

Find your healthy place

With care designed to help you thrive





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 feels easier and faster, with the help of connected caregivers, more ways to get care, and support for the whole you. Welcome to care that fits your life.

LEARN MORE ABOUT:

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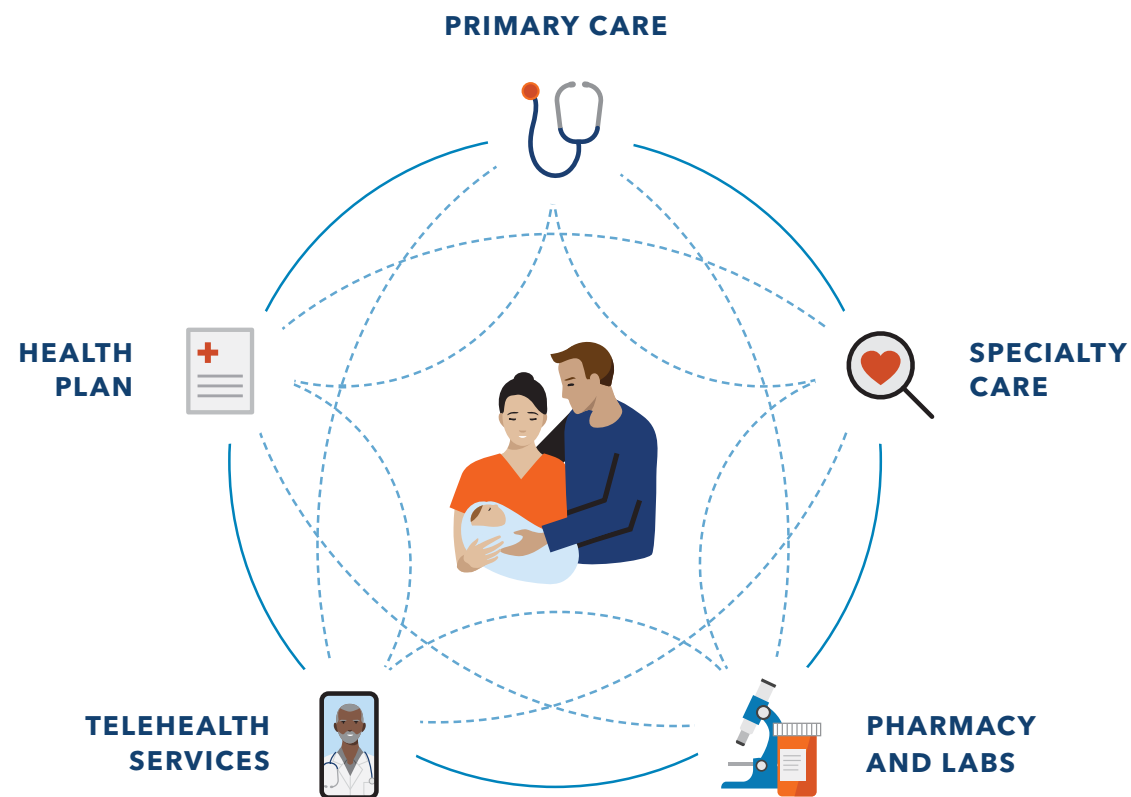
Want to talk? We’re here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what extra perks are included. Visit kp.org/feds or call **1-855-366-9009**. Monday through Friday, 5 a.m. to 3 p.m. **Open Season hours:** Monday through Friday, 4 a.m. to 5 p.m.



Built to make your life easier

Kaiser Permanente combines care and coverage – which makes us different from your other health care options. Your doctors, hospitals, and health plan work together to make exceptional health care easy to get. That means you'll have peace of mind knowing care for your total health is there when and where you need it – from your doctor's office to your living room. To see what it's like to be a member, visit kp.org/myhealthyplace.

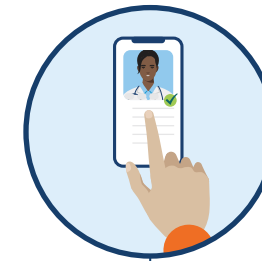


"I really appreciate the coordination of care. Every doctor and specialist can access my records, and I don't have to waste valuable time repeating medical histories."

–Lisa, Kaiser Permanente member

A better experience from the start

We guide you through each step of joining Kaiser Permanente, so you get the care you need without missing a beat.



Search profiles to find the right doctor

Our online doctor profiles let you browse the many doctors and locations in your area, even before you enroll. So you can join knowing you've found a doctor who fits your needs.



Transition your care seamlessly

Easily move prescriptions and schedule a visit with a doctor who's close to your home, work, or school. From day one, you'll have the support you need to help reach your health goals.



Connect to care online

After you enroll, create an account at kp.org or download the Kaiser Permanente app. Then manage your health on your schedule – whenever, wherever.

Health care doesn't have to be confusing

If you don't know an HMO from an HSA, you're not alone. But rest assured – we're here to make health care easier to understand. Get help learning the basics at kp.org/learnthebasics.



Convenient ways to get what you need

You've got more ways to get quality care than ever before, so it's easier to stay on top of your health.



Video or phone appointment

Schedule a face-to-face video visit or phone appointment with a Kaiser Permanente care team and any specialists you've been referred to.¹



In-person care

We offer same-day and next-day services at many of our locations.²



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 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.



Care away from home

You're covered for emergency care anywhere in the world. When you're not in a Kaiser Permanente area, get urgent care from any provider, including MinuteClinic[®] locations (in select CVS and Target stores) or Concentra[®] urgent care centers.

Telehealth is covered at no cost with most plans⁴

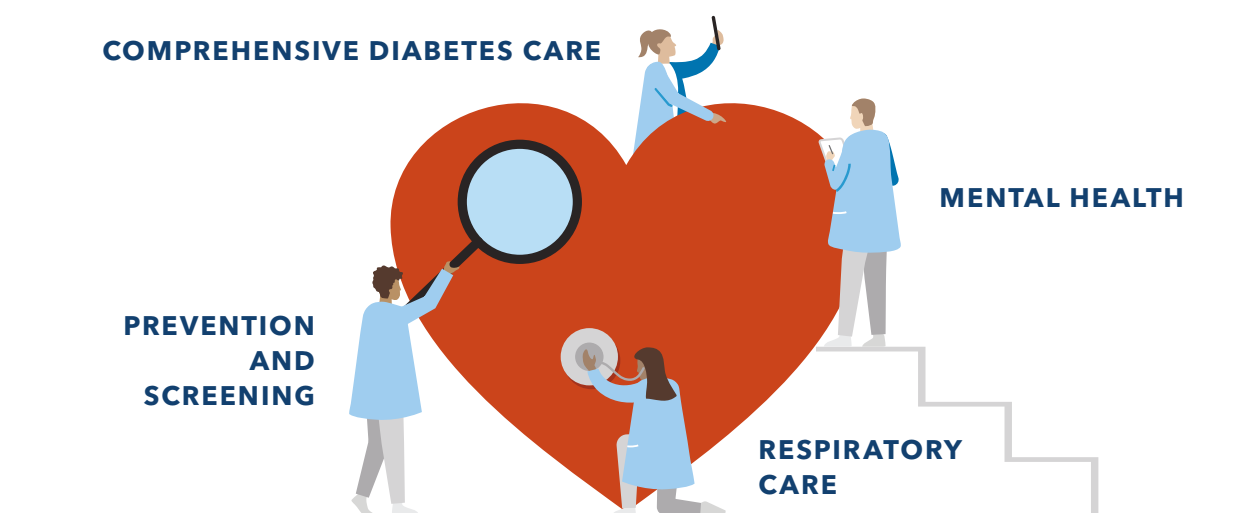
Telehealth has been part of how we deliver care for years, making it easy for our members to connect virtually to care during the pandemic. Our members had 15 million more telehealth care encounters in 2020 than in 2019.⁵



Industry-leading clinical quality

We're known for catching problems early with preventive care. But if your health needs serious attention, our industry-leading specialty care has you covered.

In 2020, Kaiser Permanente led the nation as the top performer in 34 effectiveness-of-care measures. The closest national competitor led in only 17.⁶



Specialty care when you need it

No matter your needs – mental health, maternity, cancer care, heart health, or another specialty – you'll have access to great doctors, advanced technology, and evidence-based care to help you recover quickly.

A comprehensive approach to care

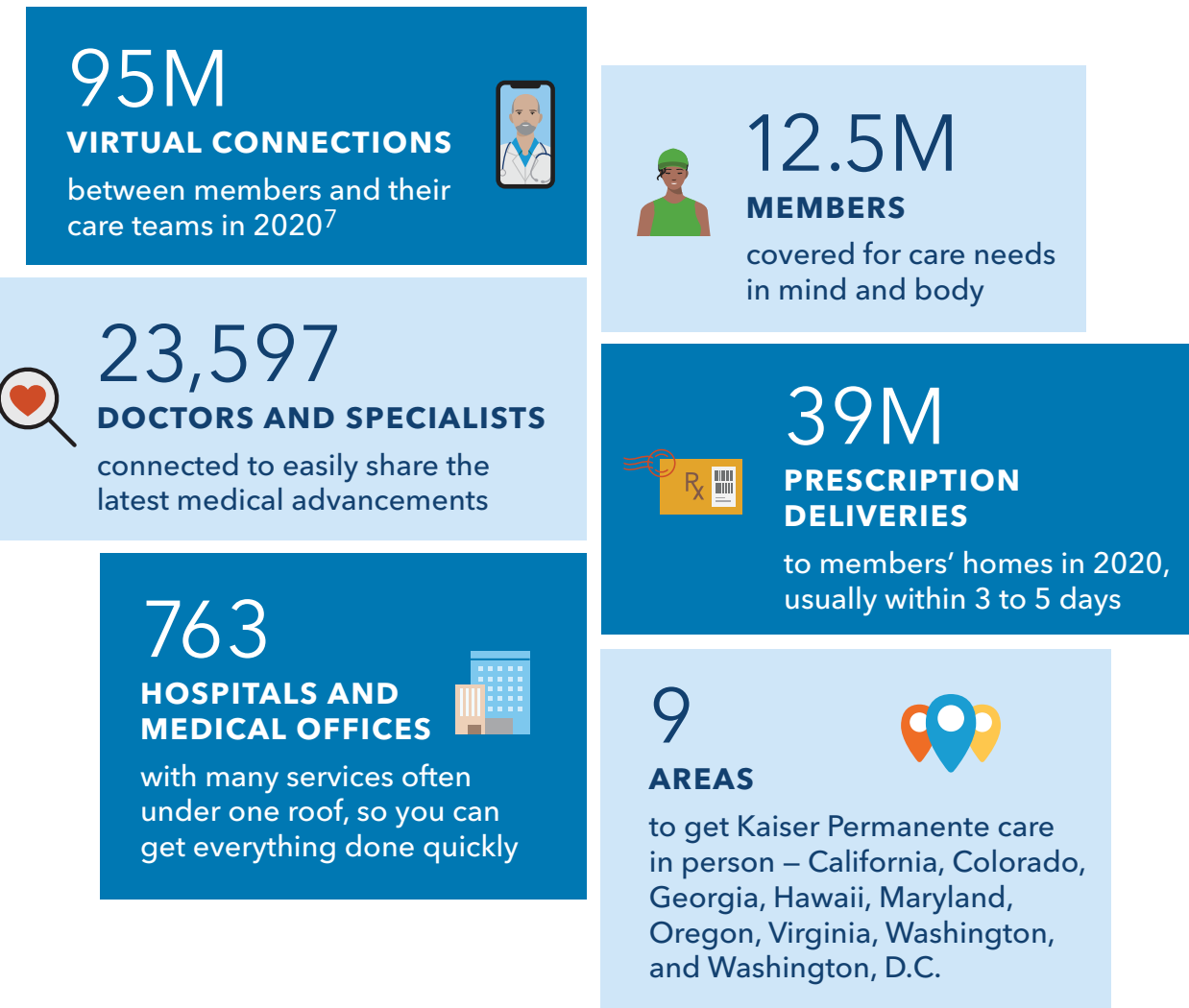
With one of the largest multispecialty medical groups in the country, we can connect you with the right specialist who will create a personalized plan for your care. To learn how our specialists work together in a connected system, visit kp.org/specialtycare.

Support for ongoing conditions

If you have a condition like diabetes or heart disease, you're automatically enrolled in a disease management program for personal coaching and support. With a well-rounded approach backed by proven best practices and advanced technology, we'll help you get the care you need to continue living life to the fullest.

Care meets you where you are

When you're a member, you get access to our doctors and facilities – conveniently located near where you live, work, and play. And when you can't come to us, you can get the care you need when you need it.



Your choice of doctors and locations

Visit kp.org/doctors to see all Kaiser Permanente locations near you and browse our online doctor profiles. You can choose your personal doctor and change anytime, for any reason.



Doctor and facility counts include affiliated medical professionals and locations.

Making the most of your membership

Good health goes beyond the doctor's office. Find your healthy place by exploring some of the convenient features and extras available to members.⁸ Many of these resources are available at no cost.

- 
Kaiser Permanente app
 Manage your health 24/7 – schedule appointments, email your doctor's office with nonurgent questions, order prescription refills, see most test results, read your doctor's notes, and more.⁹

- 
Help to quit smoking
 If you use cigarettes, e-cigarettes, or other tobacco products, let us help you quit. You pay nothing for classes, coaching by phone, online programs, and prescriptions, including prescribed over-the-counter tobacco-cessation drugs. For more information, ask your doctor or visit kp.org/quitsmoking.

- 
Acupuncture, massage therapy, chiropractic care
 Enjoy reduced rates on services to help you stay healthy.

- 
Reduced rates on gym memberships¹⁰
 Stay active by joining a local fitness center, plus enjoy thousands of digital workout videos.

- 
Healthy lifestyle programs¹⁰
 Connect to better health with online programs to help you lose weight, quit smoking, reduce stress, and more.

- 
Wellness coaching
 Get help reaching your health goals by working one-on-one with a wellness coach by phone.

Extras for your total health¹⁰



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



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

CLASSPASS

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

Care while traveling

When you're a Kaiser Permanente FEHB member, your benefits go farther than your home service area. Wherever you go, you're covered for a wide range of care.



Urgent and emergency care worldwide^{11, 12}

Enjoy peace of mind when you're away from home, knowing that you're covered for initial urgent and emergency care from qualified providers anywhere in the world. If you need urgent or emergency care **while traveling internationally**, go to the nearest urgent care facility, emergency room, or hospital. Visit kp.org/travel to learn how to get care, what care is covered, and what to do if you're admitted to a non-Kaiser Permanente facility.



Care in another Kaiser Permanente area

You're covered for certain routine and specialty care, including care for ongoing health conditions, at any Kaiser Permanente facility. Outside of Hawaii, we serve California, Colorado, Georgia, Maryland, Oregon, Virginia, Washington state, and Washington, D.C.

If you need urgent care in a Kaiser Permanente area, visit the nearest Kaiser Permanente urgent care clinic.¹³



Care in states that aren't in a Kaiser Permanente area

If you need urgent care in a state that isn't served by Kaiser Permanente, go to the nearest MinuteClinic or urgent care facility.¹⁴

In addition to urgent and emergency care, you can also get certain follow-up care when Kaiser Permanente facilities aren't nearby. When you're temporarily outside a Kaiser Permanente area, you're covered for:

- Outpatient follow-up care to complete a course of treatment after a covered emergency (for example, to remove stitches or a cast)
- Outpatient continuing care for covered services related to conditions diagnosed and treated within the previous 12 months by a Kaiser Permanente practitioner or affiliated practitioner (like dialysis or prescription drug monitoring)

You pay \$25 for each follow-up or continuing care office visit. We pay up to \$1,200 each calendar year for this follow-up or continuing care travel benefit.

Dependent children up to age 26, outside a Kaiser Permanente area and within the U. S., are covered for routine primary care with only a copay or coinsurance. Covered services are limited to 10 office visits; 10 combined basic lab, basic imaging, and testing services; and 10 prescriptions per calendar year. For more information, please call Member Services at **1-800-966-5955**.

Healthy rewards and benefits

Here are some convenient steps you can take to improve your health and overall well-being. You won't just feel better – you can also earn rewards by completing them.



Get fit. Get rewarded.

With Fit Rewards, you can earn a gym membership for no cost at certain participating gyms or buy up into our expanded network of fitness centers, which includes a wide range of locations and services at discounted rates. Fees vary depending on the fitness center you select. Regardless of which fitness center you choose, you can earn a \$200 reward if you meet the program requirements.¹⁵

To help support workouts from home, you can also choose a home fitness kit by paying a nonrefundable annual member fee of \$10. Your kit is mailed directly to you.¹⁶

Fit Rewards members also get:

- Access to 8,000+ digital workout videos
- Daily workout classes on Facebook Live, Monday through Friday, and anytime on YouTube
- One-on-one Healthy Living lifestyle coaching sessions by phone
- And more.

To learn more about the Fit Rewards program, visit kp.org/fitrewards.



Simple activities, healthy rewards

Earn up to \$150 by completing activities to help improve your wellness.¹⁷ You and your spouse can earn up to \$75 each to pay for qualified medical expenses by completing these activities:

- Take the Total Health Assessment, an online questionnaire that gives you a wellness action plan – and earn \$50 in rewards.
- Complete a healthy lifestyle program, an online class to help you reach your health goals – and earn \$25 in rewards.

Real value for you and your family

If you're expecting, you'll get high-quality care and resources to help guide you through every stage – from a positive pregnancy test, to delivery day, to life with your little one.

Enhanced benefits for growing families

As a Kaiser Permanente Federal Employee Health Benefits Program (FEHB) member, you get all this and more for \$0 copays:

- Routine prenatal care
- Labor and newborn delivery
- A follow-up visit for you and your baby at the Mother and Newborn Center (available on Oahu only)
- Primary care office visits for children through age 17 (for Kaiser Permanente Standard Option members only)

High-quality care when you're expecting

We're here to give you the care and support you need for a happy, healthy pregnancy.

Your personal care team includes an ob-gyn, certified nurse-midwife, nurses, and specialists who work together to provide a wide range of coordinated pregnancy services, including:

- Pre-conception planning
- Routine and high-risk prenatal care and testing
- Labor and delivery care
- Lactation consulting and breastfeeding support
- Postpartum and newborn care

If you have a high-risk pregnancy or complications during delivery, our specialists are just steps away and available 24/7 at our Moanalua Medical Center's Family Birth Center. We have a Level 3 Neonatal Intensive Care Unit for babies with special needs and an Intensive Care Unit for moms who may need extra care.

Start your journey at kp.org/maternity, where you'll find resources for every stage of your pregnancy, labor, and delivery. You can also prepare for your baby's "birth" day by meeting your care team and taking a virtual tour of our private labor and delivery suites at kpfamilybirthcenter.org.

Grow with us

Experience a seamless transition from maternity to pediatrics and family medicine. Our Mother and Newborn Center on Oahu, lactation consultants, and doctors collaborate to help meet the needs of your growing family.

Your care, your way

You have convenient options to manage your family's health. We offer same-day and next-day appointments, no-cost phone appointments and nurse advice, and after-hours and urgent care. You can also connect to care when and where you need it. Book routine appointments online and email your pediatrician or family medicine doctor's office 24/7 – from home, work, or on the go with our mobile app.

Which plan option is right for you?

1. Choose an option

High Option	Standard Option
<ul style="list-style-type: none"> • Lowest copays • No deductible • \$0 copay for routine prenatal care and inpatient maternity delivery • Preventive dental services included 	<ul style="list-style-type: none"> • Great option for families – \$0 copay for primary care for children and \$0 copay for inpatient maternity deliveries • Great balance of low premiums and affordable copays • No deductible • Preventive dental services included
Best option if you:	Best option if you:
<ul style="list-style-type: none"> • Anticipate frequent care visits • Want predictable and low out-of-pocket costs 	<ul style="list-style-type: none"> • Want a lower premium and predictable out-of-pocket costs

2. Select the type of enrollment you want

- **Self Only** covers you.
- **Self Plus One** covers you and one eligible family member.
- **Self and Family** covers you and all eligible family members.

3. Sign up online or call

Find your enrollment code in the chart on page 15. Then visit opm.gov to enroll online or contact your employing agency or retirement office for next steps and other information.

Annuitants can contact the Retirement Information Center at **1-888-767-6738** (TTY **1-855-887-4957**) or retire@opm.gov.

If you qualify for Medicare, or will soon, see page 16 for more information.



Changing your enrollment type

FEHB enrollees can make changes during Open Season. Outside Open Season, you may be able to change your enrollment if you experience a qualifying life event. To change enrollment types, you must change your enrollment by following Step 3 above.

These are highlights of the FEHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at kp.org/feds or by calling Member Services.

Your 2022 benefits at a glance

Benefits and Services	High Option	Standard Option
Deductible	None	None
Outpatient services		
Preventive care	\$0	\$0
Telehealth	\$0	\$0
Primary care office visit	\$15	\$25 (\$0 for children through age 17)
Specialty care office visit	\$15	\$25
Basic lab tests and X-rays	\$10	\$10
Specialty lab tests and imaging	20%	30%
Maternity		
Routine prenatal care and postpartum visit	\$0	\$0
Delivery	\$0	\$0
Hospital services		
Outpatient surgery	20%	20%
Inpatient hospital	\$100	\$300
Emergency and urgent care		
Urgent care	Within the service area	\$25 (\$0 for children through age 17)
	Outside the service area	
Emergency care	\$100	\$200
Ambulance	20%	20%
Prescription drugs		
Generic	Maintenance	\$5
	Other generics	\$10
Brand	\$45	\$50
Specialty	\$200	\$200
Hearing aids (every 36 months)	60%	60%
Dental		
Examination	\$0	\$0
Cleaning	20%	20%
Out-of-pocket Maximum	\$3,000	\$3,000

Notes:

- Telehealth options include video, phone, email, and more. See page 6, Convenient ways to get what you need.
- Coinsurance (%) is based on our allowance.
- Prescription drug copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program.
- Out-of-pocket maximum amounts are per person, but no more than 2 times per Self Plus One enrollment and 3 times per Self and Family enrollment.

This is a summary of the features of the Kaiser Permanente - Hawaii FEHB plan. Before making a final decision, please read the Plan's Federal brochure (RI 73-005). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

Here's what you'll pay

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

Your Premium Share	High Option	Standard Option	
Self Only	Biweekly	\$77.95	\$56.00
	Monthly	\$168.89	\$121.34
Self Plus One	Biweekly	\$173.83	\$124.89
	Monthly	\$376.63	\$270.59
Self and Family	Biweekly	\$173.83	\$124.89
	Monthly	\$376.63	\$270.59

Choose the right enrollment code

Enrollment Code	High Option	Standard Option
Self Only	631	634
Self Plus One	633	636
Self and Family	632	635



Self Plus One

Enrollees covering themselves and one other eligible family member may choose either the Self Plus One or Self and Family enrollment type, whichever has a lower premium. You should decide which enrollment type is best for you.

Need help? Call **1-855-366-9009 (TTY 711)**, Monday through Friday, 5 a.m. to 3 p.m.
Open Season hours: Monday through Friday, 4 a.m. to 5 p.m.

Get more with a Kaiser Permanente Medicare health plan

Why choose a Kaiser Permanente Medicare health plan for FEHB members?

As a Kaiser Permanente member, you can enhance your FEHB benefits by enrolling in a Kaiser Permanente Senior Advantage for Federal Members (HMO) plan.¹⁸ You keep your FEHB coverage, but you will pay lower copays and get additional benefits. You must have Medicare Part B to enroll in Senior Advantage.

NEW High Option Senior Advantage 2

Receive up to \$175 reimbursement for your Medicare Part B premium each month. Your spouse may be eligible too! This plan also includes:

- Lower copays for primary and specialty care office visits.
- Silver&Fit[®] Healthy Aging and Exercise Program making it easier for you to get fit and stay motivated at no extra cost.



For more information on our Kaiser Permanente Medicare health plans, visit kp.org/feds.



What's the advantage of enrolling in a Kaiser Permanente Medicare health plan for Federal Members?

If you enroll in Senior Advantage for Federal Members you will get richer benefits than with your FEHB coverage alone, including lower copayments and extra benefits. As a federal retiree, you can select a Senior Advantage plan that best fits your lifestyle available through your High or Standard plan.

High or Standard Option members enjoy better benefits

By enrolling in Senior Advantage, you get the additional benefits summarized below. See the chart on pages 20-21 for details.

High Option Senior Advantage 1	NEW High Option Senior Advantage 2
--------------------------------	------------------------------------

- | | |
|--|--|
| <ul style="list-style-type: none"> • Eyewear allowance of \$100 every 12 months • Chiropractic and acupuncture – \$20 copay per visit, up to 20 combined visits per year | <ul style="list-style-type: none"> • Reimbursement for Part B premium up to \$175 per month (\$2,100 per year) |
|--|--|

Standard Option Senior Advantage

- **Eyewear allowance** of \$100 every 12 months
- **Chiropractic and acupuncture** – \$20 copay per visit, up to 20 combined visits per year
- **Lower out-of-pocket maximum**

High Option or Standard Option members who enroll in Senior Advantage get the following better benefits:

All Senior Advantage options offer:

- Lower copayments for most covered services
- Silver&Fit® healthy aging and exercise program
- No charge for a 90-day supply of generic maintenance drugs through our mail-order program



Enrolling in Medicare

Here's what you need to know about enrollment periods and when you can sign up for Medicare.

Initial Enrollment Period



You can first sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

General Enrollment Period



If you don't sign up for Part B when you're first eligible, you can sign up between January 1 and March 31 each year, for a July 1 effective date. Your coverage won't start until July 1 of that year, and you may have to pay a higher Part B premium for late enrollment.

Special Enrollment Period (SEP)



If you continue to work past age 65 and you delayed your enrollment in Medicare Parts A and B, you can sign up during SEP. You have up to 8 months from the date you retired to enroll in Medicare Parts A and B to avoid a late enrollment penalty.

What's next?



To learn more about Medicare benefits and eligibility, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**), Monday through Friday, 7 a.m. to 7 p.m.

If you're ready to enroll in a Kaiser Permanente Medicare health plan for Federal Members, or have questions, call our Kaiser Permanente Medicare specialists at **1-877-547-4909** (TTY **711**), Monday through Friday, 8 a.m. to 8 p.m. We'll be happy to answer your questions and walk you through the enrollment process.

Senior Advantage (HMO) for Federal Members

Enrolling in Senior Advantage for Federal Members does not change your FEHB premium.

See page 15 for your premium share.

2022 Benefits and Services	High Option		
	Without Medicare	Senior Advantage 1	Senior Advantage 2
Deductible	None	None	None
Outpatient services			
Preventive care	\$0	\$0	\$0
Telehealth	\$0	\$0	\$0
Primary care office visit	\$15	\$5	\$10
Specialty care office visit	\$15	\$10	\$10
Basic lab tests and X-rays	\$10	\$0	\$10
Specialty lab tests and X-rays	20%	\$0	20%
Hospital services			
Outpatient surgery	20%	\$5	\$50
Inpatient hospital	\$100	\$0	\$50
Emergency and urgent care			
Urgent care	Within the service area	\$10	\$15
	Outside the service area		
Emergency care	\$100	\$75	\$75
Ambulance	20%	20%	20%
Prescription drugs*			
Generic	Maintenance	\$5	\$5, \$0 mail-order
	Other generics	\$10	\$10
Brand	\$45	\$45	\$45
Specialty	\$200	\$60	\$200
Hearing aids (every 36 months)	60%	40%	60%
Dental			
Examination	\$0	\$0	\$0
Cleaning	20%	20%	20%
Additional Senior Advantage benefits			
Chiropractic and acupuncture 20 combined visits per year	Not covered	\$20	Not covered
Eyewear allowance (every 12 months)	Not covered	\$100	Not covered
Fitness Program	Active&Fit®	Silver&Fit®	Silver&Fit®
Part B reimbursement	Not applicable	None	Up to \$175 /month
Out-of-pocket Maximum	\$3,000	\$2,500	\$3,000

Standard Option	
Without Medicare	Senior Advantage
None	None
\$0	\$0
\$0	\$0
\$25 (\$0 for children through age 17)	\$15 (\$0 for children through age 17)
\$25	\$20
\$10	\$10
30%	20%
20%	\$75
\$300	\$200
\$25 (\$0 for children through age 17)	\$20 (\$0 for children through age 17)
\$200	\$75
20%	20%
\$5	\$5, \$0 mail-order
\$15	\$15
\$50	\$50
\$200	\$75
60%	40%
\$0	\$0
20%	20%
Not covered	\$20
Not covered	\$100
Active&Fit®	Silver&Fit®
Not applicable	None
\$3,000	\$2,500

*Plan providers determine the drug that is medically necessary. If you request another drug, you pay prices charged to members for non-covered drugs. Some drugs may not be eligible for mail-order delivery or mail-order discounts. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 3-5 days. If not, please call **1-808-643-7979 (TTY 711)**.

Notes:

- Telehealth options include video, phone, email, and more. See page 6, Convenient ways to get what you need.
- Coinsurance (%) is based on our allowance.
- Copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 90-day supply for most drugs through Kaiser Permanente's mail-order program.
- Out-of-pocket maximum amounts are per person, but no more than 3 times per family.
- Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

This is a summary of the features of the Kaiser Permanente health plan, including Kaiser Permanente Senior Advantage for Federal Members. Before making a final decision, please read the Plan's Federal brochure RI 73-005. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure and the Kaiser Permanente Senior Advantage for Federal Members Evidence of Coverage.

Locations near you

Convenient care near you

With multiple locations to choose from, it's easy to find one near home or work. You can see your doctor, visit the pharmacy, and get a lab test under one roof at most of our facilities.

We offer same-day, next-day, after-hours, and weekend services at many of our locations, along with ob-gyn, pediatrics, and other specialty departments.² You can also see different doctors at different locations – whatever works best for you.

Finding the right location

Choosing a convenient place to get care is simple – just hop online or grab your smartphone.

- Visit [kp.org/facilities](https://www.kp.org/facilities) to search by ZIP code, keyword, or the type of service you need.
- Search on your smartphone with the location finder on the Kaiser Permanente mobile app.⁹

Growing to meet the needs of West Oahu

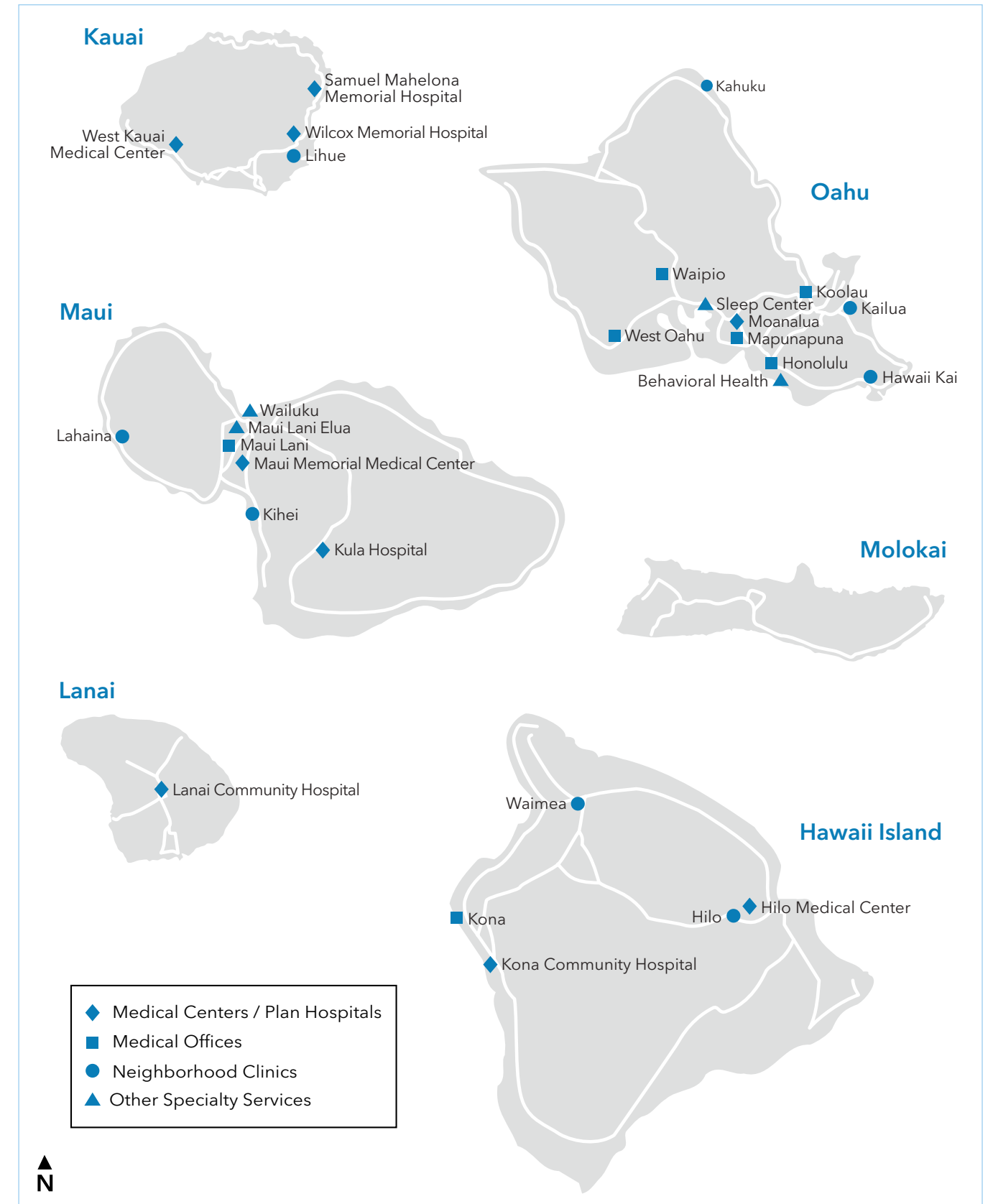
We've served West Oahu for more than 37 years. Now we're bringing more services and personalized care to your growing community. Opened in April 2021, our new state-of-the-art, 40,000-square-foot facility links our doctors and members to the latest technology in a spacious, soothing environment designed for healing.

New and enhanced services:

- Urgent care with extended hours
- Women's health services
- General radiology
- Mammography
- Ultrasound imaging

Featured services include:

- Family, adult, and keiki care
- Prevention and wellness programs
- Mental health services
- Laboratory
- Pharmacy



Maps not to scale

Let us help you find your healthy place

Having a good health plan is important for peace of mind. So is getting quality care. With Kaiser Permanente, you get both.

Care is just a click away with convenient online tools

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.

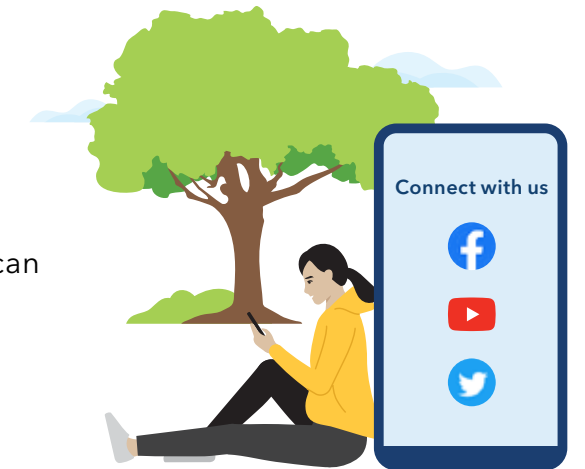
Not a member yet?

For more information, visit kp.org/feds or call **1-855-366-9009**, Monday through Friday, 5 a.m. to 3 p.m.

Open Season hours: Monday through Friday, 4 a.m. to 5 p.m.

Once you join ...

Visit kp.org/newmember to get started. It's easy to register at kp.org, choose your doctor, transfer your prescriptions, and schedule your first routine appointment. And if you need help, just give us a call at **1-800-966-5955** (English and more than 150 languages using interpreter services), Monday through Friday, 8 a.m. to 5 p.m., and Saturday, 8 a.m. to noon.



This is a summary of the features of the Kaiser Permanente health plan. Before making a final decision, please read the plan's Federal brochure (RI 73-005). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. The services listed on page 9 ("Healthy resources") are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and family members who become members of Kaiser Permanente. This plan's RI brochure is available on the internet at kp.org/feds. A paper copy is also available, at no charge, by calling **1-800-966-5955**, Monday through Friday, 8 a.m. to 5 p.m., and Saturday, 8 a.m. to noon (closed holidays). For TTY, call **711**.

Notice of Summary of Benefits and Coverage (SBC): Availability of Summary Health Information The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and in paper. The SBC summarizes important information in a standard format to help you compare plans and options. This plan's SBC is available on the internet at kp.org/feds. A paper copy is also available, at no charge, by calling **1-800-966-5955**, Monday through Friday, 8 a.m. to 5 p.m., and Saturday, 8 a.m. to noon (closed holidays). For TTY, call **711**. To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit opm.gov/insure.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. To join a Kaiser Permanente Medicare health plan, you must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Enrolling in a Kaiser Permanente Medicare health plan for Federal Members will not affect the benefits you receive through the Federal Employees Health Benefits (FEHB) Program, although the network and other rules of Medicare may apply. FEHB Program coverage is described in FEHB brochure RI 73-005. You can enroll in Kaiser Permanente Medicare health plan for Federal Members if you have Medicare Part B and are an FEHB Kaiser Permanente member.



Kaiser Foundation Health Plan, Inc.
711 Kapiolani Blvd.
Honolulu, HI 96813

Important plan information

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057