

#### HEALTHCARE EDUCATION WEBINAR

For Eligible and Enrolled Employees Only

Office of Benefit Services

#### Presenters



Medical, Prescription Drug and Vision Plan Kaiser Permanente

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## Care for all that is you

Summary of your Kaiser Plan Benefits

### **Fairfax County Public Schools**



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# Experience health care designed with you in mind

You deserve high-quality care for your total health, whatever you need — from routine checkups to complex treatments to mental wellness support.

No matter what your priority is, ours is providing excellent care — for the you who's feeling great, the you who needs support, and every you in between.



### What does Kaiser Permanente Offer?



#### High-quality, personalized care

- From prevention to primary care to specialized care
- With doctors who learn your lifestyle, health risks, and goals
- Care teams connected to your medical history through your electronic health record



#### **Convenient access**

- With 24/7 care by phone or video<sup>1</sup>
- On one app that makes care easy to manage
- At facilities that offer more services in one stop

#### Support for total health

- Help with mental health concerns from any member of your care team
- Self-care apps, classes, services, and programs<sup>2,3</sup>
- Resources to help you achieve your health and fitness goals



<sup>1.</sup> When appropriate and available. 2. 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. 3. Some classes may require a fee.

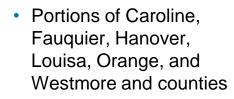
# Service areas in Mid-Atlantic States

#### Maryland

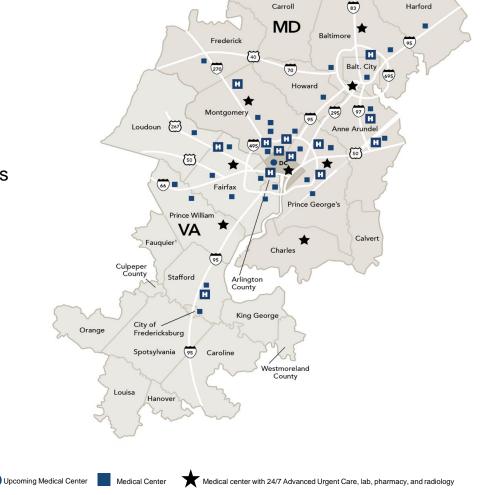
- Anne Arundel County
- Baltimore County
- Carroll County
- Harford County
- Howard County
- Montgomery County
- Prince George's County
- · City of Baltimore
- Portions of Calvert, Charles, and Frederick counties

#### Virginia

- Arlington County
- Fairfax County
- King George County
- Loudoun County
- Prince William County
- Spotsylvania County
- Stafford County
- Cities of Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, and Manassas Park



Washington, D.C



<sup>1</sup>Not in the Kaiser Permanente Medicare Advantage (HMO) service area.



## Understanding Key Terms in your Health Plan

#### **Deductible:**

The annual amount you pay for care before your health plan begins to pay.

#### Copay:

A predetermined amount you pay for eligible health care services or medication. Your copay usually is due when you receive the service.

#### **Coinsurance:**

Your share of the costs of covered services, usually after you meet your deductible. The health plan pays the rest. Generally, the plan plays less for out-ofnetwork coinsurance.

#### **Out-of-pocket** maximum:

The most you pay before the health plan begins to pay 100% of covered health care costs. You'll still need to pay for any expenses the health plan doesn't count toward the limit.

#### **In-network:**

Health care providers and facilities that have contracts with us to deliver services at a discounted rate.

#### **Out-of-network:**

A health care provider or facility that doesn't contract with your plan and doesn't provide services at a discounted rate. Using an out-of-network provider usually will cost you more.

## **HMO SIGNATURE**

This table shows an example of some of your group's benefits.

Yearly deductible	\$0 individual/\$0 family
Maximum yearly out-of-pocket costs	\$2,000 individual/\$4,000 family
Covered service	You pay
Preventive care	\$0 copay
Doctor's office visit	\$20 copay PCP \$40 copay Specialist
Lab tests and radiology	\$0 copay
Outpatient surgery	\$75 copay
Hospitalization	\$150 copay
Emergency care	\$250 copay
Prescribed medications (30-day supply)	\$10/30 copay for generic (\$15 Mail order 90-day supply) \$20/50 copay for preferred brand (\$30 Mail order 90-day supply) \$35/75 copay for non-preferred brand (\$52.50 Mail order 90-day supply)



\*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage.* 

## 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, so you never have to repeat your story.

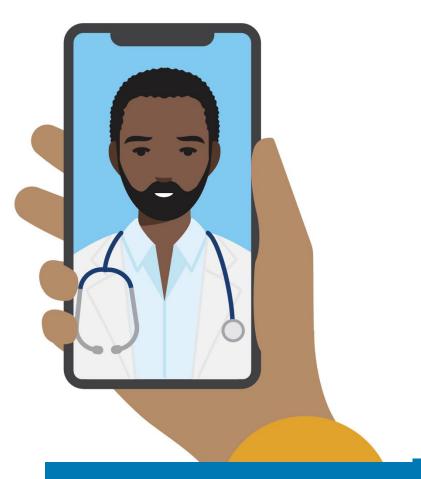
#### Your health at your fingertips

- Get 24/7 care by phone or video.1
- Email your care team.
- Schedule routine appointments.
- · View most lab results and doctor's notes.



Simplify your health care with the Kaiser Permanente app.

- · Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.





Over half of members avoided a trip to the ER or urgent care with a video visit.<sup>2</sup>



1. When appropriate and available. 2. Kaiser Permanente internal data, 2023.

## Pharmacy Made Easier



Transfer prescriptions to a pharmacy near you, have prescriptions delivered to your home, and more.

	Get
	<ul> <li>Get most medications delivered to your door</li> <li>Delivery within 3 to 5 days at no extra cost — or choose same-day or next-day delivery for an additional fee.*</li> </ul>
	Opt in
	<ul> <li>Opt in for reminders and updates</li> <li>We'll let you know when it's time for a refill — and when your order is out for delivery or ready for pickup.</li> </ul>
	Enjoy
<u>am</u>	<ul> <li>Enjoy convenient pickup options</li> <li>Pick up new prescriptions on the same day at no extra cost. Plus, use your phone to pay for prescriptions quickly and safely.</li> </ul>



## **Convenient** prescription refills

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

You can get refill reminders or alerts when new prescriptions are available to order. Track your order online and get delivery updates by text or email.



#### Mail-order pharmacy

- · Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door<sup>1</sup>
- Same-day or next-day home delivery available for an additional fee<sup>2</sup>

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.



## More value with your plan

#### Vision Essentials

At Vision Essentials by Kaiser Permanente, you get personalized service and attention, with our optical specialists helping you select frames that fit your personal style.

That means you don't waste your time returning your glasses and waiting for a new pair—that's what real convenience looks like.<sup>1</sup>

#### Visit kp2020.org



#### **Benefits**

- \$150 allowance towards frames, lenses and/or contact lenses, combined, per contract year
- 25% Discount for frames and lenses
- 15% discount (per contract year) for contact lenses and initial fitting
- \$0 for eyeglasses frames and lenses for dependents under age 19, one pair per 12 months

1. Kaiser Permanente members typically have coverage for medically necessary eye examinations, and some members, including those members with the pediatric vision benefit under their Affordable Care Act plan, may be able to apply a supplemental benefit to their purchases. Otherwise, the services and products described here are provided on a fee-for-service basis, separate from and not covered under your health plan benefits, and you are financially responsible to pay for them. For specific information about your covered health plan benefits, please see your Evidence of Coverage. (Photos of models shown, not actual patients). 2. For a complete list of covered benefits, exclusions, limitations, and terms for the fixed fees, please refer to your Evidence of Coverage, or you can find more information on <u>kp.org/dental/mas</u>.



## **Resources** for mental health

Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.

- Individual or group therapy
- Health classes<sup>1</sup>
- Medication
- Online resources
- Apps for mental wellness and self-care<sup>2</sup>

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find mental health and wellness resources that fit your life.

1. Some classes may require a fee. 2. 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.



## **Resources** for everyday wellness

Take advantage of classes, services, and programs to help you achieve your health and fitness goals.<sup>1</sup>



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes<sup>2</sup>



Online fitness classes



**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.** Some classes may require a fee.



## World-class maternity care

#### Expect great care when you're expecting



A dedicated prenatal care team



A personalized birth plan



Care and support every step of the way



Support that doesn't stop at delivery



Learn more about maternity care that's built around you.



## **Fertility Services**

## Working together to create your future family

You're unique, and so is your fertility journey. We'll guide you every step of the way. At Kaiser Permanente, our skilled doctors and specialists are committed to providing you with exceptional care so you can achieve your family goals.<sup>1</sup> They'll work with you to optimize your health and your plan for conception, so you can feel confident from the first step of your journey to the last.





#### Your family. Our specialty.

**Connected care team.** Your doctors and specialists work together to build your treatment plan. They have access to your health information through your electronic health record, so you always get personalized care from doctors who know you. Your care team includes your personal doctor, ob-gyn, maternal fetal medicine specialist, and various other specialists as needed.

**Culturally responsive care.** Our doctors are as diverse as the communities they serve. We foster a culture of inclusion to give you the culturally sensitive care you deserve.

**Convenient locations for care.** We have 35+ medical centers throughout the region, each with many services under one roof, saving you time and trips.

#### **Coverage:**

- Services for diagnosis and treatment of involuntary infertility for females and males.
- Artificial insemination.





## **Convenient** care while traveling

Planning a trip? Have a child going away to college? Before you leave, we'll help you get vaccinated, refill prescriptions, and stay on top of your health while you're away.



You're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by phone or online across the U.S.\*



Learn more about getting care away from home.

\*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.



## New to the plan? It's easy to get started



#### Personalized onboarding

- A welcome call to answer your questions
- A member guide to get you started



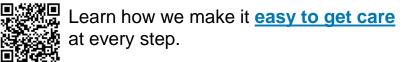
#### 3 easy steps to a healthy change

- 1. Choose your new doctor.
- Transition your care and prescriptions seamlessly.
- **3.** Get care on your schedule.

#### Virtual Consultation with a Kaiser Permanente representative



#### Book an appointment







# **Complete care** to help you live a fuller, healthier life

#### Have questions about your plan options?



Visit <u>http://my.kp.org/fcps</u> and <u>kp.org/choosekp</u> for more information.

Talk to an enrollment specialist: **1-800-514-0985** (TTY **711**), Monday through Friday, 10 a.m. to 9 p.m. Eastern Standard Time



Mid-Atlantic States Member Services: **1-800-777-7902** (TTY **711**) Monday through Friday, 7:30 a.m. to 9 p.m. (closed holidays) Eastern Standard Time



## Thank you

