

HSA-Qualified Flexible Choice and Deductible Flexible Choice

Frequently Asked Questions

WHAT IS HSA-QUALIFIED FLEXIBLE CHOICE?

HSA-Qualified Flexible Choice is a triple-option plan that can be paired with a Health Savings Account (HSA). The product allows members to receive care from Kaiser Permanente providers, the Private Healthcare Systems (PHCS)/MultiPlan network for Kaiser Permanente Insurance Company (KPIC)*, and licensed out-of-network providers. Most services are subject to deductibles under all three options.

WHAT IS DEDUCTIBLE FLEXIBLE CHOICE?

Deductible Flexible Choice is a triple-option plan that allows members to receive care from:

- Option 1: Kaiser Permanente providers,
- Option 2: the PHCS/MultiPlan network for Kaiser Permanente Insurance Company (KPIC)*, and
- Option 3: licensed out-of-network providers.

There are deductibles in all three options, but in Options 1 and 2, certain services are offered at a copay before the deductible is met.

WHAT IS DIFFERENT ABOUT THESE PRODUCTS FROM TRADITIONAL FLEXIBLE CHOICE?

The key differences between Deductible Flexible Choice, HSA-Qualified Flexible Choice products, and the “traditional” Flexible Choice product are:

- **HSA-Qualified Flexible Choice** – All services (including prescription drugs and most riders, but excluding preventive services and adult dental) are subject to the medical deductible under Options 1 and 2. Most services are subject to the deductible in Option 3.
- **Deductible Flexible Choice** – There is a deductible under Option 1 and 2, and certain services, including inpatient services, outpatient surgery, specialty imaging and some others are subject to the deductible. Most services are subject to the deductible in Option 3.

Keep in mind under Options 1 and 2, preventive care services are covered at no charge and before the deductible for both HSA-Qualified Flexible Choice and Deductible Flexible Choice.

WHAT ARE RECOMMENDED PAIRINGS FOR DEDUCTIBLE FLEXIBLE CHOICE AND HSA-QUALIFIED FLEXIBLE CHOICE PRODUCTS WITH HMO PRODUCTS?

The following recommended pairings offer the right level of provider access and costs for healthcare expenditures that best fits your needs while leveraging the quality of KP's care delivery system.

Deductible Flexible Choice	HSA-Qualified Flexible Choice
<ul style="list-style-type: none"> • HMO • DHMO • HMO Plus • DHMO Plus 	<ul style="list-style-type: none"> • HMO • DHMO • HSA-Qualified Deductible HMO • HMO Plus • DHMO Plus

*The PHCS™ and MultiPlan™ networks include physicians and health care practitioners and facilities that are available through KPIC's Network Access Agreement. Not all PHCS™ and MultiPlan™ network providers are included in KPIC's Network Access Agreement.

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WHAT ARE THE NETWORK OPTIONS?

The network options for HSA-Qualified Flexible Choice and Deductible Flexible Choice products are the same as those for the “traditional” Flexible Choice product. The HSA-Qualified Flexible Choice and Deductible Flexible Choice products allow members to receive care from:

- Option 1*: Permanente physicians in the Mid-Atlantic Permanente Medical Group, P.C. (HMO network).
- Option 2*: Providers in an extensive Preferred Provider Organization (PPO) using contracted Private Healthcare Systems (PHCS) and MultiPlan networks for KPIC**.
- Option 3*: Any other out-of-network licensed provider not included in Option 1 or 2.

WHAT ARE THE PHARMACY OPTIONS FOR HSA-QUALIFIED FLEXIBLE CHOICE AND DEDUCTIBLE FLEXIBLE CHOICE?

Both Deductible Flexible Choice and HSA Qualified Flexible Choice have set pharmacy benefits designs that can be paired with medical. Prescription drugs are subject to the medical deductible in the HSA-Qualified Flexible Choice plans under all three options.

Members can fill their prescriptions at the following pharmacies—no matter if the medication has been prescribed by a physician under Option 1, 2, or 3:

- Kaiser Permanente medical center pharmacies and mail delivery service. Online ordering (of most refills) is available.
- MedImpact network pharmacies. Out-of-pocket costs are generally higher than for Option 1 and generally lower than Option 3.
- Any licensed non-Kaiser Permanente and non-MedImpact pharmacy. Generally, the highest out-of-pocket costs.

Keep in mind in Options 1 and 2, preventive care services are covered at no charge and before the deductible for both HSA-Qualified Flexible Choice and Deductible Flexible Choice.

Please contact your Kaiser Permanente representative with any questions.

*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).

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