurance until you reach your out-of-pocket maximum.<sup>14,15</sup>

## **Dependent**

A member whose relationship to a subscriber is the basis for membership eligibility and who meets the eligibility requirements as a dependent. A dependent can be a spouse, domestic partner, or child.

## **Enhanced benefit**

You receive "enhanced benefits" and pay the lowest cost share when you receive certain covered services from a specific group of in-network providers.

## **Evidence of Coverage (EOC)**

A detailed description of your benefits, costs, exclusions, and plan guidelines. After signing in to kp.org, you can find this document under "My Documents."

## **Explanation of Benefits (EOB)**

A summary of the care you received and what your health plan covers. You'll receive it after a visit, but it's not a bill. You can use it to see how close you are to reaching your deductible and out-of-pocket maximum.

## **Health savings account (HSA)**

An account that lets you put aside tax-free<sup>16</sup> money to help pay for qualified medical expenses.<sup>17</sup> You can keep the money if you change jobs or retire, and your account can earn interest.

## **Medical record number**

A unique lifetime number issued to each member. Medical records are accumulated and maintained, and member information is maintained under this number.

## **Open enrollment**

The period, usually annual, during which employees and their covered family members can choose to make changes among any health plans offered by their employer, and employees can add family members to or delete family members from their coverage without a qualifying event.

## **Out-of-pocket maximum**

The most you'll pay for covered services each year.<sup>18</sup>

## **Preventive care**

A defined set of services designed to help catch health problems before they get serious – services like mammograms, blood pressure screenings, and cholesterol tests. Getting preventive care when you're healthy can help you stay that way.

<sup>1</sup>The Cigna Healthcare 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.

<sup>2</sup>Some covered drugs may have additional requirements or limits on coverage, including quantity limits, age restrictions, prior authorization, or step therapy.

<sup>3</sup>For high deductible health plan members, e-visits, phone visits, and video visits are subject to your plan's annual deductible.

<sup>4</sup>To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

<sup>5</sup>When appropriate and available.

<sup>6</sup>These features are available when you get care at Kaiser Permanente facilities.

<sup>7</sup>In the case of a pandemic, some facilities may be closed or offer limited hours and services.

<sup>8</sup>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.

<sup>9</sup>Applicable cost shares will apply for services or items ordered during an e-visit.

<sup>10</sup>See note 3

<sup>11</sup>These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.

<sup>12</sup>Only available to Kaiser Permanente members with medical coverage.

<sup>13</sup>myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.

<sup>14</sup>For a small number of services, you may need to keep paying copays or coinsurance after reaching your out-of-pocket maximum.

<sup>15</sup>Your copay experience may vary by region. Check your Evidence of Coverage for more details.

<sup>16</sup>The tax references on this page relate to federal income tax only. Consult with your financial or tax advisor for information about state income tax laws.

<sup>17</sup>To view the list of qualified medical expenses defined under Internal Revenue Code Section 213(d), see IRS Publication 502, Medical and Dental Expenses, at [irs.gov/publications](https://www.irs.gov/publications).

<sup>18</sup>See note 14



## Customer Service

Call us if you have questions, need information about eligibility, or would like to verify your coverage:

**1-866-616-0047**

**711** (TTY)

Monday-Friday, 8 a.m.-6 p.m.

## Already a member?

Manage your care online anytime at **kp.org**. If you haven't already, go to **kp.org/registernow** so you can start emailing your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

## Stay connected to good health



facebook.com/kpthrive



instagram.com/kpnorthwest



linkedin.com/company/kaiser-permanente-northwest



@kpnorthwest, @aboutkp, @kptotalhealth



youtube.com/kaiserpermanenteorg

## For more information

Visit **kp.org/choiceproducts/nw** to find additional information on understanding your plan and benefits.

This brochure provides only a general overview of Kaiser Permanente. For specific information about your benefits, copays, limitations, and services, please refer to your *Evidence of Coverage* or call Customer Service at **1-866-616-0047**.

This brochure is not a contract. Plan details, including all benefits, exclusions, and limitations, are provided in the *Evidence of Coverage (EOC)*. To get an *EOC* for a particular plan, contact Customer Service. In the event of any conflict between this brochure and the *EOC*, the *EOC* prevails.

For more information about Kaiser Permanente benefits, availability, and restrictions, go to **kp.org/disclosures**. (Click on "Forms" and then "Related links.")

### Kaiser Foundation Health Plan of the Northwest

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