

# The Kaiser Permanente Point-of-Service (POS) Plan

## The flexibility and freedom you need

With the Kaiser Permanente POS Plan, you're free to choose where you go for care every time, so you can tailor your care to fit your needs. This lets you decide how best to manage your health care and your costs.

You always have three tiers of service to choose from. You can visit a Kaiser Permanente plan provider, a participating provider in the PHCS Network for Kaiser Permanente Insurance Company (KPIC), or any licensed provider in the country—which makes it easy to get the care you need, when you need it.

### HMO Tier

- Choose from Kaiser Permanente's more than 160 locations and 9,100 doctors in California.
- Most of our facilities include pharmacy, lab, and X-ray services, all at the same location.
- Register on [kp.org](https://www.kp.org) to get online tools for managing your care at Kaiser Permanente facilities. Email your doctor's office with nonurgent questions, schedule routine visits, refill most prescriptions, and more.
- You'll pay copays for most covered services, like office visits and prescription drugs.
- Most preventive care services are covered at no cost or at a copay.
- You'll have lower out-of-pocket costs and virtually no paperwork to fill out.
- There are no deductibles to keep track of or claims to file.
- Select your own personal doctor, who'll coordinate any care you need from specialists at Kaiser Permanente.

### Participating Provider Tier

- Choose from more than 750,000 participating providers nationwide in the PHCS Network for KPIC.<sup>1</sup>
- If you already have a doctor, there's a good chance he or she is a participating provider.
- After reaching your deductible, you'll pay a copay or coinsurance for most covered services.
- Most preventive care services are covered at no cost or at a copay.
- Participating providers will handle claims paperwork for you.
- No referrals are needed when you see a specialist.

### Non-Participating Provider Tier

- See any licensed provider in the country, including specialists.
- Simply make appointments with the provider's office directly.
- After reaching your deductible, you'll pay a coinsurance rate for most covered services.
- You may need to pay full charges up front and submit claims for reimbursement.

### Pharmacy coverage

#### Through Kaiser Permanente pharmacies

You can have your prescriptions,<sup>2</sup> including those written by participating and non-participating providers, filled at any Kaiser Permanente pharmacy. Just present your blue ID card and prescription to the Kaiser Permanente pharmacist.

- Pay copays for most generic and brand-name drugs.
- You can order refills three convenient ways: online, by phone, or by mail. Go to [kp.org](https://www.kp.org) for more details.
- To find a Kaiser Permanente pharmacy near you, visit [kp.org](https://www.kp.org).

#### Through MedImpact pharmacies

You can also use any of the over 60,000 MedImpact pharmacies nationwide.<sup>3</sup>

- You won't have to file any claims or paperwork.
- To find a MedImpact pharmacy near you, just call **1-800-788-2949**.

<sup>1</sup>KPIC has contracted with Private Healthcare Systems (PHCS) to provide access to hospitals and physicians with a commitment to keeping out-of-pocket costs low through contracted rates. An online directory of Participating Providers can be found by visiting [www.multiplan.com/kaiser](https://www.multiplan.com/kaiser).

<sup>2</sup>Prescription drugs covered under the HMO Tier pharmacy benefit.

<sup>3</sup>MedImpact pharmacies include Walgreens, CVS, Rite Aid, Ralphs, Safeway, and Costco, plus hundreds of independent pharmacies nationwide.

If you have questions about our POS plan, including questions about benefits, claims, eligibility, and finding a participating provider, visit [kp.org/kpic/pos](https://www.kp.org/kpic/pos) or call **1-800-788-0710** or TTY **711**.

The HMO Tier of the Point-of-Service (POS) plan is underwritten by Kaiser Foundation Health Plan, Inc. (KFHP), while the Participating Provider and Non-Participating Provider tiers of the POS plan are underwritten by Kaiser Permanente Insurance Company (KPIC). KPIC is a subsidiary of KFHP.

## Questions and answers:

### Do I have a deductible and out-of-pocket maximum?

This depends on where you choose to receive care. When you get care from a Kaiser Permanente plan provider, you won't have to reach a deductible—most covered services will be paid with a copay. You'll also have an out-of-pocket maximum, which puts a cap on how much you'll pay each year. When you visit a participating or a non-participating provider, you'll need to pay the full charges for most services until you reach your deductible.

### Do I need to submit a claim with this plan?

You should never have to file a claim when receiving services from a Kaiser Permanente plan provider. When you visit a participating provider, the doctor's office will submit any claims and paperwork to KPIC on your behalf. You should only be asked to pay a copay, coinsurance, or deductible payment to the participating provider. If you receive care from a non-participating provider, you may be responsible for submitting claims and receipts to KPIC. Non-participating providers may also ask you to pay the full amount up front.

### How much should I expect to pay each year?

Your exact costs will depend on your plan details and the services you receive. But in general, when receiving care from a Kaiser Permanente plan provider, you can expect to pay copays until you reach your out-of-pocket maximum. Your out-of-pocket maximum limits how much you'll pay for covered services each year. When you receive care from a participating or non-participating provider, you'll usually need to pay the full charges for most covered services until you reach your deductible. Then you'll start paying a copay or coinsurance rate for most covered services until you reach your out-of-pocket maximum.

### Where can I fill my prescriptions?

Regardless of where you get care, you can fill covered prescriptions at any Kaiser Permanente pharmacy. For even more convenience, you can order most refills by phone or on **kp.org**—we'll mail them to your home, and shipping is on us. You can also fill your prescriptions at any of the over 60,000 MedImpact pharmacies throughout the country. MedImpact pharmacies include Walgreens, CVS, Rite Aid, Kroger, Safeway, and Costco, plus hundreds of independent pharmacies nationwide. Your copays will always be lower when you use Kaiser Permanente pharmacies to fill your prescriptions.

### Are mail-order prescription drug services available?

Yes. Mail-order services are available only through Kaiser Permanente pharmacies. As a member registered on **kp.org**, you can go online to refill most prescriptions and have them mailed directly to your home.

### Why do I get two ID cards for my POS plan?

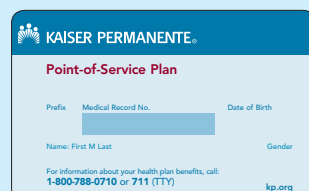
Your plan gives you access to care from Kaiser Permanente participating, and non-participating providers. Use your blue Kaiser Permanente ID card whenever you visit a Kaiser Permanente plan provider, including any of our facilities and pharmacies and in any emergency situation, regardless of where you receive care.

Use your gold and white card anytime you receive care from a participating or non-participating provider, or when filling prescriptions at a MedImpact pharmacy. If a participating or non-participating provider needs to verify your eligibility, they can call KPIC Customer Service at **1-800-788-0710** (this number can be found on both your blue and gold member ID cards).

### What if I use the wrong card when receiving care?

If you use the wrong card, it may take longer for you to get care and to submit and file claims afterward. If you have any problems at check-in, ask your provider to call the toll-free number on the front of your card. The best way to avoid complications is to carry both your blue and your gold and white cards with you at all times.

Use your **blue member ID card** anytime you visit a Kaiser Permanente facility or seek emergency services.



Use your **gold and white ID card** anytime you visit a participating or non-participating provider.

