

2024 Open Enrollment

Care for all that is you

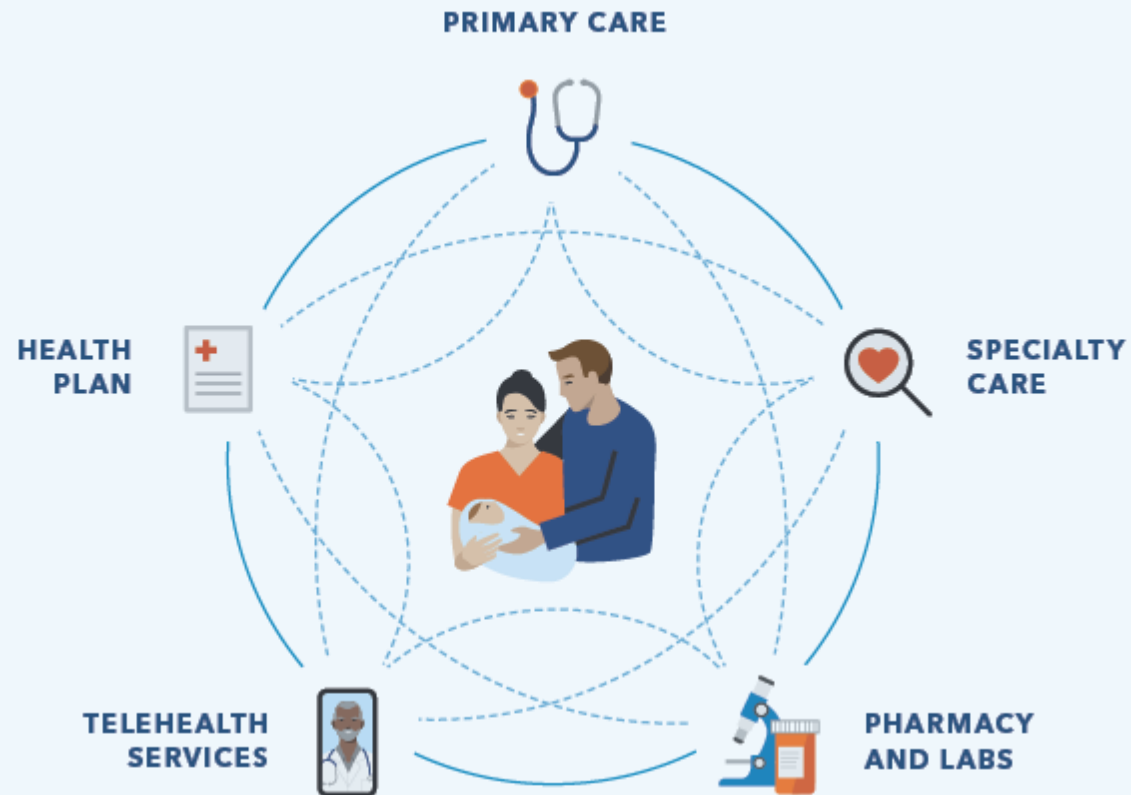


Betty Cheung, Market Engagement Lead

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It's easier to find your healthy place with connected care



We combine care and coverage:

- **Doctors**
- **Hospitals**
- **Health plan**

Care feels easier and faster and is centered around all that is you.

Care that's convenient

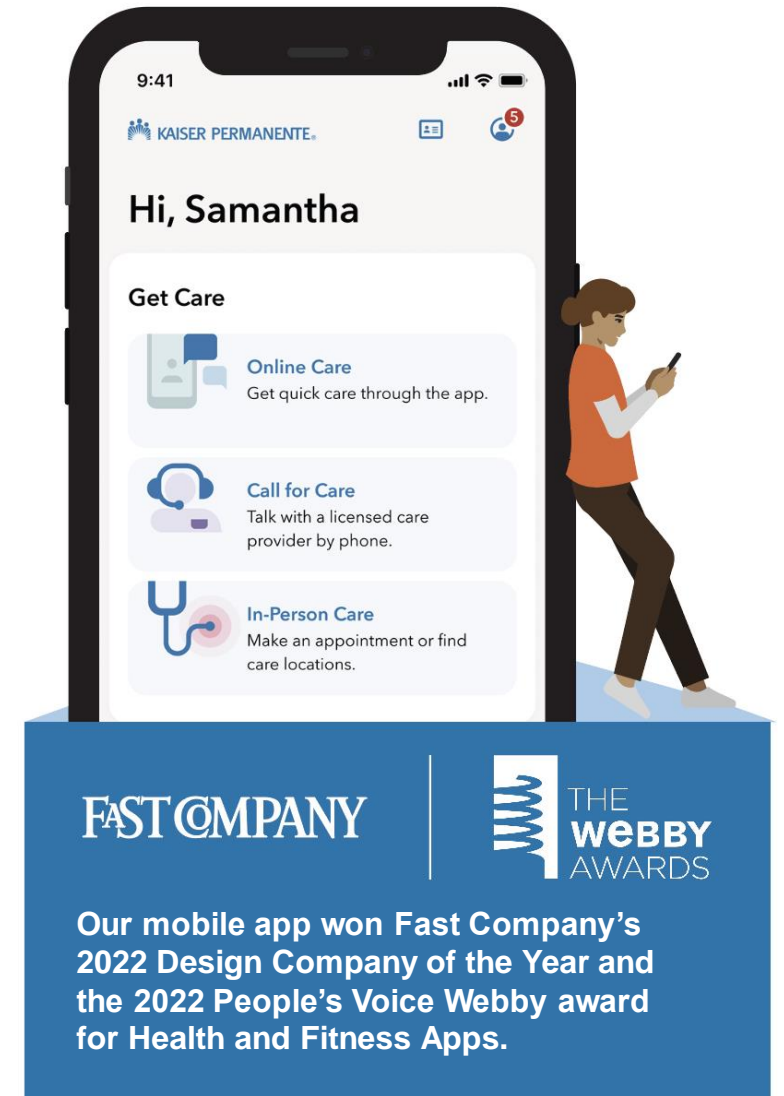
We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history and pick up where you left off.

Learn more at kp.org/mobile

Your health at your fingertips

- Get 24/7 care by phone or video*
- Email your care team
- Schedule appointments
- View lab results and doctor's notes
- Refill prescriptions
- Check in for appointments
- Pay bills and view statements

*When appropriate and available.



FAST COMPANY | **THE WEBBY AWARDS**

Our mobile app won Fast Company's 2022 Design Company of the Year and the 2022 People's Voice Webby award for Health and Fitness Apps.

Convenient prescription refills

Order prescription refills online, on the Kaiser Permanente app, in person, or over the phone.

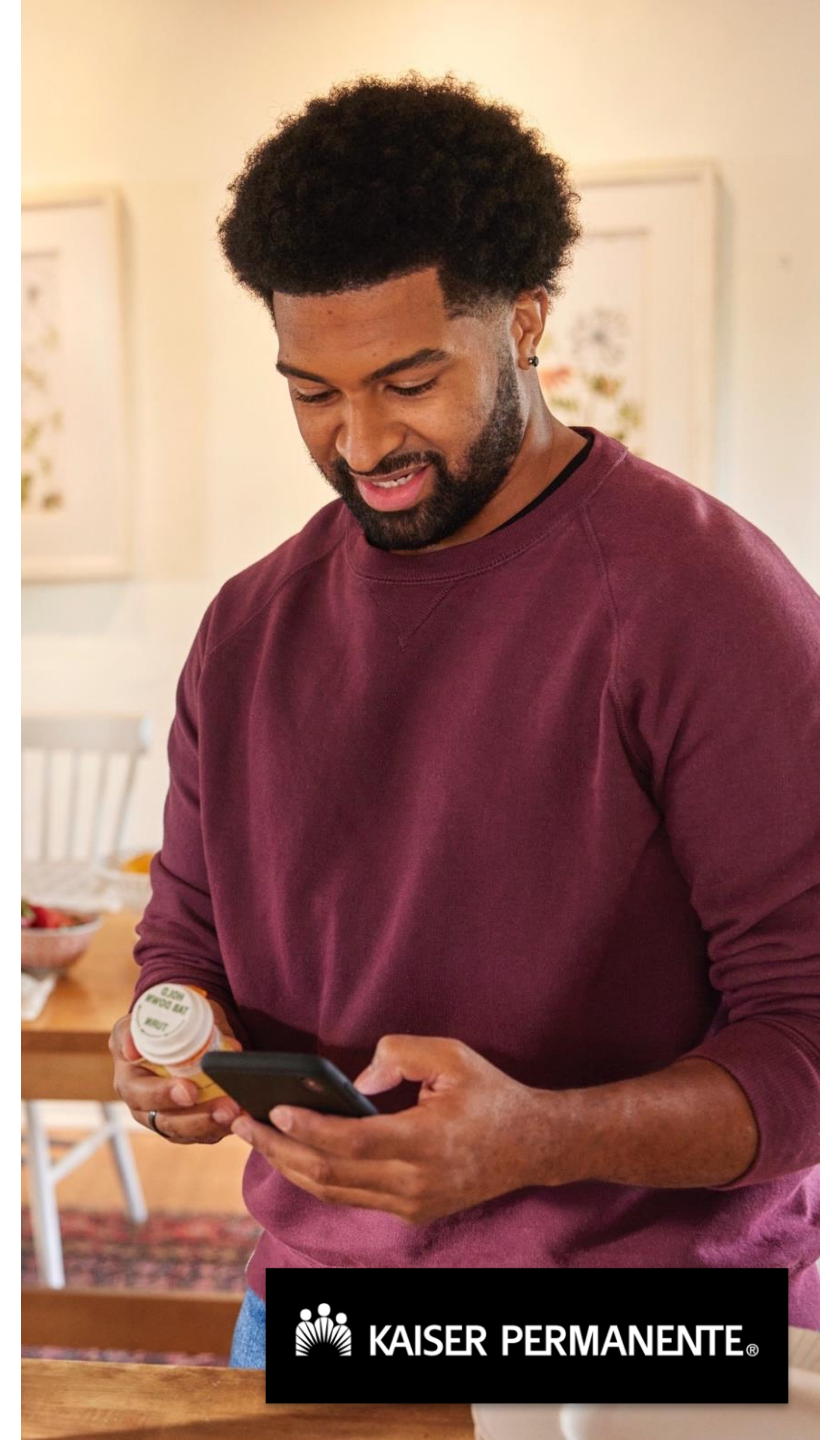
You can also get refill reminders or alerts when new prescriptions are available to order.



Get your prescriptions:

- At any Kaiser Permanente pharmacy, including same-day pickup
- Delivered to your door with same-day or next-day delivery^{1,2}

1. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. **2.** Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery.





Resources for mental health

Kaiser Permanente provides a wide range of support to help you take care of your mental and emotional health.

- Get help with conditions like anxiety, depression, addiction, and autism spectrum disorders.
- Find care with psychiatrists, psychologists, marriage and family therapists, and more.
- Make an appointment for therapy within Kaiser Permanente without a referral.
- Use online self-care resources at any time to help you relieve stress, improve sleep, practice mindfulness, and more.

Learn more at kp.org/mentalhealth.

Resources for everyday wellness

Take advantage of classes, services, and programs to help you achieve your health and fitness goals.¹ Visit kp.org/health-wellness to learn more.



Acupuncture, massage therapy, and chiropractic care



Wellness Coaching by Phone



Reduced rates on gym memberships



Online fitness with the ClassPass app



Healthy lifestyle programs and classes²



¹. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. ². Classes vary at each location and some may require a fee.



Up next – Plan Benefits and Member Tools and Resources

Same care and convenience

- Same great doctors
- Same personalized attention
- Same convenient locations
- Same online tools
- Same healthy resources*

A different way to pay for your care



*These services are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.

Preventive care at no cost

Finding and treating problems before they get serious is an important part of staying healthy. That's why you get most preventive care **at no cost** — even before you reach your deductible. Visit kp.org/prevention to learn more learn.



Preventive care includes:

- Cancer screenings
- Cholesterol and high blood pressure screenings
- Diabetes screenings
- Immunizations
- Routine prenatal care
- Well-child visits

Your costs during preventive care visits

Preventive care visits can help you stay healthy. Depending on your plan, most of these visits are covered at no cost. But if you have symptoms of a health condition, you may need diagnostic or treatment services. If that happens, you may get a bill for those additional services.

Preventive care	Diagnostic or treatment services
<p>The purpose of a preventive care visit is to help keep you healthy and uncover possible health problems early.</p>	<p>Any care or service that's used to diagnose or treat a health problem is not considered preventive. These services are given in response to symptoms of a health condition.</p>
<p>Examples</p> <ul style="list-style-type: none">• Blood pressure screening for all adults• Colorectal cancer screening for adults over 50• Type 2 diabetes screening for adults with high blood pressure• Immunizations for children from birth to 18 years	<p>Examples</p> <ul style="list-style-type: none">• Some prescription drugs, which may be used to treat or manage a condition you already have• Lab tests or X-rays• Procedures, like removing a mole or getting stitches
<p>What you'll pay</p> <p>For most members, preventive care visits are covered at no cost.</p>	<p>What you'll pay</p> <p>Diagnostic or treatment services may result in a bill — which may include a copay, coinsurance, or deductible.</p>
<p>Learn more</p> <p>For a full list of preventive care services, visit kp.org/prevention.</p>	<p>Learn more</p> <p>For questions about a medical bill, visit kp.org/mybenefits or call 1-800-464-4000, 24/7 (closed holidays) or 711 (TTY). We also offer payment plans and financial assistance for members who qualify.</p>

Learn more at kp.org/prevention

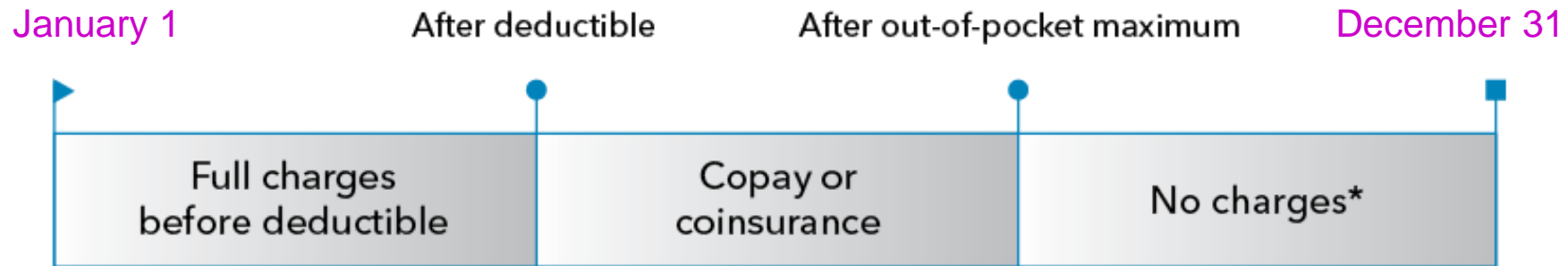
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Key terms

- **Deductible***: The amount you pay for covered services each year before Kaiser Permanente starts paying.
- **Out-of-pocket maximum***: The most you'll pay for covered services each year.
- **Copay**: The set dollar amount you pay for covered services — for example, a \$30 copay for an office visit.
- **Coinsurance**: A percentage of the charges that you pay for covered services — for example, a 20% coinsurance for a \$100 lab visit means you pay \$20.

*Your deductible and out-of-pocket maximum will reset on January 1.

How your deductible plan works



You'll pay full charges for covered services, including services such as **hospital care, X-rays, lab tests, DME, etc.** before reaching your plan deductible.

After reaching your plan deductible, you'll start paying less for these services — a copay or coinsurance — until you reach your out-of-pocket maximum.

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*For a small number of services, you may need to keep paying copays or coinsurance after you reach your out-of-pocket maximum.

If your Healthy Place is in...

Parsons Corporation - \$750 Deductible Health Plan

When you have the right support, good health is easier. Get the care you need to help you stay your healthiest.

Here's a look at some of your group's benefits.

2024 Benefits	
Annual deductible	Individual: \$750 Family \$1,500
Annual out-of-pocket maximum	Individual: \$2,000 Family: \$4,000
Covered Service	You Pay
Email your Doctor	No cost
Phone/Video Visits	No cost
Preventive Care Visits	No cost
Primary Care	\$30 copay per visit
Specialist Office Visits	\$50 copay per visit
X-rays and Labs	20% Coinsurance after Plan Deductible
Emergency department Visits	\$200 copay per visit
Hospitalization / Maternity Inpatient/Mental Health	20% Coinsurance after Plan Deductible
Outpatient Individual Therapy Mental Health	\$30 copay per visit/\$15 copay per visit (outpatient group therapy)
Therapies (PT,OT,ST)	\$30 copay in CA/CO/MAS unlimited visits; \$50 copay in GA limited to 90 visits combined
Prescription drugs	-
Generic	Retail: \$10 copay, up to 30 days/ Mail order: \$20 copay, up to 3 months (day supply varies by region)
Brand	Retail: \$45 copay, up to 30 days/ Mail order: \$90 copay, up to 3 months (day supply varies by region)

This is only a high-level overview. Please see Summary of Benefits and Coverage (SBC) for benefit details, limitations and exclusions. If you are interested in reviewing benefits for California, Colorado, Georgia, and Mid Atlantic regions, more information can be found on select.kaiserpermanente.org/parsons.



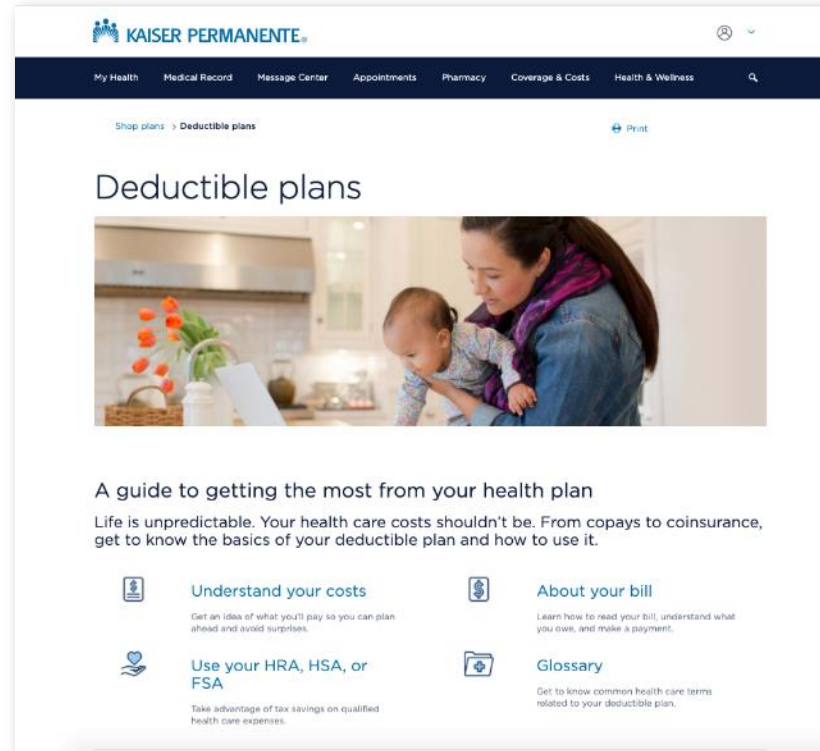


Getting care

Visit kp.org/deductibleplans

Access information and tools to help you better understand and manage your coverage and costs.

- Learn how deductible plans work.
- Get answers to commonly asked questions.
- See how to estimate your costs and understand your bill.



The screenshot shows the Kaiser Permanente website page for 'Deductible plans'. The page features a dark blue navigation bar with the Kaiser Permanente logo and links for 'My Health', 'Medical Record', 'Message Center', 'Appointments', 'Pharmacy', 'Coverage & Costs', and 'Health & Wellness'. Below the navigation bar, there is a breadcrumb trail 'Shop plans > Deductible plans' and a 'Print' button. The main heading is 'Deductible plans', followed by a photograph of a woman holding a baby. Below the photo, the text reads: 'A guide to getting the most from your health plan. Life is unpredictable. Your health care costs shouldn't be. From copays to coinsurance, get to know the basics of your deductible plan and how to use it.' There are four icons with corresponding text: 'Understand your costs' (with a dollar sign icon), 'About your bill' (with a document icon), 'Use your HRA, HSA, or FSA' (with a heart icon), and 'Glossary' (with a book icon).

Before your visit — getting an estimate

As a member, you can use our online estimates tool to:

- Get an estimate of how much a treatment, procedure, test, or other medical service will cost
- Track how close you are to reaching your deductible and out-of-pocket maximum

The screenshot shows the 'IBM Treatment Cost Calculator' website. At the top, there is a 'Menu' icon and the title 'IBM Treatment Cost Calculator'. The main heading is 'Welcome, Member.' Below this, there is a section 'Find cost estimate by' with a location dropdown set to 'Baldwin Park, CA 91706' and a 'Search' button. To the right, a 'My Benefit Summary' box shows 'Health Plan: Kaiser Permanente' with a table for Deductible and Out-of-Pocket Max. The table shows Plan Coverage at \$2,000, Year-to-Date Spend at \$0, and Remaining at \$2,000. Below the search bar is a 'Browse by' section with 'Health Topics' and 'A-Z List of Everything'. The 'Health Topics' list includes Diagnostic Tests & X-rays, Lab Tests, Outpatient Procedures, Baby Delivery, Colonoscopy, Eye Exam, Knee Replacement, and Gynecologist Exam. The 'A-Z List of Everything' includes Inpatient Procedures, Office Visits, Vaccines & Immunizations, Pregnancy, Office Visit, Established Patient, Cataract Repair, MRI, and Mental Health. There is also a 'Popular Searches' section. At the bottom, a section titled 'How We Calculate Your Cost Estimates' shows a formula: 'Your Benefits' (Your healthcare coverage, remaining deductible, and remaining out-of-pocket for the year) + 'Local Costs' (Average cost of medical treatments in your area) = 'Your Estimate' (Your estimated out-of-pocket expense).

During your visit — paying for care

When you come in for your visit, you'll be asked to make a payment when you check in. You can expect to get a bill later for any remaining amount you owe.

Important information about managing your health care costs

Understanding your costs

To avoid surprises, here's what you need to know about possible medical bills

During your visit

When you check in for care, you may be asked to pay for your visit.¹

And if you are asked to pay at check-in, it may not cover everything you owe. For example, you could get a bill later if you got any additional services during your visit — like a blood test or X-ray.

After your visit

About 2 to 4 weeks after your visit, you'll get:

- A summary of your care (also known as your Explanation of Benefits)
- A bill for anything you owe²

Use your summary of care (which isn't a bill) to compare costs to any bills you get for your care and see how close you are to reaching your deductible or out-of-pocket maximum.

Helpful resources

- Not sure what the costs might be? Use our estimates tool at kp.org/costestimates to get a better idea.
- If you do get a bill, remember that you have several convenient payment options:
 - Online at kp.org/paymedicalbills
 - Over the phone — call us at **1-800-390-3507**
 - By mail

Need help paying? Call us at **1-800-390-3507** for more information.

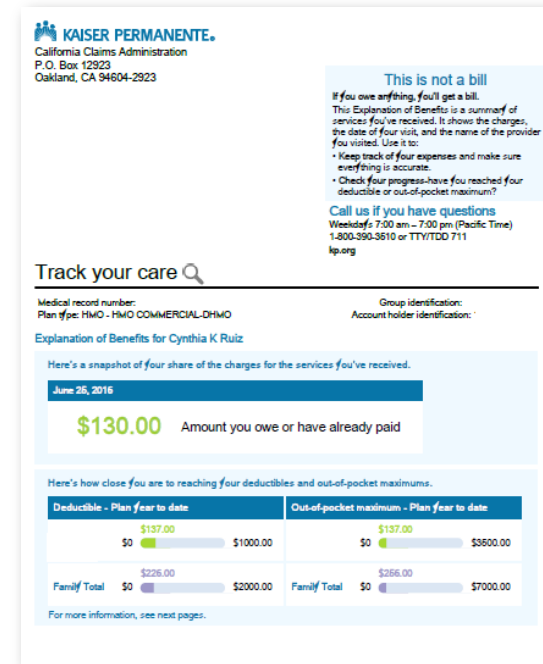
¹Depending on your plan details, this could include a copay, coinsurance, or deductible payment.
²If you've signed up for electronic billing, you'll get an email alert instead of a paper bill in the mail.

Kaiser receipt #: 1033108 March 2019

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After your visit — what to expect

- We'll process a claim for the services you received.
- Once the claim is processed, your information will be updated in our system — usually within 30 days.
- You'll get an Explanation of Benefits (EOB) statement, which helps you track how close you are to reaching your deductible and out-of-pocket maximum.
- You'll also get a bill if your payment at check-in didn't cover the full cost of the services you received, or you received additional services during your visit.



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After your visit — what to expect *(continued)*

Keep in mind:

- Payments you make at check-in won't be reflected in our system right away and may not appear on your next Explanation of Benefits.
- Rest assured, your deductible and out-of-pocket maximum balances will be updated as soon as the claim is processed.
- If you come in for your next visit before the claim is processed, you might be asked to make a payment that doesn't reflect your updated deductible or out-of-pocket maximum balance.
- If you think this has happened, please let us know at check-in.

Kaiser Permanente Microsite for Parsons



Visit <https://select.kp.org/parsons> to learn more!



Want to learn more?

Choosing a health plan is a big decision — so we're here to answer any of your questions.



Ask about the essentials

- Where to get care
- Specialty care services
- How our doctors, hospitals, and health plan work together to make your life easier



Or about our extra features

- Video visits* and other convenient ways to get care
- Apps, podcasts, and other self-care resources available to you at no additional cost

Call **1-800-324-9208** (TTY 711), Monday through Friday, 7 a.m. to 6 p.m. Pacific time Or [chat live](#) with one of our online advisors.

*When appropriate and available.



Thank you



Why choose Kaiser Permanente?



Quality care

- Health care for all that is you
- National recognition in preventive, cancer, diabetes, cardiac, maternity care, and more
- One of the nation's largest multispecialty medical groups



More digital options

- Convenient phone and video visits around the clock¹
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime²



Membership extras

- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes³
- Calm meditation app at no additional cost⁴

1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. 2. To use the Kaiser Permanente app, you must be a member registered on kp.org. 3. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. 4. See note 3.

Resources for self-care

You have access to apps to help reduce stress, improve sleep, and manage overall mental wellness.^{1,2}

Visit kp.org/selfcareapps to learn more.



Calm

The number one app for sleep and meditation



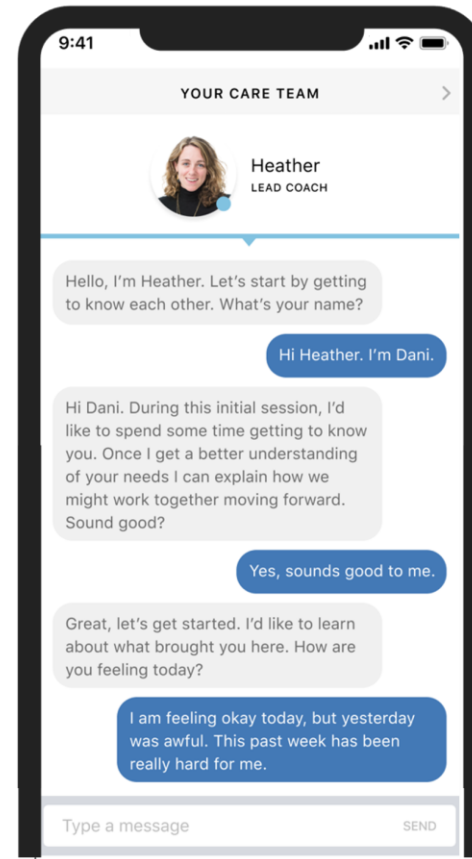
Ginger

Text one-on-one with an emotional support coach anytime, anywhere.³



myStrength

Build a personalized plan to strengthen your emotional health.



47%

of users say
Ginger helps
with anxiety⁴

1. 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. 2. Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old. 3. Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost. 4. Knuckle et al., "Association Between Care Utilization and Anxiety Outcomes in an On-Demand Mental Health System: Retrospective Observational Study," *JMIR Formative Research*, 2021.