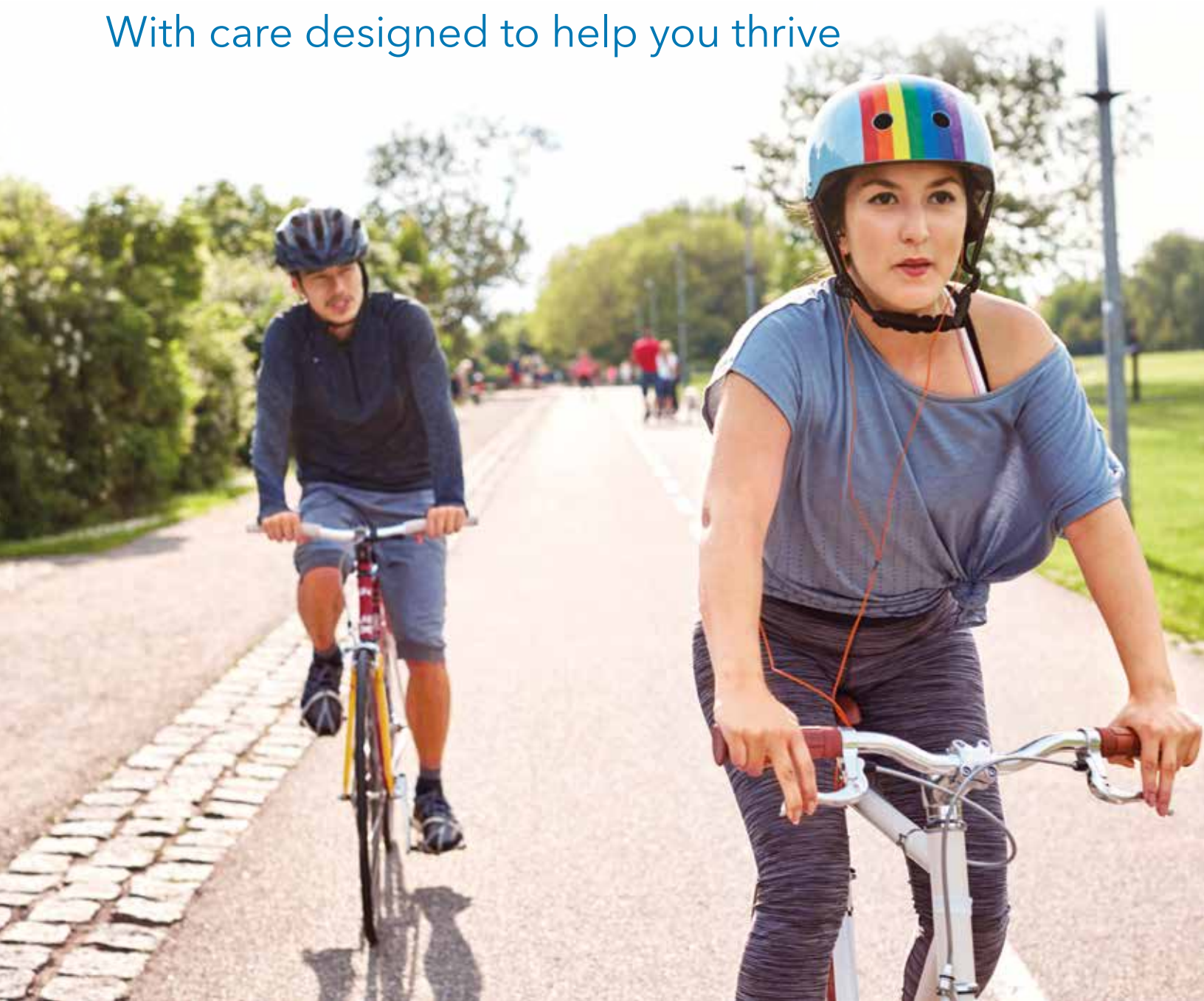


# Find your healthy place

With care designed to help you thrive



[kp.org/feds](https://kp.org/feds)



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




# 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:**

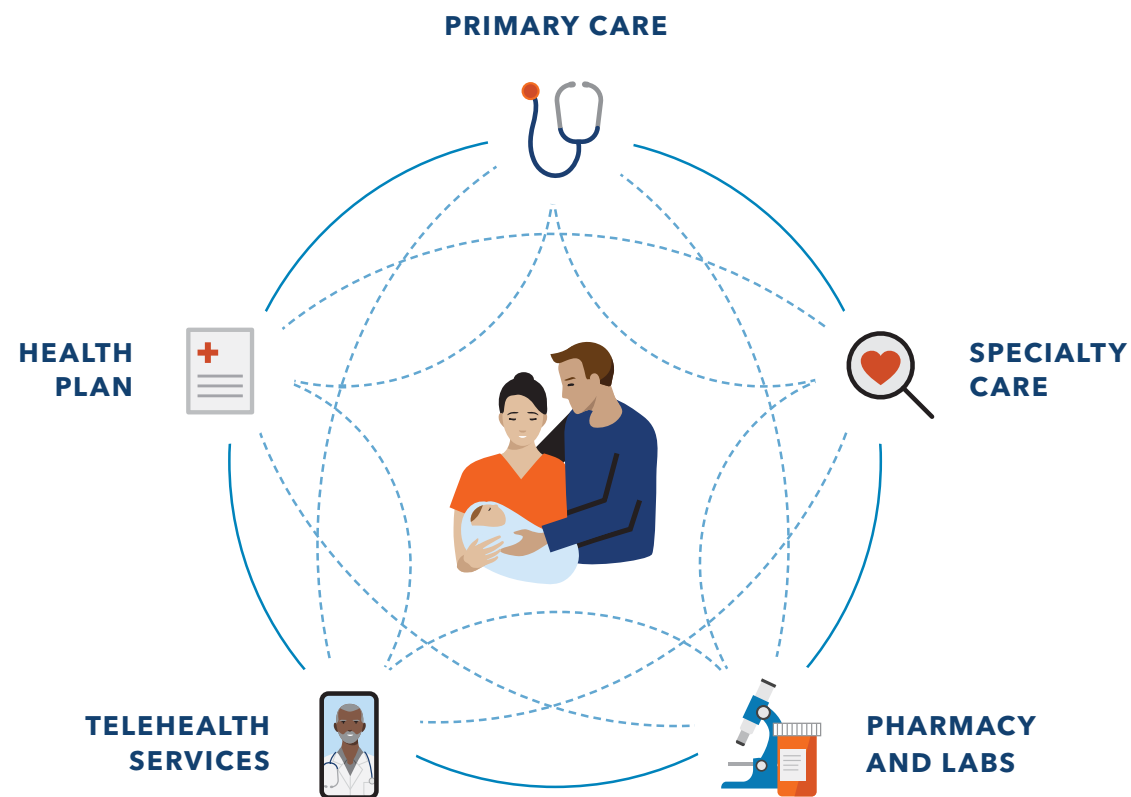
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**Want to talk? We’re here to help.**  
A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what options are included. Call us at **1-877-904-0016** (TTY **711**), Monday through Friday, 7 a.m. to 5 p.m. **Open Season hours:** Monday through Friday, 6 a.m. to 7 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](https://kp.org/myhealthyplace).

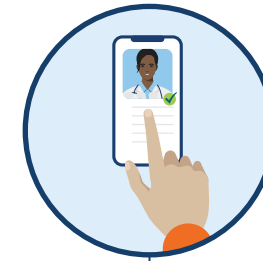


"I really appreciate the coordination of care. Every doctor and specialist can access my records, and I don't have to waste valuable time repeating medical histories."

–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](https://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](https://kp.org/learnthebasics).



# Convenient ways to get what you need

You've got more ways to get quality care than ever before, so it can be 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.<sup>1</sup>



## In-person care

We offer same-day, next-day, after-hours, and weekend services at many of our locations.<sup>2</sup>



## Email

Message your Kaiser Permanente doctor's office with nonurgent questions and get a reply usually within 2 business days.



## Prescription delivery

Use the Kaiser Permanente app to fill most prescriptions for delivery or same-day pickup.<sup>3</sup>



## 24/7 advice

Get 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 plans<sup>4</sup>

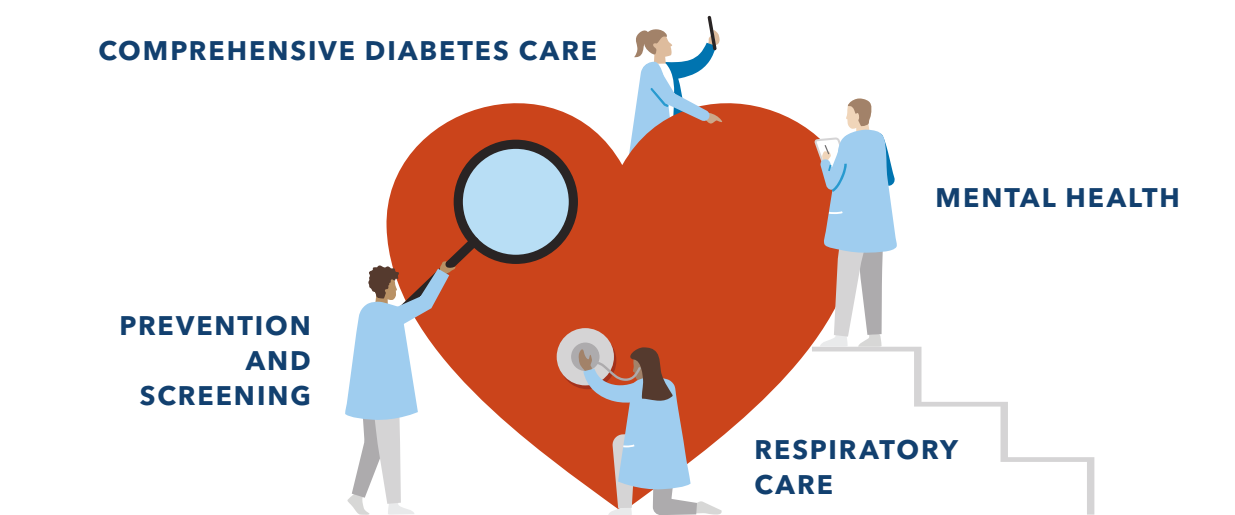
Telehealth has been part of how we deliver care for years, making it easy for our members to connect virtually to care during the pandemic. Our members had 15 million more telehealth care encounters in 2020 than in 2019.<sup>5</sup>



# 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.<sup>6</sup>



## 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](https://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.

## Healthy rewards

You and your spouse can earn rewards to pay for qualified medical expenses<sup>7</sup> – up to \$150 each with the High Option plan or \$75 each with the Standard Option or Prosper plans.

### Get active about your health and get rewarded

Subscribers and their enrolled spouses can earn rewards for completing healthy activities. Learn more about these activities below and see which rewards you can earn when you complete certain activities on the plan you choose.

1. Take our Total Health Assessment, an online questionnaire that gives you a wellness action plan.
2. Complete a healthy lifestyle program that is geared to help support you in your health journey. Our programs can help you:
  - Lose weight
  - Reduce stress
  - Quit tobacco
  - Eat healthier
3. Complete these biometric screenings:
  - Blood glucose
  - Blood pressure
  - Body mass index (BMI)
  - Total cholesterol

You need to complete healthy rewards activities during the 2022 calendar year to earn your rewards. Start by visiting [kp.org/feds](https://kp.org/feds) to learn more and get started.

### What can I pay for with my rewards?

We'll send you a Kaiser Permanente health payment card once you've completed all activities. You can use it to pay for qualified medical expenses, including:

- Your deductible
- Costs for care such as your copays
- Prescription eyeglasses or contact lenses
- Prescription medications at Kaiser Permanente pharmacies
- Other IRS-qualified medical expenses

For help, call **1-866-300-9867** or email [rewardscustomerservice@kp.org](mailto:rewardscustomerservice@kp.org).

|                 | Online Healthy Lifestyle Program | Total Health Assessment                 | Biometric Screenings |
|-----------------|----------------------------------|---|----------------------|
| High Option     | \$50                             | \$100                                   | N/A                  |
| Standard Option | \$25                             | \$50                                    | N/A                  |
| Prosper         | N/A                              | \$75<br>(must complete both activities) |                      |

## 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.<sup>8</sup> Many of these resources are available at no additional 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.<sup>9</sup>



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



**Online wellness tools** - Visit [kp.org/healthyliving](https://kp.org/healthyliving) for wellness information, health calculators, fitness videos, podcasts, and recipes from world-class chefs.<sup>10</sup>



**Healthy lifestyle programs** - Connect to better health with online programs to help you lose weight, quit smoking, reduce stress, and more.<sup>10</sup>



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



**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](https://kp.org/quitsmoking).

### More ways to help improve your total health<sup>10</sup>



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



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

#### CLASSPASS

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

## Care while traveling

As a Kaiser Permanente Federal Employees Health Benefits (FEHB) member, your benefits include the following:<sup>11</sup>

- Emergency care worldwide at emergency departments and urgent care centers
- Care from any Kaiser Permanente facility throughout the country
- Certain follow-up and continuing care outside of Kaiser Permanente service areas
- Limited coverage for certain care if your child is temporarily outside a Kaiser Permanente service area

### Emergency care worldwide<sup>12</sup>

Enjoy peace of mind when you travel, knowing that you're covered for emergency care anywhere in the world.

### You can get care at any Kaiser Permanente facility

You're covered for certain routine and specialty care at any of our Kaiser Permanente or affiliated facilities in California, Colorado, Georgia, Hawaii, Maryland, Virginia, Washington state, and Washington, D.C.

#### What costs should I expect?

When you visit another Kaiser Permanente service area, you'll pay what you normally would in your home region – for example, a copay, coinsurance, or deductible payment. If what you pay doesn't cover all that you owe for the care you received, you'll get a bill for the difference later.

### Getting care when outside Kaiser Permanente service areas

In addition to emergency care, you can also get certain follow-up care when Kaiser Permanente facilities aren't near. When you're temporarily outside your home service area by more than 100 miles and outside any other Kaiser Permanente service 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. Kaiser Permanente pays up to \$1,200 each calendar year for this follow-up or continuing care travel benefit.

Call our 24/7 Away from Home Travel Line at **951-268-3900** or visit **kp.org/travel** for more information.<sup>13</sup>

## New for 2022

- Added fertility preservation coverage for iatrogenic infertility.
- New limit for cost-sharing of insulin to no more than **\$100** for up to a 30-day supply.
- Added facial feminization coverage for gender-affirming care.
- Added coverage for certain routine dental services required prior to transplant.



# Which plan option is right for you?

## 1. Choose an option

| High Option   | Standard Option   | Prosper  |
|---|---|--|
| <ul style="list-style-type: none"> <li>Lowest copays</li> <li>No deductible</li> <li>\$0 copay for primary care for children</li> <li>\$150 vision hardware coverage</li> </ul> | <ul style="list-style-type: none"> <li>\$0 copay for primary care for children and \$0 copay for inpatient maternity deliveries</li> <li>Great balance of low premiums and affordable copays</li> <li>\$150 vision allowance</li> </ul> | <ul style="list-style-type: none"> <li>Lowest premium option</li> <li>\$300 deductible (doesn't apply to office visits, urgent care, and prescription drugs)</li> <li>Predictable copays for services</li> </ul> |
| Best option if you:   | Best option if you:   | Best option if you:  |
| <ul style="list-style-type: none"> <li>Anticipate frequent care visits</li> <li>Want predictable and low out-of-pocket costs</li> </ul>   | Want a lower premium and predictable out-of-pocket costs  | <ul style="list-style-type: none"> <li>Don't anticipate receiving care often</li> <li>Want to pay the lowest premiums</li> </ul>   |

## 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 14. Then visit [opm.gov](http://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](mailto:retire@opm.gov).

If you qualify for Medicare, or will soon, see pages 17-21 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](http://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](http://kp.org/feds) or by calling Member Services.

# Your 2022 benefits at a glance

| Benefits and Services   | High Option                            | Standard Option                        | Prosper                            |
|---|--|--|------------------------------------|
| <b>Deductible</b>   | None                                   | \$150                                  | \$300                              |
| <b>Outpatient services</b>                                    |  |  |                                    |
| Preventive care   | \$0                                    | \$0                                    | \$0                                |
| Telehealth  | \$0                                    | \$0                                    | \$0                                |
| Primary care office visit                                     | \$20 (\$0 for children through age 17) | \$25 (\$0 for children through age 17) | \$10                               |
| Specialty care office visit                                   | \$30                                   | \$35                                   | \$20                               |
| Lab tests   | \$10                                   | \$25                                   | \$20*                              |
| X-rays  | \$15                                   | \$30                                   | \$20*                              |
| Chiropractic, acupuncture, naturopathic, and massage services | \$20 (\$25 for massage)                | \$25                                   | \$20 (\$25 for massage)            |
| <b>Maternity</b>  |  |  |                                    |
| Routine prenatal care and postpartum visit                    | \$0                                    | \$0                                    | \$0                                |
| Delivery  | \$0                                    | \$0                                    | \$250*                             |
| <b>Hospital services</b>                                      |  |  |                                    |
| Outpatient surgery  | \$100                                  | \$150*                                 | \$250*                             |
| Inpatient hospital  | \$250                                  | \$300*                                 | \$500*                             |
| <b>Emergency and urgent care</b>                              |  |  |                                    |
| Urgent care   | \$35                                   | \$40                                   | \$30                               |
| Emergency care  | \$150                                  | \$125*                                 | \$200*                             |
| Ambulance   | \$100                                  | \$125*                                 | \$200*                             |
| <b>Prescription drugs</b>                                     |  |  |                                    |
| Generic   | \$15                                   | \$15                                   | \$10                               |
| Brand   | Preferred                              | \$40                                   | \$50                               |
|   | Non-preferred                          | \$60                                   | \$70                               |
| Specialty   | \$100                                  | \$150                                  | 40% up to \$350<br>40% up to \$500 |
| <b>Eyewear allowance</b>                                      | \$150                                  | \$150                                  | Not covered                        |
| <b>Out-of-pocket Maximum</b>                                  | \$4,250                                | \$5,500                                | \$7,000                            |

\*Deductible applies.

### Notes:

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Telehealth options include video, phone, email, and more. See page 6, Convenient ways to get what you need.
- High Option members pay 10% and Standard Option and Prosper members pay 20% of our allowance after the deductible for drugs administered in connection with your outpatient care.
- You pay all charges over \$1,000 for chiropractic, acupuncture, naturopathic, and massage therapy per calendar year. Massage therapy is also limited to 12 visits per calendar year.
- Prescription drug copayments are for a 30-day supply at Kaiser Permanente pharmacies. You pay only 2 copays for up to a 100-day supply for most drugs through Kaiser Permanente's mail-order program.
- Eyewear allowance is available every 2 calendar years at Kaiser Permanente optical centers. Children through age 18 receive eyewear, limited to a certain collection, every calendar year at no charge.

This is a summary of the features of the Kaiser Permanente - Northwest FEHB plan. Before making a final decision, please read the Plan's Federal brochure (RI 73-004). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

## Here's what you'll pay

| Your Premium Share* |          | High Option | Standard Option | Prosper  |
|---------------------|----------|-------------|-----------------|----------|
| Self Only           | Biweekly | \$104.83    | \$77.18         | \$45.20  |
|                     | Monthly  | \$227.13    | \$167.22        | \$97.94  |
| Self Plus One       | Biweekly | \$265.22    | \$184.59        | \$97.19  |
|                     | Monthly  | \$574.64    | \$399.94        | \$210.57 |
| Self and Family     | Biweekly | \$215.72    | \$177.30        | \$112.11 |
|                     | Monthly  | \$467.39    | \$384.16        | \$242.91 |

### Choose the right enrollment code

| Enrollment Code | High Option | Standard Option | Prosper |
|-----------------|-------------|-----------------|---------|
| Self Only       | 571         | 574             | AM1     |
| Self Plus One   | 573         | 576             | AM3     |
| Self and Family | 572         | 575             | AM2     |

#### 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 **1-855-315-1007**, Monday through Friday, 7 a.m. to 5 p.m.  
**Open Season hours:** Monday through Friday, 6 a.m. to 7 p.m. For TTY, call **711**.

\* The above FEHB rates do not apply to all enrollees. If you are in a special enrollment category, please contact the agency or Tribal Employer that maintains your health benefits enrollment. You must continue to pay the Medicare Part B premium to remain in the Kaiser Permanente Medicare health plan.

† To sign up or change options, find your enrollment code in the chart above. Then, visit [opm.gov](https://opm.gov) to enroll online or contact your employing agency or retirement office for next steps and other information. These are highlights of the FEHB enrollment process. Please refer directly to [opm.gov](https://opm.gov) and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. You can enroll in Kaiser Permanente Senior Advantage for Federal Members if you have Medicare Part A and B or Part B only and are an FEHB Kaiser Permanente member.

## Quality vision and dental coverage<sup>14</sup>

When you join Kaiser Permanente, you get additional discounts and services.

### Eyewear

As a Kaiser Permanente member, your eye health information becomes part of your electronic health record, giving your care team a more complete picture of your health. Vision benefits described here are included in the medical plan benefit and premium.

For members 18 and younger on all plans, there is no charge for one pair of eyeglasses every calendar year, or up to a 12-month supply of disposable contact lenses every calendar year.



High Option and Standard Option plans include eye exams (\$20 to \$25 copay) and a hardware allowance every 2 years for adults 19 and older:

- High Option: \$150
- Standard Option: \$150

Prosper includes eye exams (\$10 copay).

For more information, including our optical locations, visit [kp2020.org](https://kp2020.org).

### Dental coverage

Dental care is more than just a bright smile. Your Kaiser Permanente dentist is connected to your electronic health record, giving your entire care team a more complete view of your health.

Our dental plan is available separate from medical, with a separate monthly premium paid to CAMCO. Dental coverage can be obtained with or without a Kaiser Permanente medical plan. Benefits of our plan, which are available for all Federal employees, include:



- No benefit maximum
- Low premiums
- Low out-of-pocket costs
- Orthodontia and implant coverage with no waiting period

Choose from more than 160 Kaiser Permanente providers at 21 convenient locations, including many inside or near our medical offices.

For more details or to enroll in our dental plans, visit [kp.org/feds/nwdental](https://kp.org/feds/nwdental).

| 2022 Dental Rates | Dental Preferred |
|-------------------|------------------|
|                   | <b>Monthly</b>   |
| Self Only         | \$64.05          |
| Self Plus One     | \$128.10         |
| Self Plus Family  | \$192.15         |





## Get more with a Kaiser Permanente Medicare health plan

Our Medicare health plans are here to help you thrive

The high-quality care you deserve. The predictable costs you need. The doctor choice you want. With a Kaiser Permanente Medicare health plan, you'll get benefits that support your goals and help you thrive. Enjoy the convenience of all-in-one coverage in a single plan.<sup>15</sup>

As a Kaiser Permanente member, you can enhance your FEHB coverage by enrolling in a Kaiser Permanente Senior Advantage for Federal Members (HMO) plan.<sup>15</sup>

You keep your FEHB coverage, but you will pay lower copays and get additional benefits.

You must have Medicare Parts A and B to enroll in Senior Advantage. High and Standard Option Senior Advantage 2 members will be reimbursed up to \$2,100 per year (\$175 per month) for the Medicare Part B premium. This covers what most people pay.



For more information on our Kaiser Permanente Medicare health plans, visit [kp.org/feds](https://kp.org/feds).

# What are the advantages of enrolling in a Kaiser Permanente Medicare health plan for Federal Members?

If you enroll in Senior Advantage for Federal Members (HMO) you will get richer benefits than with your FEHB coverage alone, including lower copays and extra benefits. If you are a High or Standard Option member, you can choose Senior Advantage 1 to get the richest benefits or Senior Advantage 2 and get reimbursed up to \$2,100<sup>16</sup> a year for your Medicare Part B premium.

The richer benefits you get depend on the FEHB option in which you are enrolled. For example, as a Kaiser Permanente Standard Option member, you'll be enrolled in the Standard Option Senior Advantage for Federal Members plan that you choose.

See chart on pages 20-21 for details.

## High and Standard Option members have 2 great choices

| Senior Advantage 1  | Senior Advantage 2   |
|---|--|
| <ul style="list-style-type: none"> <li>• <b>Lower copays</b> for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, urgent care, and some prescription drugs</li> <li>• <b>Membership in Silver&amp;Fit®</b> fitness program at no extra charge*</li> <li>• <b>No deductible</b> (Standard Option)</li> <li>• <b>Lower out-of-pocket maximum</b></li> </ul> | <ul style="list-style-type: none"> <li>• <b>Up to \$2,100 reimbursement</b> a year (\$175 per month) for your Medicare Part B premium</li> <li>• <b>Lower copays</b> for primary and specialty care office visits, outpatient surgery, inpatient hospital care, emergency care, and urgent care</li> <li>• <b>Membership in Silver&amp;Fit®</b> fitness program at no extra charge*</li> <li>• <b>No deductible</b> (Standard Option)</li> <li>• <b>Lower out-of-pocket maximum</b></li> </ul> |

## Prosper members who enroll in Senior Advantage get better benefits too:

- **Silver&Fit®** Exercise and Healthy Aging Program included at no extra cost
- **No deductible** and lower out-of-pocket maximum

\*Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

# 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, 8 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 14 for your premium share.

| 2022 Benefits and Services                                    | High Option                            |                         |  |
|---|--|-------------------------|--|
|   | Without Medicare                       | Senior Advantage 1      | Senior Advantage 2                     |
| <b>Deductible</b>   | None                                   | None                    | None                                   |
| <b>Outpatient services</b>                                    |  |                         |  |
| Preventive care   | \$0                                    | \$0                     | \$0                                    |
| Telehealth  | \$0                                    | \$0                     | \$0                                    |
| Primary care office visit                                     | \$20 (\$0 for children through age 17) | \$0                     | \$15 (\$0 for children through age 17) |
| Specialty care office visit                                   | \$30                                   | \$0                     | \$15                                   |
| Administered medications                                      | 10%                                    | 10%                     | 10%                                    |
| Most lab tests/X-rays   | \$10/\$15                              | \$0                     | \$0                                    |
| Chiropractic, acupuncture, naturopathic, and massage services | \$20 (\$25 for massage)                | \$20 (\$25 for massage) | \$20 (\$25 for massage)                |
| <b>Hospital services</b>                                      |  |                         |  |
| Outpatient surgery  | \$100                                  | \$0                     | \$50                                   |
| Inpatient hospital  | \$250/\$0 for maternity                | \$0                     | \$200/\$0 for maternity                |
| <b>Emergency and urgent care</b>                              |  |                         |  |
| Urgent care   | \$35                                   | \$0                     | \$30                                   |
| Emergency care  | \$150                                  | \$60                    | \$75                                   |
| Ambulance   | \$100                                  | \$75                    | \$100                                  |
| <b>Prescription drugs**</b>                                   |  |                         |  |
| Generic   | \$15                                   | \$15                    | \$15                                   |
| Brand   | Preferred                              | \$40                    | \$30                                   |
|   | Non-preferred                          | \$60                    | \$50                                   |
| Specialty   | \$100                                  | \$100                   | \$100                                  |
| <b>Eyewear allowance (every 24 months)</b>                    | \$150                                  | \$150                   | \$150                                  |
| <b>Additional Senior Advantage benefits</b>                   |  |                         |  |
| Fitness membership  | Not Covered                            | Silver&Fit®             | Silver&Fit®                            |
| Part B reimbursement  | None                                   | None                    | Up to \$175 per month                  |
| <b>Out-of-pocket Maximum</b>                                  | \$4,250                                | \$600                   | \$1,000                                |

\*Deductible applies.

\*\*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 **1-800-813-2000 (TTY 711)**.

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 Federal Employees Health Benefits (FEHB) brochure RI 73-004. All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB brochure and the Kaiser Permanente Senior Advantage for Federal Members *Evidence of Coverage*.

| Standard Option                        |                                       |  | Prosper                     |                           |
|--|---------------------------------------|--|-----------------------------|---------------------------|
| Without Medicare                       | Senior Advantage 1                    | Senior Advantage 2                     | Without Medicare            | Senior Advantage 1        |
| \$150                                  | None                                  | None                                   | \$300                       | None                      |
| \$0                                    | \$0                                   | \$0                                    | \$0                         | \$0                       |
| \$0                                    | \$0                                   | \$0                                    | \$0                         | \$0                       |
| \$25 (\$0 for children through age 17) | \$5 (\$0 for children through age 17) | \$20 (\$0 for children through age 17) | \$10                        | \$10                      |
| \$35                                   | \$5                                   | \$20                                   | \$20                        | \$20                      |
| 20%*                                   | 15%                                   | 15%                                    | 20%*                        | 20%                       |
| \$25/\$30                              | \$0                                   | \$15                                   | \$20*                       | \$20                      |
| \$25                                   | \$25                                  | \$25                                   | \$20 (\$25 for massage)     | \$20 (\$25 for massage)   |
| \$150*                                 | \$50                                  | \$100                                  | \$250*                      | \$250                     |
| \$300*/\$0 for maternity               | \$100/\$0 for maternity               | \$225/\$0 for maternity                | \$500*/\$250* for maternity | \$500/\$250 for maternity |
| \$40                                   | \$10                                  | \$35                                   | \$30                        | \$30                      |
| \$125*                                 | \$60                                  | \$120                                  | \$200*                      | \$120                     |
| \$125*                                 | \$75                                  | \$125                                  | \$200*                      | \$200                     |
| \$15                                   | \$15                                  | \$15                                   | \$10                        | \$10                      |
| \$50                                   | \$40                                  | \$40                                   | \$50                        | \$50                      |
| \$70                                   | \$60                                  | \$60                                   | 40% up to \$350             | 40% up to \$350           |
| \$150                                  | \$150                                 | \$150                                  | 40% up to \$500             | 40% up to \$500           |
| \$150                                  | \$150                                 | \$150                                  | Not covered                 | Not covered               |
| Not Covered                            | Silver&Fit®                           | Silver&Fit®                            | Not Covered                 | Silver&Fit®               |
| None                                   | None                                  | Up to \$175 per month                  | None                        | None                      |
| \$5,500                                | \$750                                 | \$2,000                                | \$7,000                     | \$3,000                   |

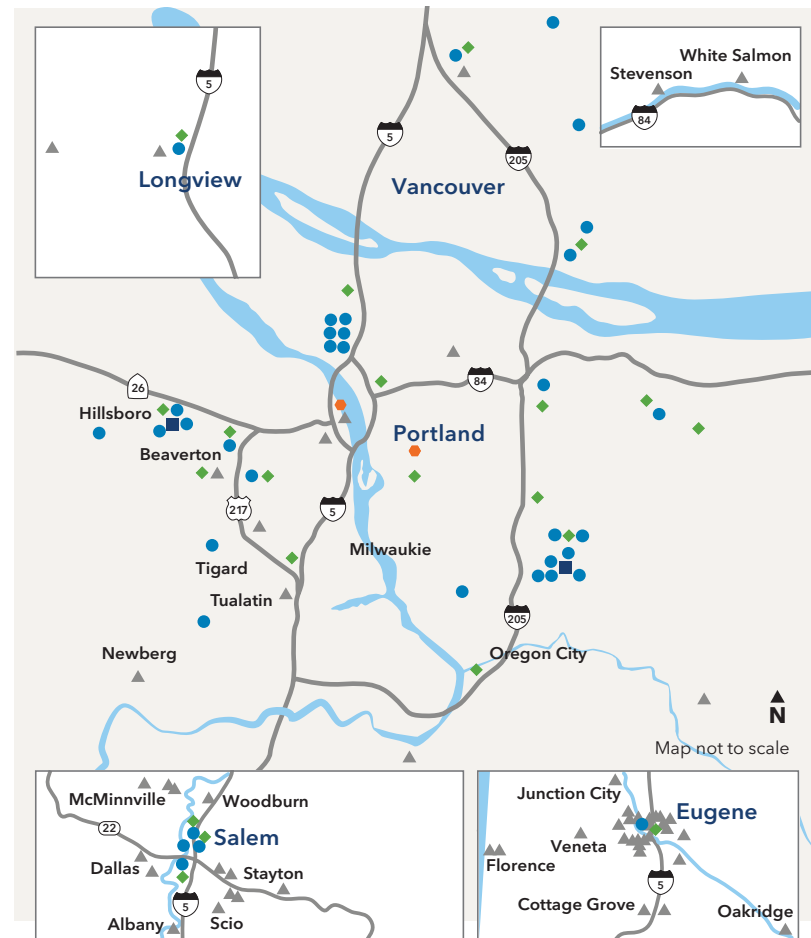
**Notes:**

- Deductible and out-of-pocket maximum amounts are per person, but no more than 2 times per family.
- Telehealth options include video, phone, email, and more. See page 6, Convenient ways to get what you need.
- High and Standard Option members pay 10% and Basic Option members pay 20% of our allowance for drugs administered in connection with your outpatient care.
- You pay all charges over \$1,000 for chiropractic, acupuncture, naturopathic, and massage therapy per calendar year. Massage therapy is also limited to 12 visits.
- 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.
- Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

# Locations near you

## 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, hospitals, and Care Essentials® clinics. We also have a network of affiliated providers for routine, urgent, or emergency care.



■ Kaiser Permanente Hospital   ● Kaiser Permanente Medical office  
▲ Affiliate Location   ◆ Kaiser Permanente Dental Office   ● Care Essentials® by Kaiser Permanente



For quicker and easier care, including prescriptions, try a scheduled phone or video visit or an e-visit.<sup>17,18</sup> Learn more at [kp.org/telehealth/nw](https://kp.org/telehealth/nw).



Facility information current as of July 2021.

Go to [kp.org/locations](https://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).

COVID-19 Updates: To help ensure the safety of our members, staff, and community, we may need to temporarily close or limit in-person services at some of our medical and dental facilities. You can still get the care you need, including emergency care, e-visits, phone or video visits, and more. For the most up-to-date information, please visit [kp.org/coronavirus](https://kp.org/coronavirus).





1. When appropriate and available. To have a video visit, members must be registered on [kp.org](https://www.kp.org) and have a camera-equipped computer or mobile device. 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. 2. In the case of a pandemic, some facilities may be closed or offer limited hours and services. 3. Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. 4. High deductible health plans may require a copay or coinsurance for phone appointments and video visits. 5. Source: Kaiser Permanente Telehealth Insights Dashboard. 6. Kaiser Permanente 2020 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 2020 and is used with the permission of NCQA. Quality Compass 2020 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. 7. Participating members will get a Kaiser Permanente health payment card that can be used to pay for qualified medical expenses. 8. Some of these services may not be covered under your health plan benefits or subject to the terms set forth in your Evidence of Coverage or other plan documents. Services that aren't health plan benefits may be discontinued at any time without notice. myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc. 9. These features are available when you get care from Kaiser Permanente facilities. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://www.kp.org). 10. See note 8. 11. 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 73-004). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. 12. If you reasonably believe you have an emergency medical condition, call 911 (if you are in the U.S.) or go to the nearest emergency department. An emergency medical condition is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health. For the complete definition of an emergency medical condition, please refer to your Evidence of Coverage or other coverage documents. 13. This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PST), and it reopens the day after a holiday at 4 a.m. PST. 14. These benefits 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. 15. Includes Medicare Parts A, B, and D in a single plan. 16. We will reimburse you for extra charges added to your standard Part B Premium, such as a Part B Late Enrollment Penalty or Income Related Monthly Adjustment amount, but not to exceed \$175 per month or \$2,100 a year. 17. See note 1. 18. See note 9.

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 73-004). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. The services listed on page 9 ("Making the most of your membership") and on page 15 (eyewear and dental coverage) 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](https://www.kp.org/feds). A paper copy is also available, at no charge, by calling **1-800-464-4000**, 24 hours a day, 7 days a week (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](https://www.kp.org/feds). A paper copy is also available, at no charge, by calling **1-800-464-4000**, 24 hours a day, 7 days a week (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](https://www.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 73-004. 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.

# 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?

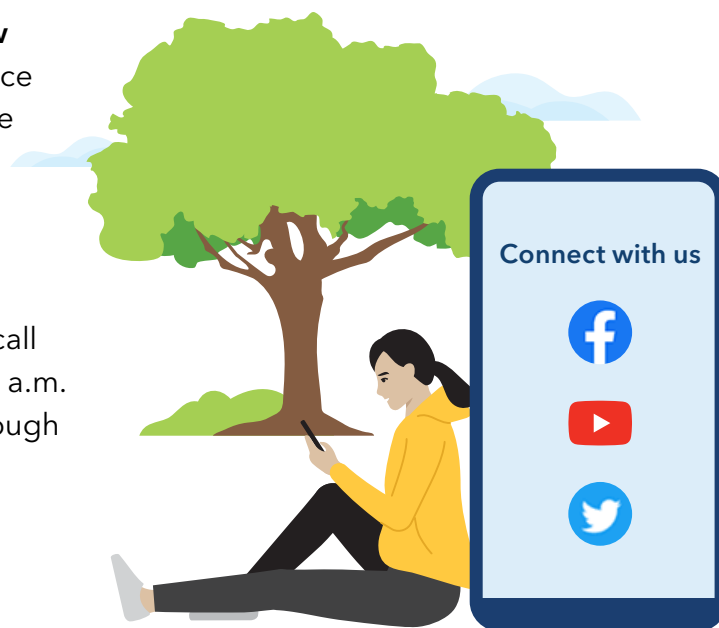
Manage your care online anytime at [kp.org](https://kp.org). If you haven't already, go to [kp.org/registernow](https://kp.org/registernow) so you can start emailing your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

### Not a member yet?

For more information, visit [kp.org/feds](https://kp.org/feds) or call 1-855-315-1007, Monday through Friday, 7 a.m. to 5 p.m. Open Season hours: Monday through Friday, 6 a.m. to 7 p.m.

### Once you join ...

Visit [kp.org/newmember](https://kp.org/newmember) to get started. It's easy to register at [kp.org](https://kp.org), choose your doctor, transfer your prescriptions, and schedule your first routine appointment. And if you need help, just give us a call.



### Care near where you live and work

You're free to see different doctors at different locations. Browse your convenient care options at [kp.org/locations](https://kp.org/locations).

For more information about Kaiser Permanente benefits availability, and restrictions, go to [kp.org/disclosures](https://kp.org/disclosures). (See "Related links.")

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