

KAISER PERMANENTE

# Flexible Choice, a Triple-Option Plan

**The right care, anywhere, at any time.**

**Our triple-option plan empowers you to make the health care choices that fit your changing needs.**

The Kaiser Permanente Flexible Choice triple-option plan\* is a plan with the power to please nearly everyone. With Flexible Choice, you can choose which doctor to see, depending on what suits you at the time. The plan offers three provider options and different ways to manage out-of-pocket costs. It also provides you with the security and convenience of being able to access an extensive national network of providers.

Like three health care plans rolled into one, Flexible Choice allows members to receive care from:

**Option 1: Permanente physicians in the Mid-Atlantic Permanente Medical Group, P.C. (HMO network) and some affiliated providers.**

**Option 2: Providers in an extensive Preferred Provider Organization (PPO) using contracted Private Healthcare Systems® (PHCS) and MultiPlan® networks.**

**Option 3: Any other out-of-network licensed provider, not included in Option 1 or 2**

The Flexible Choice plan empowers you to choose. Any time medical care is needed, you can select who will provide your care and where you'll receive it. In Option 1, you can self-refer to Permanente physicians for certain specialty visits.

No referral is needed for office visits to PPO or out-of-network specialists.

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\*KFHP of Mid-Atlantic States underwrites the In-Network Tier (Option 1) and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Out-of-Network coverage (Options 2 and 3) consisting of the Participating Provider and/or Non-Participating Provider Tier/s of the POS Plan.

[kp.org/flexiblechoice/mas](http://kp.org/flexiblechoice/mas)



Benefit levels and cost shares vary according to the provider option. In general, your out-of-pocket costs may increase as you move from the HMO providers to PPO providers to out-of-network providers. But with Flexible Choice, you can switch between provider options as you desire. Flexible Choice is the ultimate plan for members who want control of health costs and provider choice.

	HMO Network (Option 1)	PPO Network (Option 2)	Out of Network (Option 3)
<b>Out-of-pocket costs</b>	No deductible. Most services are covered at a copay.	Some services are subject to a deductible, then copay or coinsurance. Certain services are covered before the deductible at a copay.	Most services are subject to a deductible, and then coinsurance.
<b>Claims</b>	Virtually no claim forms to complete.	Provider generally completes and submits claim forms. There is no balance billing.	You may need to submit claims for reimbursement. You are responsible for paying amounts that are greater than the maximum allowable charge.

In Options 2 and 3, all inpatient and certain outpatient services require precertification.

### Pharmacy Options

- 1: Convenient Kaiser Permanente medical center pharmacies and mail delivery service. Online ordering of most refills is available through Kaiser Permanente Mail Order Pharmacy.\*
- 2: MedImpact network pharmacies. Out-of-pocket costs are generally higher than Option 1 and lower than Option 3.
- 3: Any non-Kaiser Permanente and non-MedImpact pharmacy. Generally the highest out-of-pocket costs.

\*Some medications are not eligible for Mail Order Pharmacy. Mail Order Pharmacy can mail to addresses in MD, VA, DC, and certain locations outside the service area.