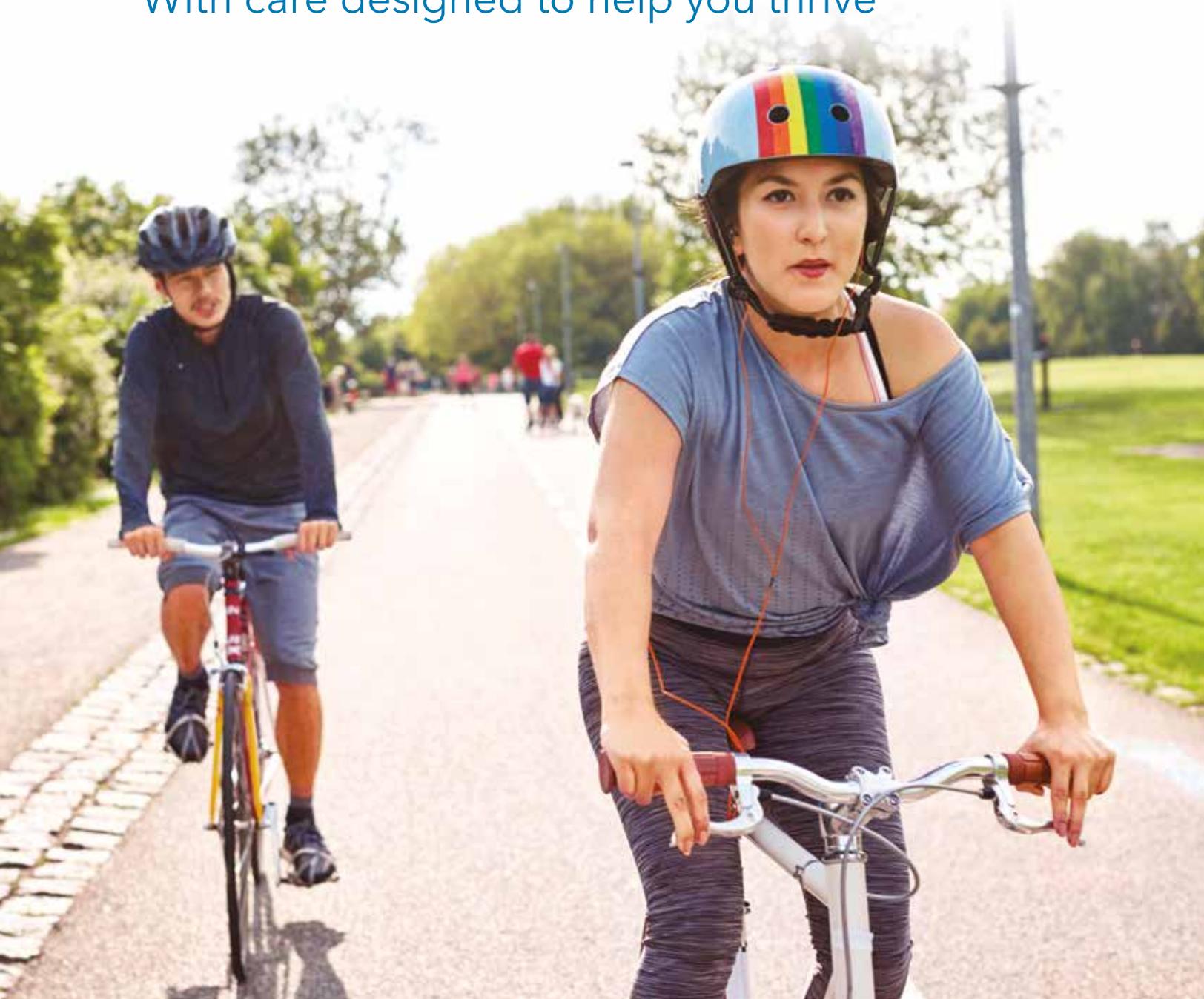


Find your healthy place

With care designed to help you thrive



Go where you feel like your best self

We can help you get to your healthy place – no matter where it is. Care at Kaiser Permanente can feel easier and faster, with the help of connected caregivers, more ways to get care, and support for the whole you. Welcome to care that helps fit your life.

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Want to talk? We're here to help.

A Kaiser Permanente enrollment specialist can answer your questions – like where to get care or what options are included. Call **1-800-514-0985** (TTY **711**), Monday through Friday, 7 a.m. to 6 p.m. Pacific time.



Care centered around you

Care at Kaiser Permanente isn't one-size-fits-all. Our physician-led teams work together to help provide care tailored to your needs. Your care team is all part of the same network, helping make it easier to share information, see your health history, and deliver high-quality, personalized care – when and where you need it.

Your healthy place should reflect who you are

We believe your story, background, and values are as important as your health history. To help deliver care that's sensitive to your culture, ethnicity, and lifestyle, we:

- Hire doctors and staff who speak more than one language
- Offer phone interpretation services in more than 150 languages
- Improved health outcomes among diverse populations for conditions like high blood pressure, diabetes, and colon cancer*

Get coordinated care with the help of your electronic health record



Share your health history and any concerns with your personal doctor.



Your doctor helps coordinate your care, so you spend less time worrying about where to go or who to call next.



Future care teams have a full picture of your health history – without you having to repeat your story.



With your health records in hand, your care team knows your needs in the moment and reminds you to schedule checkups and tests. Plus, you can view your records 24/7.

*Kaiser Permanente improved blood pressure control in our Black/African American members with hypertension, raised colorectal cancer screening rates in our Hispanic/Latino members, and improved blood sugar control in our members with diabetes. Self-reported race and ethnicity data are captured in Kaiser Permanente HealthConnect®, and HEDIS® measures are updated quarterly in the interregional CORE Datamart.

Summary of medical benefits

	Subject to the deductible
Plan benefits	Plan 1
	You Pay
Plan year deductible	\$1,250/individual ¹ \$2,500/family ²
Out-of-pocket maximum per plan year	\$4,000/individual ¹ \$8,000/family ²
Preventive care services	\$0
Primary care office visit	\$30 ages 18+ \$0 ages 0-17
Specialist office visit	\$40
Outpatient surgery	20%*
Emergency room	20%*
Urgent care visit	\$50
Hospital inpatient care	20%*
Ambulance	20%*
Lab/X-ray/diagnostics	\$30 standard \$100 specialty
Prescription drugs: Mail-order pharmacy is available at 2 copays for a 90-day supply.	\$20 generic \$40 preferred brand 50% up to \$100 non-preferred brand 50% up to \$150 specialty
Chiropractic and acupuncture ³	\$40
Naturopathy	\$30 ages 18+ \$0 ages 0-17
Massage therapy ³	\$25
Durable medical equipment	20%*

*You pay charges for services when you receive them until you meet your deductible. After your deductible is met, you pay only your copay or cost share for services.

¹For subscriber only coverage per plan year.

²For a family of 2 or more members per plan year.

³Acupuncture and massage therapy services each limited to 20 visits per year. No referral is required. To be covered by your benefit, you must receive care from a provider in our service area who is part of The CHP Group network. Visit chpgroup.com to find a provider.

This is not a contract. This benefit summary does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details of your benefit coverage, exclusions and limitations, claims review, and adjudication process, please see your *Evidence of Coverage (EOC)* or call Member Services. In the case of a conflict between this summary and the *EOC*, the *EOC* will prevail.

Summary of medical benefits

	Subject to the deductible	
Plan benefits	Plan 2	Plan 3
	You Pay	You Pay
Plan year deductible	\$750/individual ¹ \$1,500/family ²	\$125/individual ¹ \$250/family ²
Out-of-pocket maximum per plan year	\$3,500/individual ¹ \$7,000/family ²	\$2,000/individual ¹ \$4,000/family ²
Preventive care services	\$0	\$0
Primary care office visit	\$25 ages 18+ \$0 ages 0-17	\$20 ages 18+ \$0 ages 0-17
Specialist office visit	\$35	\$30
Outpatient surgery	20%*	20%*
Emergency room	20%*	20%*
Urgent care visit	\$45	\$40
Hospital inpatient care	20%*	20%*
Ambulance	20%*	20%*
Lab/X-ray/diagnostics	\$25 standard \$100 specialty	\$20 standard \$50 specialty
Prescription drugs: Mail-order pharmacy is available at 2 copays for a 90-day supply.	\$15 generic \$30 preferred brand 50% up to \$100 non-preferred brand 50% up to \$150 specialty	\$10 generic \$20 preferred brand 50% up to \$100 non-preferred brand 50% up to \$150 specialty
Chiropractic and acupuncture ³	\$35	\$30
Naturopathy	\$25 ages 18+ \$0 ages 0-17	\$20 ages 18+ \$0 ages 0-17
Massage therapy ³	\$25	\$25
Durable medical equipment	20%*	20%*

*You pay charges for services when you receive them until you meet your deductible. After your deductible is met, you pay only your copay or cost share for services.

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Make the most of your membership

Good health goes beyond the doctor's office. Find your healthy place by exploring some of the convenient features and extras available to members.¹ Many of these resources are available at no additional cost.



Kaiser Permanente app

Manage your health 24/7 – schedule appointments, email your doctor's office with nonurgent questions, order most prescription refills, see most test results, read your doctor's notes, and more.²



Healthy resources online

You'll find a host of healthy resources at kp.org, and useful SEBB wellness resources at my.kp.org/sebb/smarthealth.



Reduced rates on gym memberships

Stay active by joining a local fitness center, plus enjoy thousands of digital workout videos. Learn more at kp.org/choosehealthy.



Healthy lifestyle programs

Connect to better health with programs to help you lose weight, quit smoking, reduce stress, and more – all at no additional cost. Learn more at kp.org/healthylifestyles.



Wellness coaching

Get help reaching your health goals by working one-on-one with a wellness coach by phone. Learn more at kp.org/wellnesscoach.

Extras for your total health³



Adult members can use meditation and mindfulness to help build mental resilience, reduce stress, and improve sleep.



Adult members can set mental health goals, track progress, and get support managing depression, anxiety, and more.



Choose from thousands of on-demand workout videos and get reduced rates on livestream and in-person classes.

¹These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.

²These features apply to care you get at Kaiser Permanente facilities. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

³Only available to Kaiser Permanente members with medical coverage; myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.

Make the most of your SmartHealth wellness program

Kaiser Permanente is proud to support the SEBB SmartHealth wellness program. This program helps give you the information and the tools you need to take charge of your well-being.

SmartHealth is your voluntary wellness program that supports you on your journey toward living well. Whether you are trying something new or adding to what you already do, SmartHealth has something for everyone. Subscribers can earn \$125 credit toward their plan year deductible through this program. Learn more at my.kp.org/sebb/smarthealth.

Get started

You can earn **100 SmartHealth points** just for having a kp.org online account and giving Kaiser Permanente permission to report that you have completed activities to receive points. To get started, check “Yes” on kp.org/engage.

Kaiser Permanente offers several wellness activities that can help you earn SmartHealth points. These activities can help you lose weight, get fit, eat healthier, quit smoking, manage stress, and more. They are available to you at no additional cost.

For example, Wellness Coaching by Phone can help you create a plan for positive change – and earn SmartHealth points at the same time.

You and your coach will chat about your health and wellness goals, and together you can build an action plan. Your coach will help you create small, easy steps you can take to reach your long-term goals.

Examples of activities that are available to you:

Wellness Coaching by Phone

Talk to a wellness coach about:

- Fitness
 - Eating healthy
 - Managing stress
 - Managing weight
 - Quitting tobacco
 - Improving sleep health
-

**Call a wellness coach to get started:
1-866-301-3866, option 2**

Learn more about wellness services and support available as part of your Kaiser Permanente benefits: visit my.kp.org/sebb.

Convenient ways to get what you need

You've got more ways to get quality care than ever before, so it can be easier to stay on top of your health.



Video or phone appointment

Schedule a face-to-face video visit or phone appointment with a Kaiser Permanente care team and any specialists you've been referred to.^{1,2,3}



In-person care

We offer same-day, next-day, after-hours, and weekend services at many of our locations.^{3,4}



Email

Message your Kaiser Permanente doctor's office with nonurgent questions and get a reply usually within 2 business days.



Prescription delivery

Use the Kaiser Permanente app to fill most prescriptions for delivery or same-day pickup.⁵



24/7 advice

Get support with 24/7 care advice by phone.



E-visit

Use our online symptom checker for certain conditions and get personalized care advice within a few hours.

Telehealth is covered at no additional cost on all SEBB plans

Telehealth has been part of how we deliver care for years, making it easier for our members to connect virtually to care during the pandemic. Our members had 15 million more care encounters in 2020 than in 2019.⁶



¹When appropriate and available.

²To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

³These features available when you get care at Kaiser Permanente facilities.

⁴In the case of a pandemic, some facilities may be closed or offer limited hours and services.

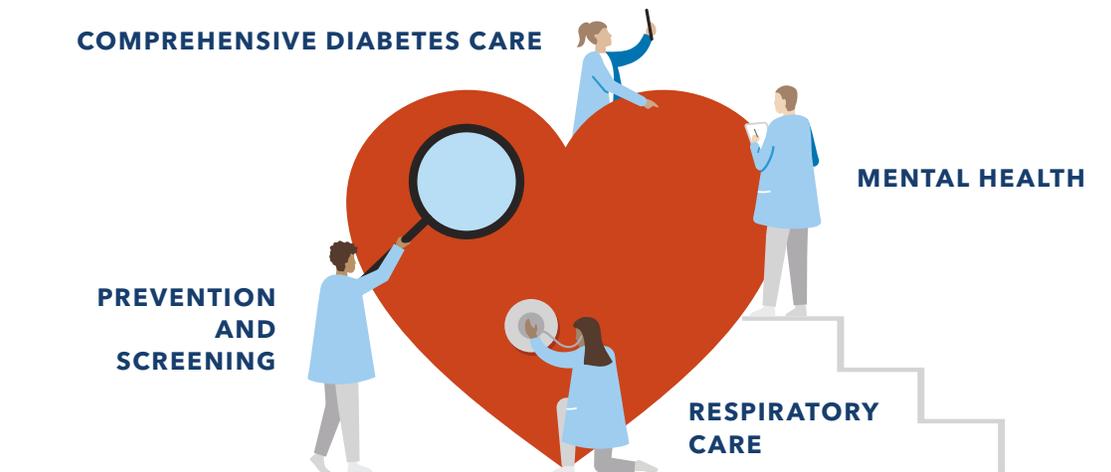
⁵Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

⁶Kaiser Permanente Telehealth Insights Dashboard.

High-quality clinical care

When your health needs serious attention, our team of specialty care doctors has you covered.

In 2020, Kaiser Permanente led the nation as a top performer in 34 effectiveness-of-care measures. The closest national competitor led in only 17.¹



Specialty care when you need it

No matter your needs – mental health, maternity, cancer care, heart health, and more – you'll have access to skilled doctors, the latest technology, and evidence-based care to help you on your journey to recovery.

A comprehensive approach to care

With one of the largest multispecialty medical groups in the country,² we help connect you with a specialist who will create a personalized plan for your care. To learn how our specialists work together in a connected system, visit kp.org/specialtycare.

Support for ongoing conditions

If you have a condition like diabetes or heart disease, you're automatically enrolled in a disease management program for personal coaching and support. With a well-rounded approach backed by proven best practices and advanced technology, we'll help you get the care you need to continue living life to the fullest.

¹Kaiser Permanente 2020 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2020 and is used with the permission of NCQA. Quality Compass 2020 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality.

²"50 Largest US Medical Group Parents," Becker's Hospital Review, March 13, 2018, [beckershospitalreview.com/rankings-and-ratings/50-largest-u-s-medical-group-parents.html](https://www.beckershospitalreview.com/rankings-and-ratings/50-largest-u-s-medical-group-parents.html).

A great experience from the start

Switching plans can seem like a lot of work, but at Kaiser Permanente, we help guide new members through each step. So you can get the care you need without missing a beat.



Search profiles to find your preferred doctor

Our online doctor profiles let you browse the many doctors and locations in your area, even before you enroll. So you can join knowing you've found a doctor who helps fit your needs.



Transition your care

Easily move prescriptions and schedule a visit with a doctor who's close to your home or work. We strive to provide the support you need to help you reach your health goals.



Connect to care online

After you enroll, create an account at kp.org or download the Kaiser Permanente app.* Then manage your health on your schedule – whenever, wherever.

Health care doesn't have to be confusing

If you don't know an HMO from an HSA, you're not alone. But rest assured – we're here to help make health care easier to understand. Get help learning the basics at healthy.kaiserpermanente.org/learn.



*To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

New member care transition

Our goal is to help determine your unique needs and connect you with the doctors, specialists, and prescription medications to help effectively manage your care transition.

Types of medical needs our New Member Welcome Desk can help with:

	Common needs	<ul style="list-style-type: none">• Choose a doctor.• Schedule a routine appointment.• Transfer prescriptions. <p>Also available 24/7 for self-service at kp.org.</p>
	Parent and child needs	<ul style="list-style-type: none">• Select a pediatrician or family practice doctor.• Transfer records and health history.• Transfer prescriptions.• Schedule vaccinations.
	Specialty care needs	<ul style="list-style-type: none">• Connect with specialists such as oncologists, neurologists, and dermatologists.• Connect with mental health professionals.• Choose an ob-gyn and pediatrician.• Determine durable medical equipment needs.
	Complex medical needs	<ul style="list-style-type: none">• Connect with specialty care for conditions such as cancer, renal disease, pre-/post-surgery, and transplants.• Connect with a pharmacy for specialty prescriptions.

Help is available at **1-888-491-1124 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.



Save on wellness services and products

At Kaiser Permanente, you can enjoy discounted online tools, classes, programs, and activities that can help keep you happy and healthy. Visit kp.org/memberdiscounts for more information.

CHP Active and Healthy

This program can help you and your family save money on your favorite healthy, fun, and stress-relieving activities.

Explore the below options and more at chpactiveandhealthy.com.

Outdoor and adventure

Save on rock-climbing gyms, outdoor schools, guided fishing trips, ski rentals, and other activities that will get you out and about.

Arts and culture

Get discounts that will help you explore local museums, gardens, art galleries, and performing arts centers. You can also save on music lessons and get discounted movie tickets.

Exercise

From boot camps, martial arts classes, and health and fitness clubs, to aquatic centers, dance studios, and personal training lessons, you can save on a host of exercise-related memberships and services.

Eating well

You'll find deals on cooking classes, nutritional supplements, weight management services, gardening supplies, and more.

Alternative care and chiropractic

Get discounts on naturopathic medicine, chiropractic care, massage, and other alternative therapies from providers belonging to The CHP Group network. Visit chpgroup.com to learn more and select your provider.

ChooseHealthy™

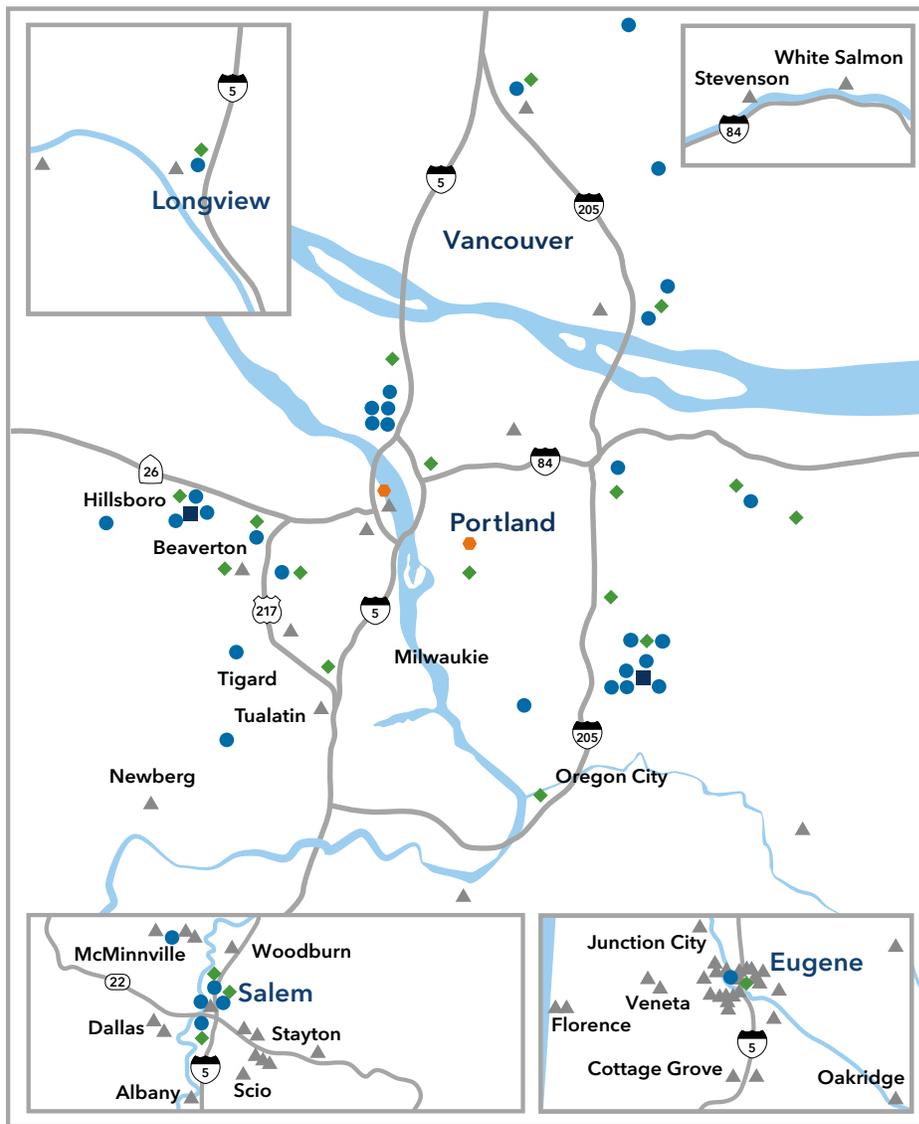
With the ChooseHealthy program, you can continue on the road to wellness. ChooseHealthy is an online resource for health information, health and fitness tools, and discounts on health products. This program is available at no additional cost to you. Learn more at kp.org/choosehealthy.

- Plan your meals for the month with meal plans that are suited to your tastes, fitness level, and weight goals.
- Get personalized cardio and strength training plans based on your fitness goals.
- Get savings like membership discounts and initiation fee discounts at more than 100 fitness clubs, yoga studios, and exercise centers from Longview, Washington, to Eugene, Oregon.

These products and services are provided by entities other than Kaiser Foundation Health Plan of the Northwest (KFHPNW). Certain KFHPNW benefit plans include coverage for some of these discounted services. Check your *Evidence of Coverage* for details. KFHPNW disclaims any liability for these discounted products and services. Should a problem arise, you may take advantage of our grievance process by calling Member Services at 1-800-813-2000 (TTY 711).

Where to find care in Southwest Washington and Oregon

We provide quality care to more than 600,000 members in Southwest Washington and Oregon. Our service area extends from Longview, Washington, to Eugene, Oregon, and includes medical offices, urgent care clinics, hospitals, and Care Essentials clinics. We also have a network of affiliated providers for routine, urgent, or emergency care.



For quicker and easier care, including prescriptions, try a scheduled phone or video visit or an e-visit.^{1,2} Learn more at kp.org/telehealth/nw.



Facility information current as of June 2021. Go to kp.org/locations to see all our current locations and to find the facility closest to you. Or call Member Services at 1-800-813-2000 (TTY 711).

¹When appropriate and available. These features are available when you get care at a Kaiser Permanente facility.

²To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

Nondiscrimination Notice

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call Member Services at **1-800-813-2000** (TTY: **711**).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Phone: **1-800-813-2000** (TTY: **711**), Fax: **1-855-347-7239**.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 2020, Phone: 1-800-368-1019, TDD: 1-800-537-7697. Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

For Washington Members

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx>.

Help in Your Language

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-813-2000** (TTY: **711**).

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚክተለው ቁጥር ይደውሉ **1-800-813-2000** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-813-2000** (TTY: **711**).

中文 (Chinese) 注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電**1-800-813-2000** (TTY: **711**)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-813-2000** (TTY: **711**) تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-813-2000** (TTY: **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-813-2000** (TTY: **711**).

日本語 (Japanese) 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-813-2000** (TTY: **711**) まで、お電話にてご連絡ください。

ខ្មែរ (Khmer) ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ **1-800-813-2000** (TTY: **711**)។

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-813-2000** (TTY: **711**) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີ ພ້ອມໃຫ້ທ່ານ. ໂທ **1-800-813-2000** (TTY: **711**).

Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa **1-800-813-2000** (TTY: **711**).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। **1-800-813-2000** (TTY: **711**) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la **1-800-813-2000** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-813-2000** (TTY: **711**).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-813-2000** (TTY: **711**).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-813-2000** (TTY: **711**).

ไทย (Thai) เรียน: ถ้านักพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร **1-800-813-2000** (TTY: **711**).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером **1-800-813-2000** (TTY: **711**).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-813-2000** (TTY: **711**).

Let us help you find your healthy place

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Monday through Friday, 7 a.m. to 6 p.m. PT.

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Member Services

1-800-813-2000 (English)

1-800-324-8010 (language interpretation services)
711 (TTY)

Monday through Friday, 8 a.m. to 6 p.m.

New Member Welcome Desk

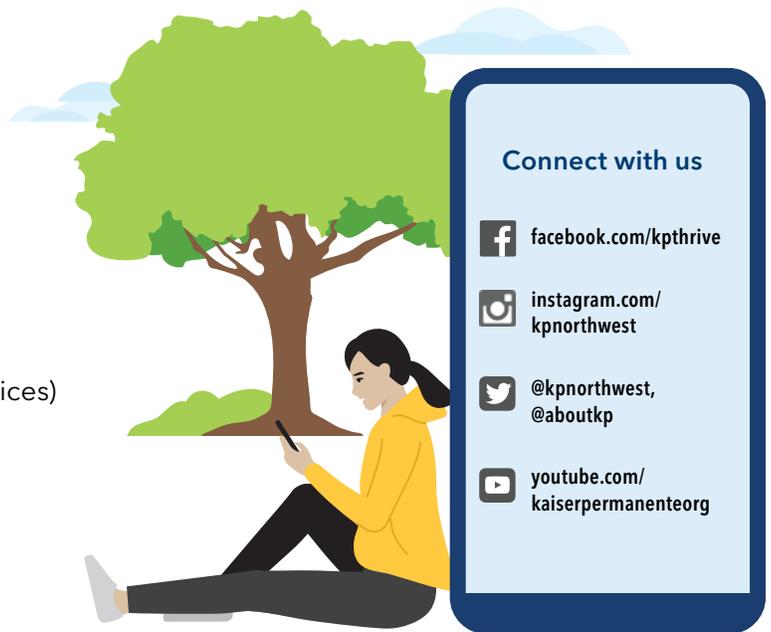
1-888-491-1124

Monday through Friday, 8 a.m. to 5 p.m.

New Member Pharmacy Services

1-888-572-7231

Monday through Friday, 8 a.m. to 6 p.m.



Find a facility near you: kp.org/locations

Kaiser Foundation Health Plan of the Northwest
500 NE Multnomah St., Suite 100
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For more information about Kaiser Permanente benefits, availability, and restrictions, go to kp.org/disclosures. (See "Related links.")