

# + A HEALTH PLAN THAT FITS THE BUSINESS PLAN

Pairing HSA-Qualified Flexible Choice with an HSA-Qualified Deductible HMO plan creates health care coverage that is truly greater than the sum of its parts.

This combination allows employers to take advantage of the best aspects of each plan. Both plans can be paired with a Health Savings Account (HSA)\* for tax saving benefits.


HSA-Qualified Flexible Choice can also be paired with traditional HMO, Deductible HMO, HMO Plus, and Deductible HMO Plus plans.

Speak with a Kaiser Permanente representative to learn more about plan pairing options and how they can best serve your business.



**COMPETITIVE OVERALL HEALTH CARE COSTS**

HSA-Qualified Flexible Choice offers lower premiums than traditional and Deductible Flexible Choice plans. Pairing HSA-Qualified Flexible Choice with our competitively priced HSA-Qualified Deductible HMO plan creates the most cost-effective Flexible Choice solution. This solution enables employers to control costs and employees to choose the plan that best fits their health care needs and budget.



**HAPPIER, MORE PRODUCTIVE EMPLOYEES**

This solution meets employees' care needs by offering a choice between the HSA-Qualified Deductible HMO Plan, with its lower premiums and costs, and HSA-Qualified Flexible Choice's nationwide selection of licensed providers. Both offer predictable out-of-pocket expenses and high-quality† care when members use Kaiser Permanente's integrated care delivery system.

To learn more, visit [kp.org/choosebetter](http://kp.org/choosebetter)

\* HSA can be opened with any financial vendor.  
† National Committee for Quality Assurance "NCQA's Private Health Insurance Plan Ratings 2017-2018."



[kp.org/choosebetter](http://kp.org/choosebetter)

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## HSA-QUALIFIED FLEXIBLE CHOICE





# HSA-QUALIFIED FLEXIBLE CHOICE

HSA-Qualified Flexible Choice is a unique point-of-service plan that combines Kaiser Permanente HMO with Preferred Provider Organization (PPO) and indemnity options.

HSA-Qualified Flexible Choice offers employers the provider choice their employees are looking for, with options for managing out-of-pocket costs with varying copayments, coinsurance, and deductibles from option to option. Because this type of plan meets U.S. Treasury guidelines, it can be paired with a health savings account (HSA).

An HSA allows the use of pretax dollars to pay for qualified medical expenses. Once an HSA is opened, money can be put in it. Keep in mind that the IRS sets a limit on how much money can be put in an HSA each year. Employers can contribute money to their employees' accounts.

With HSA-Qualified Flexible Choice, anytime medical care is needed, employees can choose who will provide their care and where they will receive it.

## LIKE THREE PLANS ROLLED INTO ONE

Kaiser Permanente HSA-Qualified Flexible Choice offers three options for members to receive care

Members can move among the three provider options at any time, so they can always make the best decisions for their health and their wallets.



### OPTION 1:<sup>\*</sup>

#### KAISER PERMANENTE PROVIDERS

Members have access to nearly 1,500 physicians in the Mid-Atlantic Permanente Medical Group, P.C., who practice in Kaiser Permanente medical centers. A list of network physicians is accessible at [kp.org/doctor](http://kp.org/doctor) that allows members to choose and change their doctors at any time, for any reason.

- + Virtually no claim forms to complete.
- + Coordinated care and around-the-clock access to the features on [kp.org](http://kp.org), including the ability to email doctors, check lab and radiology test results, schedule appointments with Permanente physicians, and so much more.
- + Receiving diagnosis and treatment at one-stop medical centers, some with after-hours and 24/7 Urgent Care accessibility.
- + Most services are subject to a deductible,<sup>†</sup> then copay or coinsurance.

### OPTION 2:<sup>\*</sup>

#### PREFERRED PROVIDER ORGANIZATION (PPO)<sup>†</sup>

Members have access to more than 237,000 primary care physicians, 664,000 specialists, and 4,600 hospitals through the Kaiser Permanente Insurance Company's (KPIC) national PHCS and MultiPlan networks.<sup>§</sup> Finding a physician, facility, or health care practitioner who participates in these networks is as easy as visiting [multiplan.com/kpmas](http://multiplan.com/kpmas).

- + No referral is needed for office visits to specialists.
- + Providers' fees are subject to negotiated rates, and they are not allowed to charge members directly for covered services.
- + Provider usually completes and submits claim forms.
- + Most services are subject to a deductible,<sup>†</sup> then copay or coinsurance.
- + Inpatient and certain outpatient services are subject to precertification.
- + Out-of-pocket costs are generally higher when members choose Option 2 providers over Option 1 providers.

### OPTION 3:<sup>\*</sup>

#### OUT-OF-NETWORK PROVIDERS<sup>†</sup>

Members have access to any licensed provider who is not an Option 1 or Option 2 provider.

- + No referral is needed for office visits to specialists.
- + Inpatient and certain outpatient services are subject to precertification.
- + Most services are subject to a deductible,<sup>†</sup> then coinsurance.
- + Providers may require members to pay the full cost of each visit. If so, they will need to submit a claim for reimbursement.
- + Providers may bill members for the difference, if any, between actual billed charges and the maximum allowable charge. Charges that exceed the maximum allowable are not covered, do not satisfy the deductible, and do not accumulate to the out-of-pocket maximum.

<sup>\*</sup> Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS) underwrites the in-network HMO Tier (Option 1), and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), underwrites the in-network PPO Tier (Option 2) and out-of-network Tier (Option 3).  
<sup>†</sup> Coverage in both Option 2 and Option 3 is fee-for-service indemnity coverage; however, Out-of-Network Providers have not agreed to negotiated rates.

<sup>\*</sup> Each option has a separate deductible. If a member meets the deductible in one option, they will pay only the applicable copay or coinsurance for covered services received in that option. If they receive services in another option, they must meet that option's deductible amount before only paying the applicable copay or coinsurance for covered services received in that option. Options 2 and 3 deductible and out-of-pocket maximum cross-accumulate.

<sup>§</sup> Provider numbers as of April 2018. The PHCS and MultiPlan networks include physicians and health care practitioners and facilities that are available to Kaiser Permanente Insurance Company members via a network access agreement. Not all PHCS™ and MultiPlan™ network providers are included. For a list of network participants, go to [multiplan.com/kpmas](http://multiplan.com/kpmas).

### HSA-QUALIFIED FLEXIBLE CHOICE PHARMACY BENEFITS

Employers can choose from a set of prescription drug plan designs to pair with the medical plan.

- + Members can fill prescriptions at any pharmacy, including Kaiser Permanente pharmacies, where they will generally pay the lowest copay, no matter if prescribed by an Option 1, 2, or 3 provider.
- + Members pay full out-of-pocket costs for prescriptions filled at out-of-network pharmacies and submit claims for reimbursement.

Kaiser Permanente Pharmacies	<ul style="list-style-type: none"> <li>+ Rx filled at Kaiser Permanente Medical Center Pharmacies or online at <a href="http://kp.org">kp.org</a></li> <li>+ Rx filled by mail for a 90-day supply of maintenance medications</li> <li>+ Generally the lowest copayments</li> <li>+ Prescription drug benefits are subject to the Option 1 medical deductible</li> </ul>
Participating Network Pharmacies	<ul style="list-style-type: none"> <li>+ Rx filled at participating pharmacies in the MedImpact Network that includes: CVS, Rite Aid, Farm Fresh, Walgreens, Target, Safeway, Harris Teeter, Shoppers Food Warehouse, Kmart, and others</li> <li>+ No mail-order service option</li> <li>+ Generally higher copayments than Option 1; prescription drug benefits are subject to the Option 2 medical deductible</li> </ul>
Out-of-Network Pharmacies	<ul style="list-style-type: none"> <li>+ Rx filled at any licensed pharmacy, except Kaiser Permanente and MedImpact pharmacies</li> <li>+ No mail-order service option</li> <li>+ Generally higher copayments than Option 2; prescription drug benefits are subject to the Option 3 medical deductible</li> </ul>