



Common questions about the Kaiser Permanente Deductible HMO Plan with HRA

Colorado

What's the Deductible HMO Plan with HRA?

The Kaiser Permanente Deductible HMO Plan with HRA combines access to Kaiser Permanente's health care services with a health reimbursement arrangement (HRA) account that allows you to use employer-contributed, tax-free dollars to pay for qualified medical expenses.

What's a deductible HMO plan?

In a deductible plan, there's a fixed amount of money—the deductible—members must pay in a calendar year before we'll pay for certain covered services. After you meet your deductible, you'll only need to pay a copayment (copay) or coinsurance for most covered services until you reach an annual limit called your out-of-pocket maximum.

Once you meet your annual out-of-pocket maximum, Kaiser Permanente will pay for most covered services in full until the end of the calendar year. Not all covered services are subject to the deductible. For example, certain preventive care visits (and in some plans, prescription drugs) are available to you right away for only a copay, whether or not you've reached your deductible. Copays for these services don't apply toward your deductible. In most cases, however, they'll count toward your out-of-pocket maximum.

If you'd like an estimate of your charges before you seek medical services, please refer to the sample fee list at kp.org/treatmentestimates or call the Member Services Call Center weekdays from 8 a.m. to 5 p.m. at :

Denver/Boulder members: 303-338-3800 (TTY for the deaf, hard of hearing, or speech impaired: 303-338-3820)

Southern Colorado members: 1-888-681-7878 (TTY for the deaf, hard of hearing, or speech impaired: 1-800-521-4874)

What's the difference between a deductible HMO plan and a traditional HMO plan?

One of the main differences between a deductible plan and our traditional HMO plan is the amount you pay in monthly premiums. While you'll pay more for care when you receive it, you'll pay a lower premium with a deductible plan. This can give you greater flexibility in deciding how to spend your health care dollars. Another thing to keep in mind is that what you pay when you check in at a Kaiser Permanente facility is only considered a deposit. That's because you may receive services in addition to those that were scheduled, which you'll be billed for later.

How will I know how much I'll be charged for a visit?

When you check in, the receptionist will tell you the estimated cost of the services you're scheduled to receive, such as the copay or coinsurance, along with the amount that will be applied toward your deductible. You'll pay a deposit at the time of your visit based on your

scheduled medical services. Later, you'll receive a refund or a bill if there's a difference between the amount you paid and the actual cost of the services you received during your visit.

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Do deductible, coinsurance, and copay amounts contribute to my out-of-pocket maximum?

Yes. Deductibles and most coinsurance and copays are applied toward your annual out-of-pocket maximum. For example, if you have a deductible of \$1,500 and an out-of-pocket maximum of \$3,000, after you've met your \$1,500 deductible, those deductible payments and any eligible copays or coinsurance you pay will contribute toward satisfying the remaining \$1,500 of your out-of-pocket maximum. Eligible copays and coinsurance payments will depend on the terms of your plan.

What medical services are subject to my deductible and contribute toward my out-of-pocket maximum?

Services that are subject to your deductible and contribute toward your out-of-pocket maximum include, but aren't limited to, physician's office visits (for both primary and specialty care) and hospitalization. Please remember that you can use the funds in your HRA account to pay for some medical services that are applied toward your deductible. For more information about your benefits, refer to your *Evidence of Coverage*.

If I'm away from my home area and have an emergency, will this be covered?

Yes. We cover emergency care from Plan providers and non-Plan providers anywhere in the world. Please see your *Evidence of Coverage* for more information.

Who should I contact for questions related to my deductible or deductible accumulation, or with general questions about my health plan?

You can call the Member Services Call Center weekdays from 8 a.m. to 5 p.m. at:

Denver/Boulder members: 303-338-3800 (TTY for the deaf, hard of hearing, or speech impaired: 303-338-3820)

Southern Colorado members: 1-888-681-7878 (TTY for the deaf, hard of hearing, or speech impaired: 1-800-521-4874)

HEALTH REIMBURSEMENT ARRANGEMENT BASICS

What's a Health Reimbursement Arrangement (HRA)?

An HRA allows you to use funds contributed by your employer to pay for qualified medical expenses. The money your employer contributes to your HRA account isn't considered part of your wages, so it's not subject to federal income taxes. You can use these tax-free funds to pay for qualified medical expenses.

Why has Kaiser Permanente selected WageWorks as its preferred HRA administrator?

We're always looking for ways to help our members get the most from their health plan and related benefits. We chose to work with WageWorks as our HRA plan administrator because of their extensive benefit experience and superior customer service represent valuable resources for our members. WageWorks' online capabilities, responsive account management, dedicated customer service center, and convenient Online Claim Submission help make it easier for you to manage your HRA account—and your health care.

What can I use my HRA funds for?

You can use the funds in your HRA account to pay for expenses that are applied to the deductible under your health plan. You may be required to pay a portion of the deductible before your HRA funds will be available.

Can I contribute to my HRA?

No. Employees are not permitted to contribute funds to an HRA, as it is really an arrangement between you and your employer.

How much money will be available for my HRA?

Your employer determines the amount available each plan year. Please see your company's benefit plan documents such as the HRA Overview Sheet or Summary Plan Description for more information.

How do I access the funds in my HRA?

You will receive an Explanation of Benefits (EOB) from Kaiser Permanente if a portion of an expense is applied to the deductible. You should then complete an HRA claim form (available through the WageWorks participant log in or your Human Resources department) and submit it along with your EOB to WageWorks. You may also file a claim using the Online Claim Submission available on the WageWorks website at www.pbs.us.com.

Should I submit an HRA claim *every time* I have a deductible expense?

Yes, WageWorks will keep track of the deductible expenses you or your dependents have incurred and then release funds after the threshold set by your employer has been met.

Can't WageWorks just look at the deductible accumulator on my EOB to see how much I have incurred in deductible expenses?

Unfortunately, no. Most Kaiser Permanente Deductible HMO plans offer a fourth quarter carry over which means that deductible expenses you incur in the fourth quarter are also

credited toward your deductible for the first quarter. This is a great benefit to members. However, with an HRA, only expenses incurred during the HRA plan year will be considered eligible.

When should I submit HRA reimbursement requests?

You can submit HRA reimbursement requests for deductible expenses anytime during the plan year in which you incurred the expense. You also have a three-month run out period following the end of the plan year. For example, if you incur a deductible expense on May 1, 2012, and your plan year ends on December 31, 2012, you have until March 31, 2013, to submit a reimbursement request for that expense.

How can I track my HRA?

If you provide WageWorks with your email address, you will receive monthly email statements. If you do not sign up for email, an annual statement will be sent to your home. You can always access your HRA online at www.pbs.us.com. If you create a log in, you'll be able to find program details, look up your HRA account balance, and track transactions 24 hours a day, seven days a week. You can also call WageWorks Customer Service toll free at **1-800-800-0133**, weekdays from 7:30 a.m. to 5 p.m. Mountain time.

HOW A DEDUCTIBLE PLAN WITH HRA WILL WORK FOR YOU

What are the advantages of the Kaiser Permanente Deductible HMO Plan with HRA?

Our Deductible HMO Plan with HRA can give you more control over when you receive health care services and how you use your benefits. It offers access to convenient online account management and tax-free HRA funds.

Can I see a Kaiser Permanente physician with this plan?

Yes. You'll be able to access the Kaiser Permanente HMO network of providers and affiliated providers.

How do I get started?

Enrolling in a plan and using your HRA is easy—there are just three steps:

1. Once your employer has selected the Kaiser Permanente Deductible HMO Plan with HRA, you can enroll during your company's open enrollment period.
2. Your employer will set up your HRA with our preferred HRA administrator, WageWorks, or with another eligible Third Party Administrator (TPA) and arrange for funds to be available to you at the beginning of the plan year.
3. If you incur any deductible expenses during the HRA plan year, submit a completed claim form along with the Explanation of Benefits to WageWorks (or other TPA if applicable). They will track all deductible expenses submitted and after you have met the employee deductible requirement, will reimburse you directly for any eligible expenses.