



Dual Choice PPO™

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

kp.org/choiceproducts/nw



A PPO plan that offers more

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 HealthcareSM PPO Network¹** 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.

In-network

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 HealthcareSM PPO Network¹** 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

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.

Check your Kaiser Permanente ID card to see if you are enrolled with an Oregon or Washington employer.

¹The 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.



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.

For a list of in-network urgent care and hospital locations, visit kp.org/choiceproducts/nw and click "Finding Doctors and Facilities."



Choose your pharmacy

Each time you need a prescription, you can choose where to have it filled.¹ 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 HealthcareSM PPO Network¹, 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 kp.org/nw/medimpact 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 or go to 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.

For a directory of Kaiser Permanente and MedImpact pharmacies, visit kp.org/choiceproducts/nw and click "Finding Doctors and Facilities."

¹Some covered drugs may have additional requirements or limits on coverage, including quantity limits, age restrictions, prior authorization, or step therapy.

Getting started

Here's what you can expect as you get started with your plan.

Getting care

- Once you provide your contact information, you'll receive a custom message with a link to schedule a personalized onboarding session with an Expert Advisor at a time that suits your schedule.
- During the live welcome call, our Expert Advisor team will help you determine if your current doctor or preferred pharmacy is in-network, and can answer any questions about your plan.
- You can go to kp.org/choiceproducts/nw and then click "Finding Doctors and Facilities" in the "For Members" section to view providers, pharmacies, and contact or location information
- You will receive an ID card in the mail. Bring this card whenever you go to receive care or services.

Transitioning care

If you are currently undergoing complex care or have a procedure scheduled/approved with your prior provider, our Expert Advisor representative will discuss options during the onboarding call. Alternatively, you may call Customer Service at **1-866-616-0047 (TTY 711)** anytime after your effective date to discuss your options.

Pharmacy

You can take most prescriptions to any MedImpact network or Kaiser Permanente pharmacy to have them filled. Call us at **1-888-491-1124 (TTY 711)** with any questions, including how to schedule a pharmacy consult to have your medications transitioned to Kaiser Permanente.

Prior authorization

Prior authorization is required for some services. Prior authorization requires 48 hours' notice. For a summary of care that requires prior authorization and a prior authorization form, go to kp.org/choiceproducts/nw, click the "For Members" tab, and then click "Prior Authorization Approval."

First Choice Health and First Health Network Providers must call **1-855-281-1840 (TTY 711)** and Cigna HealthcareSM PPO Network* providers must call **1-888-831-0761** for prior authorization. For questions about medical necessity, please call Kaiser Permanente at **1-855-281-1840 (TTY 711)**.

Kaiser Permanente specialist referral

Referrals are generally required from a Kaiser Permanente provider when seeking care from a specialist within Kaiser Permanente. Some services don't require a referral. Referrals are not required for members seeking care outside Kaiser Permanente from PPO, non-participating, in-network, and out-of-network providers. Prior authorization is required for certain services, regardless of the provider. A list of those services can be found in the member's *Evidence of Coverage* and by contacting us at **1-855-281-1840**.

For more information specific to your plan, visit kp.org/choiceproducts/nw.

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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.



Convenient ways to get care

You've got many ways to connect to quality care when and where it's most convenient for you and your family.

Choose how you get care through Kaiser Permanente



E-visits

Fill out a short questionnaire about your symptoms online and get a personalized treatment plan from a Kaiser Permanente doctor at no additional cost.



Video

Want a convenient, secure way to see a doctor no matter where you are? Meet by computer, smartphone, or tablet.^{1,2}



Phone

Have a condition that doesn't require an in-person exam? Save yourself a trip to the office by scheduling a call with your care team.^{1,2} [kp.org/appointments](https://www.kp.org/appointments)



In person

Visit your doctor for routine care, preventive services, care when you're not feeling well, and more. You may also be able to schedule same-day appointments.



24/7 care and advice by phone

Call us for advice when you need it most. We'll help you determine what care is right for you, schedule appointments, and more.



Email

Message your doctor's office anytime with nonurgent health questions.³ You'll get a response usually within 2 business days, if not sooner.



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.³



Make the Kaiser Permanente app your total health timesaver.⁴

Download the Kaiser Permanente app to manage routine appointments, refill most prescriptions for mail-order delivery, see most test results, and more.^{1,5} You can also keep up with your care at [kp.org](https://www.kp.org).

¹When appropriate and available. ²These features are available when you get care from Kaiser Permanente facilities. ³Available 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](https://www.kp.org). ⁴To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://www.kp.org). These features are available when you get care from Kaiser Permanente facilities. ⁵These features are available when you get care from Kaiser Permanente facilities.



Healthy resources

You have access to these value-added programs and resources at no cost, unless otherwise noted below.



One Pass Select Affinity from Optum

Choose a fitness plan and get unlimited access to premium fitness locations. From strength training to yoga classes and grocery delivery, you can get what you need for whole-body health in one easy plan. Learn more at kp.org/exercise.



Sign up for healthy lifestyle programs

With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. Our programs can help you lose weight, eat healthier, quit smoking, reduce stress, and manage ongoing conditions like diabetes or depression.



Get a wellness coach

If you need a little extra support, we offer Wellness Coaching by Phone. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals. Visit kp.org/wellnesscoach.



Join health classes

You can sign up for health classes and support groups. Classes may be virtual and/or vary at each location. Visit kp.org/classes.



Alternative care and chiropractic

Get discounts on naturopathic medicine, chiropractic care, massage, and other alternative therapies from providers belonging to Heraya Health. Visit herayahealth.com to learn more.

More ways to help improve your total health^{1,2,3}

Calm

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

Headspace

Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.

Visit kp.org/selfcareapps for the most current app offerings and resources as well as helpful articles and activities to support emotional health.

The programs and resources described above are not covered under your health plan benefits and are not subject to the terms set forth in the *Evidence of Coverage* or other plan documents. Programs and resources are provided by third-party entities and may be discontinued at any time. If you would like additional information about these programs and resources, call Customer Service at 1-866-616-0047 (TTY 711).

¹Only available to Kaiser Permanente members with medical coverage. ²Calm can be used by members 13 years and older. The Headspace app and services are not available to members under 18 years of age. ³Calm and Headspace are not available to Kaiser Permanente Dental-only members. 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. Eligible 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.

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.^{1,2}

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-free³ money to help pay for qualified medical expenses.⁴ 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.⁵

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.

¹ For a small number of services, you may need to keep paying copays or coinsurance after reaching your out-of-pocket maximum. ² Your copay experience may vary by region. Check your *Evidence of Coverage* for more details. ³ The tax references on this page relate to federal income tax only. Consult with your financial or tax adviser for information about state income tax laws. ⁴ 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). ⁵ See note 1.

Notes

[illegible]

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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