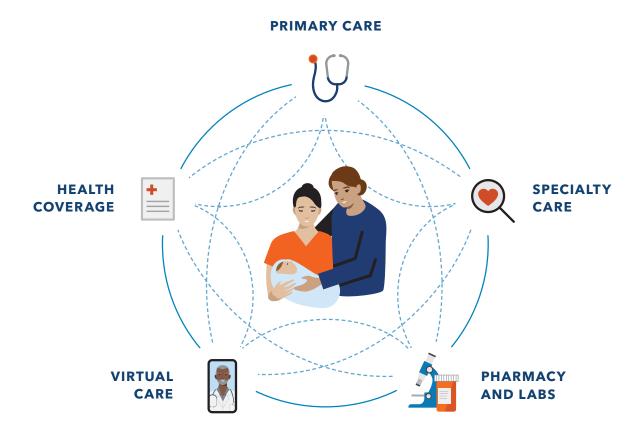
Care for all that is you







A different kind of care

Your health care should make your life easier – with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

With Kaiser Permanente, you get

Personalized care from top specialists

24/7 access to care wherever you are

Predictable costs and less paperwork

Members stay with Kaiser Permanente nearly 3 times as long as other health plans.¹

¹Kaiser Permanente internal data, 2020; Hanming Fang, PhD, et al., "Trends in Disenrollment and Reenrollment Within US Commercial Health Insurance Plans, 2006-2018," *JAMA Network*, February 24, 2022.

Go where you feel like your best self

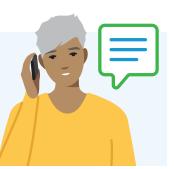
We can help you get to your healthy place – no matter where it is. Care at Kaiser Permanente can feel easier and faster, with the help of connected caregivers, more ways to get care, and support for the whole you. Welcome to care that helps fit your life.

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Want to talk? We're here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what options are included. Call **1-800-514-0985** (TTY **711**), Monday through Friday, 7 a.m. to 6 p.m. Pacific time.



Care that's **personalized**

For the you who deserves to be seen and heard

You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals. At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your electronic health record, so they know you and your story.

You can also change your doctor anytime and choose from many clinicians who speak more than one language, so it's easy to find the perfect match for you.

From seeing the doctor to getting lab work, I knew exactly where to go and the flow was seamless.

-Kaiser Permanente member



Care that's convenient

For the you with a busy schedule

Visit **kp.org** or use our app to make a routine same-day or next-day appointment, or talk to a clinician 24/7 by phone or video.^{1,2} No matter how you connect, you'll always speak with a medical professional who can see your health history and pick up where you left off.



Your health at your fingertips

- Get 24/7 virtual care.
- Email your care team.
- View most lab results and doctor's notes.
- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.



- Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door
- Same-day or next-day home delivery available for an additional fee³

You're covered while traveling

a clinician for a video visit.4



If you're planning to travel, we can help you manage your vaccinations, refill prescriptions, and more. And once you're on the go, you're covered for urgent and emergency care anywhere in the world. Visit **kp.org/travel** for more details.

When appropriate and available. If you travel out of state, phone appointments 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. ²To 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. ³Same-day and next-day prescription delivery services may be available for an additional fee. These services are not covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente is not responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery. ⁴Kaiser Permanente GCN Post-Visit Survey of 60,945 members, 2023.

Care that's world class

For the you who expects the best

No matter your needs – mental health, maternity, cancer care, heart health, and beyond – you have access to expert doctors, cutting-edge technology, and the latest evidence-based care.



Explore high-quality care options for every health need at **kp.org/specialtycare**.

We're a national leader in outcomes

We lead the nation in outcomes for conditions like cancer and heart disease, and we're among the top-rated health plans in every state we serve.^{1,2,3,4,5}



Kaiser Permanente members are

33%

more likely to survive heart disease⁵

52%

more likely to survive colorectal cancer⁶

20%

less likely to die early of cancer⁵

Recognized excellence in stroke and heart disease care⁶

The American Heart Association and American Stroke Association's Get With The Guidelines® program has recognized **38 of our medical centers** for commitment to excellence in the treatment of stroke or heart disease.

'Kaiser Permanente 2023 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2023 and is used with the permission of NCQA. Quality Compass 2023 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality. ²2022 Annual Report, Kaiser Permanente, about kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report. ³NCQA's Private Health Insurance Plan Ratings 2023-2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan of Colorado – HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. – HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. – HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest – HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Washington – HMO (rated 4 out of 5). ⁴Elizabeth A. McGlynn, PhD, et al., ⁴Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community, ⁶Kaiser Permanente, July 20, 2022. ⁵Theodore R. Levin, MD, et al., ⁸Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population, ⁸Gastroenterology, November 2018. ⁶American Heart Association and American Stroke Association, July 6, 2023.

A great experience from the start

For the you who is just getting started

Switching plans can seem like a lot of work, but at Kaiser Permanente, we help guide new members through each step. So you can get the care you need without missing a beat.



Follow these simple steps to get started.

kp.org/newmember



Step 1: Connect to care online

Once your coverage begins, create an account at **kp.org** or download the Kaiser Permanente app.* Then manage your health on your schedule – whenever, wherever.



Step 2: Choose your doctor

We know having a doctor you connect with is an important part of taking care of your health. Browse our online doctor profiles to find a doctor and locations in your area, even before you enroll, at **kp.org/newmember**.



Step 3: Get prescriptions

Have your prescription information handy, and we'll help you take care of the rest. Follow the steps to transition your prescriptions online or call the New Member Welcome Desk at **1-888-491-1124** (TTY **711**), Monday through Friday, 8 a.m. to 5 p.m.



Health care doesn't have to be confusing

If you don't know the difference between a deductible and an out-of-pocket maximum, you're not alone. But rest assured – we're here to help make health care easier to understand. Get help learning the basics at **kp.org/healthplanbasics/nw**.

^{*}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.

New member care transition

For the you who needs a little help

Our goal is to help determine your unique needs and connect you with the doctors, specialists, and prescription medications to effectively manage your care transition.

Types of medical needs our New Member Welcome Desk can help with:

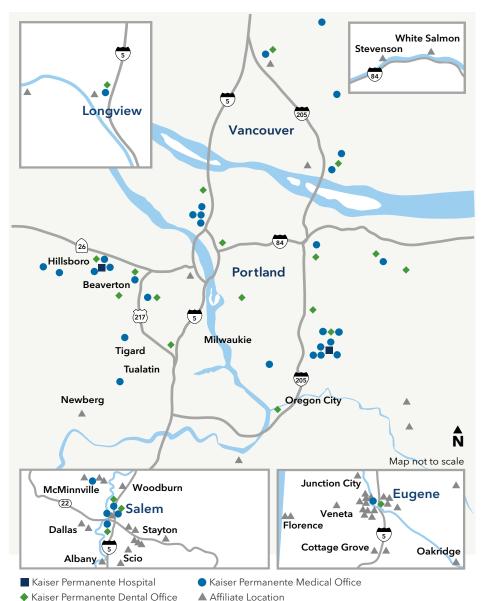
	Common needs	 Choose a doctor. Schedule a routine appointment. Transfer prescriptions. Also available 24/7 for self-service at kp.org.
56	Parent and child needs	 Select a pediatrician or family practice doctor. Connect with an ob-gyn. Transfer records and health history. Transfer prescriptions. Schedule vaccinations and well-child visits.
	Specialty care needs	 Connect with specialists such as oncologists, orthopedists, and ear, nose, and throat doctors. Connect with mental health professionals. Determine durable medical equipment needs.
	Complex medical needs	 Connect with specialty care for conditions such as cancer, renal disease, pre-/post-surgery, and transplants. Connect with a pharmacy for specialty prescriptions and infusions.

Visit **kp.org/newmember** to get started on your own or call **1-888-491-1124** (TTY **711**). Help is available Monday through Friday, 8 a.m. to 5 p.m.



Where to find care in Oregon and Southwest Washington

We provide quality care to more than 600,000 members in Oregon and Southwest Washington. Our service area extends from Eugene, Oregon, to Longview, Washington, and includes medical offices, dental offices, Vision Essentials by Kaiser Permanente optical retail locations, urgent care clinics, and hospitals. We also have a network of affiliated providers for routine, urgent, or emergency care.





Get care now

Choose from convenient options, like 24/7 phone and video or an e-visit, and find the care you need, when and where you need it.*

kp.org/getcare



Facility information current as of May 2024.

Go to **kp.org/locations** to see all our current locations and to find the facility closest to you. Or call Member Services at **1-800-813-2000** (TTY **711**).



^{*}When appropriate and available. These features are available when you get care at Kaiser Permanente facilities. For high deductible health plan members, e-visits, phone visits, and video appointments are subject to your plan's annual deductible. If you travel out of state, phone appointments 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. To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. Applicable cost shares will apply for services or items ordered during an e-visit.

Where to find care in Oregon and Southwest Washington



Dental

With Kaiser Permanente's coordinated medical and dental care and coverage, it can be simpler to take care of your total health. Our skilled dentists, convenient dental locations, and quality services will help make you smile.*

Learn more at kp.org/dental.



Pharmacy

Most of our Kaiser Permanente medical offices include pharmacy services. You also have the option of using our mailorder pharmacy service to fill and refill most prescriptions.



Vision Essentials by Kaiser Permanente

Our optometrists, ophthalmologists, and opticians work together within our integrated care delivery system and are able to connect to our larger team of medical professionals and services.

Learn more at kp2020.org.



Affiliated Providers

Kaiser Permanente health plans include access to affiliated providers for primary and specialty care.



For a list of our most current locations, please visit **kp.org/locations**.

^{*}Member must be enrolled on a Kaiser Permanente dental plan.

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.^{1,2} Many of these resources are available at no additional cost.



Kaiser Permanente app³

Manage your health 24/7 – schedule appointments, email your doctor's office with nonurgent questions, order most prescription refills, see most test results, pay bills, read your doctor's notes, and more.



On-demand and in-person workouts via ClassPass⁴

Choose from thousands of on-demand workout videos and get reduced rates on livestream and in-person classes. Learn more at **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**.



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**.

More ways to help improve your total health^{4,5,6,7}



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



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

Visit kp.org/selfcareapps to learn more.

The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. ²The apps and services are neither offered nor guaranteed under contract with the FEHB Program but are made available to enrollees and family members who become members of Kaiser Permanente. ³To 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. ⁴Not available to Kaiser Permanente Dental-only members. ⁵Calm and can be used by members 13 years old and older. The Headspace app and services are not available to any members under 18 years old. ⁶Some individuals who receive health care services from Kaiser Permanente through state Medicaid programs are not eligible for the Headspace app and services. ⁷Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

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 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.

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 to learn more and select your provider.



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).

Community is at our core

Kaiser Permanente furthers our mission with initiatives that help people address the clinical, social, economic, and environmental factors that affect their health. This work enlists our entire organization and region: doctors, dentists, nurses, technicians, navigators, employees, and our community partners from Longview, Washington, to Eugene, Oregon.

In 2023, Kaiser Permanente dedicated **more than \$136 million** to initiatives that help improve the total health of our members and the communities we serve.*



Nondiscrimination Notice

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call Member Services at 1-800-813-2000 (TTY: 711).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Phone: **1-800-813-2000** (TTY: **711**), Fax: **1-855-347-7239**.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, Phone: 1-800-368-1019, TDD: 1-800-537-7697. Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

For Washington Members

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

Help in Your Language

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-813-2000** (TTY: **711**).

አማርኛ (Amharic) ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-813-2000** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 2000-813-809-1 (TTY: TTY).

中文 (Chinese) 注意: 如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-813-2000 (TTY: 711)。

فارسى (Farsi) توجه: اگر به زبان فارسى گفتگو مى كنيد، تسهيلات زبانى بصورت رايگان براى شما فراهم مى باشد. با 710-813-800-1 (717: 711) تماس بگيريد.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-813-2000** (TTY: **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-813-2000** (TTY: **711**).

日本語 (Japanese) 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。 **1-800-813-2000** (TTY: **711**) まで、お電話にてご連絡ください。

ខ្មែរ (Khmer) ប្រយ័គ្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ **1-800-813-2000** (TTY: **711**)។

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-813-2000 (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-813-2000 (TTY: 711).

Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa **1-800-813-2000** (TTY: **711**).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-813-2000 (TTY: **711**) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunati la 1-800-813-2000 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-813-2000** (TTY: **711**).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-813-2000** (TTY: **711**).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-813-2000** (TTY: **711**).

ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-813-2000 (TTY: 711).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером **1-800-813-2000** (ТТҮ: **711**).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-813-2000** (TTY: **711**).

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Let us help you find your healthy place

A good health plan and access to quality care can be important for peace of mind. With Kaiser Permanente, you can get both.

Want to learn more?

Talk to an enrollment specialist today about specialty care, extra features, and more. Call **1-800-514-0985** (TTY **711**), Monday through Friday, 7 a.m. to 6 p.m. PT.

Member Services

1-800-813-2000 (English)1-800-324-8010 (language interpretation services)711 (TTY)Monday through Friday, 8 a.m. to 6 p.m.

New Member Welcome Desk

1-888-491-1124

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

New Member Pharmacy Services

1-888-572-7231

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





Find a facility near you: **kp.org/locations**

Kaiser Foundation Health Plan of the Northwest 500 NE Multnomah St., Suite 100 Portland, OR 97232

For more information about Kaiser Permanente benefits, availability, and restrictions, go to **kp.org/disclosures**.







Summary of Medical Benefits

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest. 500 NE Multnomah St., Suite 100, Portland, OR 97232

Oregon 1/1/2025 - 12/31/2025

City of Salem Group Number: 3246

Deductible	
Self-only Deductible per Year (for a Family of one Member)	\$250
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	\$250
Family Deductible per Year (for an entire Family)	\$750
Out-of-Pocket Maximum ¹	
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$1,250
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$1,250
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$3,750
Office Visits	You pay
Routine preventive physical exam	\$0
Telehealth (phone/video)	\$0 *
Primary Care	\$5 for first 3 visits; then \$15 for additional visits in the same Year *
Specialty Care	\$25
Urgent Care	\$15
Tests (outpatient)	You pay
Preventive Tests	\$0
Laboratory	\$10 per department visit
X-ray, imaging, and special diagnostic procedures	\$10 per department visit
CT, MRI, PET scans	\$10 per department visit
Medications (outpatient)	You pay
Prescription drugs (up to a 30 day supply)	\$10 generic / \$20 preferred brand / \$40 non-preferred brand
Mail Order Prescription drugs (up to a 90 day supply)	\$20 generic / \$40 preferred brand / \$80 non-preferred brand
Administered medications, including injections (all outpatient settings)	\$0
Nurse treatment room visits to receive injections	\$5
Maternity Care	You pay
Scheduled prenatal care visits and postpartum visits	\$0
Laboratory	\$10 per department visit
X-ray, imaging, and special diagnostic procedures	\$10 per department visit
Inpatient Hospital Services	20% Coinsurance after Deductible
Hospital Services	You pay
Ambulance Services (per transport)	20% Coinsurance after Deductible
Emergency services	20% Coinsurance after Deductible

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Inpatient Hospital Services	20% Coinsurance after Deductible
Outpatient Services (other)	You pay
Outpatient surgery visit	20% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	\$25 after Deductible
Durable medical equipment	20% Coinsurance after Deductible
Physical, speech, and occupational therapies (up to 20 visits per therapy per Year)	\$25
Skilled Nursing Facility Services	You pay
Inpatient skilled nursing Services (up to 100 days per Year)	20% Coinsurance after Deductible
Mental Health and Substance Use Disorder Services	You pay
Outpatient Services	\$5 for first 3 visits; then \$15 per visit for additional visits in the same Year *
Inpatient hospital & residential Services	20% Coinsurance after Deductible
Alternative Care (self-referred)	You pay
Acupuncture Services (up to 12 visits per Year)	\$10 per visit
Chiropractic Services (up to 20 visits per Year)	\$10 per visit
Massage Therapy (up to 12 visits per Year)	\$25 per visit
Naturopathic Medicine	\$5 for first 3 visits; then \$15 for additional visits in the same Year *
Vision Services	You pay
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	\$15
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	Not covered
Routine eye exam (For members 19 years and older.)	\$15

¹ Refer to your Evidence of Coverage (EOC) for benefits that may not apply to Out-of-Pocket Maximum.

Plan is subject to exclusions and limitations. A complete list of the exclusions and limitations is included in the Evidence of Coverage (EOC). Sample EOCs are available upon request or you may go to **kp.org/plandocuments**.

Non-participating providers may bill you for any charges in excess of the Allowed Amount (balance billing), except where balance billing is prohibited by law. You are protected from balance billing in connection with emergency services and certain services provided at a participating hospital or ambulatory surgical center. For additional information, visit https://healthy.kaiserpermanente.org/oregon-washington/support/pay-bills/medical-bills/no-surprises-act.

Questions? Call Member Services (M-F, 8 am-6 pm) or visit kp.org. Portland area: 503-813-2000 All other areas: 1-800-813-2000. TTY, all areas: 711. Language Interpretation Services, all areas: 1-800-324-8010

This is not a contract. This condensed summary of benefits does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details on benefit coverage, claims review, and adjudication procedures, please see your EOC or call Member Services. In the case of a conflict between this summary and the EOC, the EOC will prevail.

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^{*} First 3 visits (or days) are any combination of in-person or telemedicine Services for primary care non-specialty medical Services, behavioral health outpatient Services, naturopathic medicine, or Substance Use Disorder outpatient Services.



We want to help you thrive – in mind, body, and spirit. To help you achieve total health, some of our medical plans include self-referred alternative care benefits. Benefits may include services such as chiropractic care, acupuncture, and/or massage therapy. All of our plans include naturopathic medicine.¹

4 steps to get started

1. No referral is required. Choose your alternative care provider at chpgroup.com² or by calling 1-800-449-9479.

You can choose from qualified and credentialed complementary and alternative medicine providers throughout our service area.² To be covered by your benefit, you must receive care from a provider in our service area who is part of the CHP Group network.² Please note that the provider list is subject to change. If you do not have internet access, please call Member Services at **1-800-813-2000** (TTY **711**) for a printed copy of alternative care providers.

2. Schedule your appointment.

Call the provider you select to schedule an appointment. When you schedule your appointment, make sure to confirm your provider's participation before receiving care.²

3. Determine the amount you will pay.

We want to help you be informed of any out-of-pocket costs. Please see your Benefit Summary and *EOC* for details. The amount you pay for visits to alternative care providers varies by plan and type of service.

4. If you have questions, we are here to help.

Member Services is your one-stop resource for answers. Call us at **1-800-813-2000**, Monday through Friday, 8 a.m. to 6 p.m. For TTY, call **711**. For language interpretation services, call **1-800-324-8010**.



¹ Refer to your *Evidence of Coverage (EOC)* to see if your plan includes self-referred alternative care benefits; and to learn about coverage details, such as cost shares, visit limits, and exclusions or limitations.

² The CHP Group is the alternative care provider network for most products. This does not apply to all Choice Product plans. Visit kp.org/choiceproducts/nw to see which provider networks apply to your Choice plan.



Good hearing means you can participate in life more fully – confident, secure, and more connected to your world. Millions of Americans experience some degree of hearing loss. But now, more than ever, hearing loss doesn't mean that your quality of life must change. Today's hearing products are smaller, more effective, and more comfortable.

Some of our medical plans include a hearing aid benefit. Your hearing aid benefit can help make sure you're not missing the sounds and conversations that make life more fulfilling.

Note: For Oregon groups, all plans include hearing aid benefits for dependent children. Some plans may include additional coverage. Please refer to your *Evidence of Coverage* or other coverage documents for details.

What's covered?

Hearing aid evaluations, fittings, adjustments, and devices. If your plan includes a hearing aid benefit, your allowance and any applicable cost share, benefit eligibility, and exclusions and limitations are available in your *Evidence of Coverage*.

How do I get hearing aids?

You must be diagnosed with hearing loss to get a hearing aid. If you believe you have hearing loss and are interested in purchasing hearing aids, make an appointment with your audiologist.

How do I schedule a routine hearing test with a Kaiser Permanente audiologist?

To schedule an appointment, visit the **kp.org** appointment center and select "Hearing Testing/Audiology" from the appointment types, or call **503-331-3060** (TTY **711**) in Oregon or **1-855-512-5983** (TTY **711**) in Washington. No referral is required to make an appointment.

What if a medical problem is identified during the hearing examination?

The audiologist may refer you to an ear, nose, and throat doctor or your primary care doctor to help you get the appropriate medical follow-up.

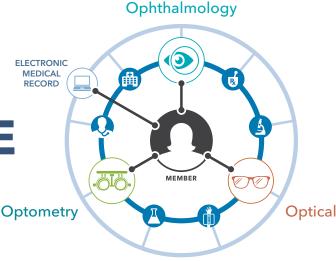
Are there any limitations to the style of hearing aid that is covered?

A range of technologies and styles are available. Your audiologist will help you choose the hearing aids that best meet your needs. Coverage is limited to certain types and models of hearing aids furnished by your plan.



Experience TOTAL EYE CARE

at Kaiser Permanente



Experience the Kaiser Permanente difference

Because our optometrists, ophthalmologists, and opticians work together within our integrated care delivery system, they're able to help connect to our larger team of medical professionals and services.

- ▶ Your eye health is part of your total medical record.
- ► Choose from an extensive collection of eyewear, from top designers to high-quality, affordable options, at our Vision Essentials by Kaiser Permanente locations.



- Glaucoma
- Macular degeneration
- Diabetic retinopathy
- Dry eye
- Low vision

After your comprehensive eye exam, a prescription will be given for eyeglasses and contact lenses as appropriate.



Optical (Vision Essentials)

Experienced opticians will help you select and fit your next pair of eyeglasses.

- Frames: Hundreds of choices and top brands.
- Lenses: Our opticians help you choose the best lenses and coatings for your lifestyle.

Contact lenses: We teach you how to insert and remove your new contact lenses.

Safety glasses: Kaiser Permanente works with employer groups to set up safety eyewear programs that help fit their needs and keep members safe on the job.



Ophthalmology

Ophthalmology provides medical and surgical eye care. They treat ongoing eye diseases such as:

- Cataracts
- Macular degeneration
- Glaucoma
- Diabetic retinopathy
- Corneal diseases
- Eyelid disorders
- Amblyopia
- Strabismus
- Uveitis

Ophthalmologists perform surgery at the **Ambulatory Surgery Center in Portland and Salem.**



Integrated care

If a medical condition is detected during your eye exam:

Your optometrist or ophthalmologist will work directly with your personal doctor and specialty providers to order tests and coordinate care plans.

Your vision care at Kaiser Permanente is connected to:

- Primary care
- Specialty care
- Lab
- CT/MRI imaging services
- Pharmacy



Quality, Service, and Affordability for Every Member

Experience TOTAL EYE CARE at Kaiser Permanente

Everyday values

- 1 pair of single vision glasses for \$69 or 2 pairs for \$129 (exclusions apply).¹
- 30% off second pair of complete glasses or 30% off glasses and sunglasses with the purchase of an annual supply of contact lenses.¹
- Kids' lenses always 50% off.
- Upgrade to polycarbonate lenses at no additional charge.
- Complimentary adjustments and repairs.
- Your lenses are manufactured locally in our Kaiser Permanente lab.

- 50/50 Protection Plan: one-year protection plan that covers 50% of the original price paid for your glasses at no additional cost.²
- Glasses and contact lenses direct-shipped at no additional cost.
- New features on kp2020.org including: View Hardware Benefits; Order Contact Lenses and Apply Benefits; Virtual Frame "Try-On"; Premium Brands, Gucci, Ray-Ban, and Maui Jim. Ferragamo "new" in 2025. Prada "new" in 2025, in store only.

¹Discounts and promotions cannot be used in conjunction with an optical benefit.

²The damaged product must be purchased from and returned to a Northwest Kaiser Permanente Vision Essentials location.

We have you covered

Kaiser Permanente locations in Oregon and Southwest Washington

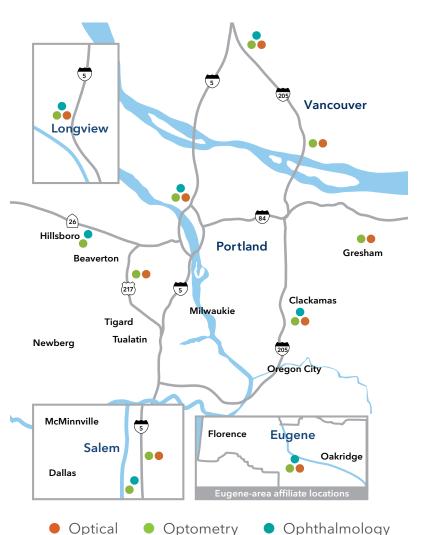
 Open weekdays and some locations open on Saturdays.

Experienced health care professionals to help meet your eye care needs

- Ophthalmologists: general, subspecialty, and surgeons
- Optometrists: general, medical, and subspecialty
- Opticians to help you select glasses and contact lenses
- Eye care advice

Lane County affiliate locations

• For a list of Lane County affiliate partner locations, visit www.kp.org/vision/lane.



Facility information is current as of August 2024. Go to **kp.org/locations** to see all our current locations and to find the facility closest to you. Or call Member Services at **1-800-813-2000**, option 3 (TTY **711**).

