

INDIVIDUAL & FAMILY | WASHINGTON



# 2022 Producer Reference Guide: Individual and Family Plans

## Welcome to Kaiser Permanente

**Thank you for your partnership.**

You play an important role in helping our mutual clients get the highest quality health care. This reference guide and our other easy-to-use tools are designed to make it simple for you to educate our mutual clients about their coverage options with Kaiser Permanente.

If you ever have any questions or need assistance, feel free to contact the Kaiser Permanente individual and family sales and producer support team at 1-800-474-1079.

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# Overview of individual and family plans

## 2022 Kaiser Permanente Individual and Family Plans

Health Plan	Available Off-Exchange	Available through Washington Healthplanfinder
Basics Plus (catastrophic)	X	✓
Bronze	✓	✓
Kaiser Permanente Cascade Bronze	X	✓
Kaiser Permanente Cascade Gold	X	✓
Kaiser Permanente Cascade Silver	X	✓
Flex Bronze	✓	✓
Flex Gold	✓	✓
Flex Silver	X	✓
Flex Silver HD	✓	X
Bronze HSA	✓	✓
Silver HSA	✓	X
Virtual Plus Bronze	✓	✓
Virtual Plus Silver	X	✓

## How the plans work

For more plan information, visit: [kp.org/wa/kpif/plans](https://kp.org/wa/kpif/plans)

### Eligibility criteria for all Kaiser Permanente Washington Individual and Family plans:

Available to anyone who:

- Is not entitled to Medicare Part A or enrolled in Part B
- Resides within the Kaiser Permanente Washington individual and family service area (Benton, Columbia, Franklin, Island, King, Kitsap, Lewis, Mason, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman, and Yakima counties).

See below for any other eligibility criteria applicable by plan.

### Basics Plus (catastrophic plan)

- Available to anyone who:
  - Is 29 and younger or
  - Is 30 and older and has a certificate demonstrating hardship or lack of affordable coverage. Applying for the exemption must be done through [healthcare.gov](https://healthcare.gov). Once the client receives the exemption certificate, they will need to complete an application and submit it directly to Kaiser Permanente along with the exemption certificate.
- First 3 primary care office visit claims received during a calendar year are covered in full.
  - Additional visits are subject to annual deductible.
- Preventive care services are covered in full at no cost.
  - A preventive care or well-care visit does not count toward the first 3 primary care visits, and it is covered in full at no charge during a calendar year.
- All other services, including pharmacy, are subject to the annual deductible.
- New and existing members who take a maintenance drug(s) (for example, blood pressure medication) must fill them at a Kaiser Permanente Washington pharmacy or through mail order after the initial fill of the medication.

### Bronze plan

- Plan design similar to catastrophic-style plan.
- New and existing members who take a maintenance drug(s) (for example, blood pressure medication) must fill them at a Kaiser Permanente Washington pharmacy or through mail order after the initial fill of the medication.
- Preventive care services are covered in full at no cost.

## Kaiser Permanente Cascade plans

- Kaiser Permanente Cascade plans are qualified health plans that have a standard health benefit design uniform across all health insurance carriers, making it easier to understand for consumers.
- The goal is to make care more accessible by lowering deductibles, make cost sharing more transparent, and provide more services before deductible
  - Including primary care, mental and behavioral health services, and generic drugs.
- New and existing members who take a maintenance drug(s) (for example, blood pressure medication) must fill them at a Kaiser Permanente Washington pharmacy or through mail order after the initial fill of the medication.

## Flex plans

- Set number of upfront visits not subject to the annual deductible and vary by plan:
  - **Flex Bronze:** First 3 primary care office visit claims received during a calendar year
  - **Flex Silver HD:** First 3 primary or specialty care office visit claims received during a calendar year
  - **Flex Silver:** First 4 primary or specialty care office visit claims received during a calendar year
  - **Flex Gold:** First 5 primary or specialty care office visit claims received during a calendar year
- Certain pharmacy tiers are subject to applicable copay; annual deductible is waived and varies by plan:
  - **Flex Bronze:** Preferred generic drugs
  - **Flex Silver HD:** Preferred generic drugs
  - **Flex Silver:** Preferred generic drugs
  - **Flex Gold:** Preferred generic and preferred brand drugs
- New and existing members who take a maintenance drug(s) (for example, blood pressure medication) must fill them at a Kaiser Permanente Washington pharmacy or through mail order after the initial fill of the medication.
- Preventive care services are covered in full at no cost.
  - A preventive care or well-care visit does not count toward any of the upfront visits and is not subject to the annual deductible.

## HSA plans

- These are high-deductible health plans that are
  - Filed with the required IRS documentation, so they can be paired with a health savings account (HSA).
- New and existing members who take a maintenance drug(s) (for example, blood pressure medication) must fill them at a Kaiser Permanente Washington pharmacy or through mail order after the initial fill of the medication.
- Preventive care services are covered in full at no cost.
- All other services, including virtual care visits, are subject to the annual deductible.
- Applicants must provide the Social Security numbers for all persons on the application.

## Virtual Plus plans

- Available to anyone who:
  - Resides within King, Kitsap, Pierce, Snohomish, Spokane, and Thurston
- Most care starts with a virtual care visit. Virtual options include 24/7 Care Chat, nurse phone line, scheduled and on-demand video visits, scheduled phone appointments, e-visits, and email for nonurgent questions
  - **Virtual Plus Bronze:** Primary care virtual and first in-person visit no charge; in person with referral \$50; in person without referral no charge after deductible
  - **Virtual Plus Silver:** Primary care virtual and first in-person visit no charge; in person with referral \$20; in person without referral 30% after deductible
- New and existing members who take a maintenance drug(s) (for example, blood pressure medication) must fill them through mail order after the initial fill of the medication.
- Preferred generic drugs are subject to applicable copay; annual deductible is waived.
- Preventive care services are covered in full at no cost.
  - A preventive care or well-care visit does not count toward any of the upfront visits and is not subject to the annual deductible.



## CoreSelect provider network

- Provider network for all non-Virtual Plus individual and family plans
- Features Washington Permanente Medical Group – one of the highest-ranked medical groups in the state<sup>1</sup>
  - More than 1,300 physicians at Kaiser Permanente medical facilities
- More than 16,000 contracted providers, including 43 hospitals<sup>2</sup>
  - Contracted providers are selected for meeting Kaiser Permanente standards for quality care
- Urgent care locations in Kaiser Permanente’s Western Washington facilities, plus contracted providers across the service area
- Convenient virtual care options at no charge<sup>3</sup> on most plans:
  - **24/7 Care Chat:** Sign in at [kp.org/wa](https://kp.org/wa) to chat with a Kaiser Permanente doctor or clinician for real-time care.
  - **24/7 Consulting Nurse Service:** Get real-time treatment and care advice or help finding in-person care.
  - **Video visits:** Schedule follow-up care and care for new concerns that don’t require an in-person visit. On-demand video visits are also available.
  - **Phone appointments:** Schedule a call with a doctor or clinician for follow-up care or care for new concerns that don’t require an in-person visit.
  - **E-visits:** Get a care plan for common health issues and a prescription, if needed. Start anytime and receive responses from 9 a.m. to 9 p.m. daily.
  - **Email:** Message the care team with nonurgent questions and get a reply within 2 business days.

### How to get care outside of Washington

- For in-network care outside of Washington, members can go to Kaiser Permanente facilities in our 8 regions across the United States:
  - The 8 regions include Oregon, California, Hawaii, Colorado, Maryland, Georgia, Virginia, and Washington, D.C.
  - Members should call Member Services to get a visiting member number before getting care outside the Washington region: **206-630-4636** or **1-888-901-4636**.
- The only coverage outside of the CoreSelect or Connect network is for emergency care and medically necessary urgent care.
  - Members should call Member Services within 24 hours or as soon as possible if admitted to a hospital or if they need additional services after an emergency care or urgent care visit. Prior authorization may be required to be covered under the health plan.

To see Kaiser Permanente medical facility locations and hours, go to [kp.org/wa/locations](https://kp.org/wa/locations).

To see all the providers and locations included in a plan, go to [kp.org/wa/find-a-doctor](https://kp.org/wa/find-a-doctor).



## Connect provider network

- Provider network for all Virtual Plus individual and family plans
- Available to members residing in King, Kitsap, Pierce, Snohomish, Spokane, and Thurston counties
- Primary care provider network limited to Kaiser Permanente care delivery and NeighborCare on Vashon Island
- Specialty care provider network limited to all Kaiser Permanente specialty services and clinics, Providence Medical Group including Spokane practices, Western Washington Medical Group, and Seattle Children's Medical Group
- Convenient virtual care options at no charge:<sup>3</sup>
  - **24/7 Care Chat:** Sign in at [kp.org/wa](https://kp.org/wa) to chat with a Kaiser Permanente doctor or clinician for real-time care.
  - **24/7 Consulting Nurse Service:** Get real-time treatment and care advice or help finding in-person care.
  - **Video visits:** Schedule follow-up care and care for new concerns that don't require an in-person visit. On-demand video visits are also available.
  - **Phone appointments:** Schedule a call with a doctor or clinician for follow-up care or care for new concerns that don't require an in-person visit.
  - **E-visits:** Get a care plan for common health issues and a prescription, if needed. Start anytime and receive responses from 9 a.m. to 9 p.m. daily.
  - **Email:** Message the care team with nonurgent questions and get a reply within 2 business days.

### How to get care outside of Washington

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To see all the providers and locations included in a plan, go to [kp.org/wa/find-a-doctor](https://kp.org/wa/find-a-doctor).

## Connected, coordinated care

At Kaiser Permanente, our collaborative approach empowers our care teams to achieve better outcomes for our members.

### A team approach

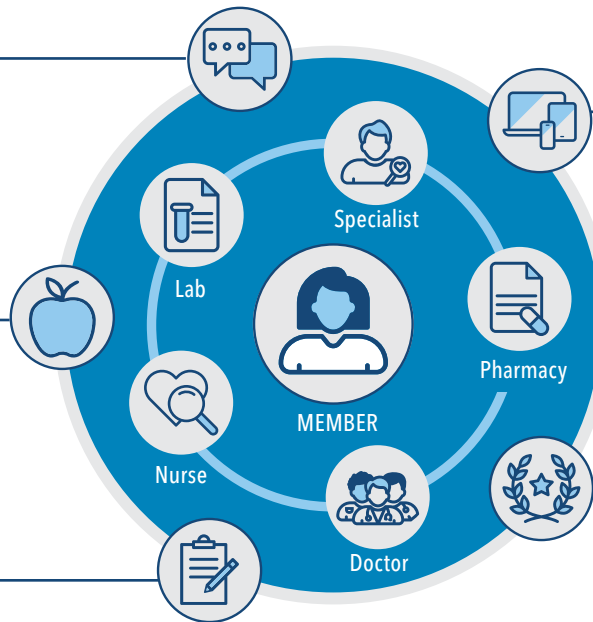
Led by the member's personal physician, our health care professionals and support staff work together to meet each member's individual health needs.

### Focus on prevention

We help our members be well and stay well by screening for issues early, which helps prevent more serious problems and expensive care later.

### Evidence-based care

By using scientific evidence, we can provide treatment that's proven to be effective and efficient.



### Connected care

Kaiser Permanente doctors, specialists, and care teams are all connected to the member's electronic health record.<sup>4</sup> This gives them a full picture of a member's health, so they can expedite care, better manage issues, and avoid unnecessary tests and procedures.

### Medical excellence

Washington Permanente Medical Group is one of the highest-ranked medical groups in Washington state.<sup>1</sup> We provide care in more than 60 medical, surgical, and allied specialties.

## More effective care, even beyond our walls

### Care at your fingertips, 24/7

Virtual care is always available, so members can reach a care team when and how it works for them:

- Consulting Nurse Service: a 24/7 phone service for advice
- Care Chat: a 24/7 online messaging feature for real-time medical care from a Kaiser Permanente care provider
- Video visits: scheduled and on-demand follow-up care or care for new symptoms that don't require an in-person visit
- Phone appointments: schedule a call with your current Kaiser Permanente provider for follow-up care or new care for symptoms that don't require an in-person visit
- E-visits: get an online diagnosis and even prescriptions for several common conditions, typically within 2 hours
- Email your doctor: an easy way for members to connect with care teams for nonurgent issues<sup>4</sup>

*When appropriate and available. If you travel out of state, virtual care could be limited due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.*

### Care management

Our care management program helps members who have complex or special needs. Nurses provide advice by phone, review hospital stays, help members transition between care settings, and coordinate with the primary care team.

### Formulary and managed medications

Because prescription drugs have such a big impact on members' health and health care costs, we keep a close eye on drug safety, effectiveness, and value. Our health plan offerings include an integrated and affordable prescription drug experience for our members.

Members on some of our plans may fill the first supply of a new maintenance drug at any in-network pharmacy or through mail order. (Maintenance drugs are medications used on a continuing basis for treatment of conditions such as diabetes and rheumatoid arthritis.) Subsequent refills must be filled via mail order or at a Kaiser Permanente facility.

## Dental coverage

- Available to anyone enrolled in an individual and family health plan directly with Kaiser Permanente (off-exchange).
- We offer 2 Delta Dental of Washington plans:
  - **Pediatric-only coverage.** This plan provides coverage for those 18 and younger.
  - **Family coverage.** This plan provides coverage for the entire family. Pediatric coverage is embedded into the dental plan for family members 18 and younger.
- Participating dentists provide in-network care through Delta Dental PPO Plus Premier™.

For plan benefit details and premiums, visit [wa.kaiserpermanente.org/individual-family/dental](http://wa.kaiserpermanente.org/individual-family/dental).

Under the Affordable Care Act and Washington state law, pediatric dental coverage is required. If the application or account change form includes children 18 and younger and the applicant doesn't enroll in either the pediatric-only or family dental plan, we will reach out to the applicant to submit an Attestation of Pediatric Coverage with proof of other pediatric dental coverage.

Failure to return the signed attestation form and proof of dental coverage may result in the **cancellation of medical coverage**.

All dental plans offered and underwritten by Delta Dental of Washington.

## Ways to enroll

### Two ways your clients can purchase directly from Kaiser Permanente

#### Clients can enroll with Kaiser Permanente (off-exchange)

1. Use the [Agent Quote Tool](#) to send clients a quote or link to “Shop plans,” where they can complete the application.
  - Doing this ties your Kaiser Permanente agent number to the application and sets you up as the broker of record.
2. Complete a paper application and mail to:
 

**Kaiser Permanente Individuals and Families**  
P.O. Box 23127  
San Diego, CA 92193-9921

  - For applicants using a producer or Kaiser Permanente representative, fill out the section on page 6 of the application to ensure you are set up as the broker of record.
  - Make sure all pages are returned, otherwise it’s an incomplete application.

#### Clients can enroll through Washington Healthplanfinder

Some clients may benefit if they meet one or more of these requirements:

- The client qualifies for financial assistance.
- The client is 29 or younger or 30 and older and is experiencing a hardship or lack of affordable coverage.
- The client is an American Indian or Alaskan Native, making them eligible for low-cost or no-cost health coverage.

## Open enrollment period

Individual and Family general open enrollment is November 1, 2021, through January 15, 2022.

Applications submitted between December 16, 2021, and January 15, 2022, will have a February 1, 2022, start date. Below are helpful tips and reminders to help make open enrollment go as smoothly as possible.

- **Online enrollment** is the best way to get clients enrolled quickly, with the fewest chances for errors. To set up an account to quote and enroll online, go to the “Ways to enroll”.
- **If you’re using a paper application** for enrollment, make sure your clients answer the tobacco-use question for everyone who is 21 or older listed on the application.
  - **Current clients** who have an active Kaiser Permanente Individual and Family plan who want to make a change to their existing policy can complete an account change form (editable PDF), print, and sign and send it to the address or fax number on the form. You can find the account change form at [kp.org/wa/producer-kpif](http://kp.org/wa/producer-kpif) under “Forms and Resources.”
  - Changes include a plan change; add, drop, or change dental coverage; add or drop dependents on the existing policy, etc.
- **For renewing non-Exchange clients**, current dental coverage will automatically roll over to the same or similar plan for 2022.
  - Please note that pediatric dental is a required essential benefit for those 18 and younger. If one of our dental plans is not chosen, the subscriber will be contacted to submit an Attestation of Pediatric Dental Coverage and proof of other dental coverage within 60 days of the medical effective date. If this required documentation is not received, we may cancel medical coverage.

### Binder payment

- Clients who purchase their plan or make a plan change through Washington Healthplanfinder (health insurance marketplace) must make their binder payment before the end of December to ensure their coverage is set up for January 1. Waiting until the last minute will delay the onboarding of enrollment by 7 to 10 business days, and coverage will not be active in our system until this payment has been received. During open enrollment, the member can use the “Pay Now” function on [wahealthplanfinder.org](http://wahealthplanfinder.org) to pay their binder payment immediately after applying – there’s no need to wait for an invoice from Kaiser Permanente.
- Clients who purchase their plan or make a plan change directly with Kaiser Permanente Washington will receive a billing invoice – no upfront payment is required.

### Producer of record (POR)

- Producer of record will roll over year to year with continuous coverage; any enrollment terminations will result in a termination of the POR. For Kaiser Permanente Individual and Family members moving directly to a Medicare plan, POR must be indicated on the election form or a POR letter must be provided. For direct (off-exchange) members moving to the Washington Health Benefit Exchange, POR partnership should be done through the Washington Healthplanfinder, which will forward it to us.

## Special enrollment period (SEP)

- Outside of open enrollment, there are certain [qualifying life events](#) that allow our mutual clients to either enroll in a health plan or modify their coverage. Kaiser Permanente Washington will review the qualifying life event documentation, whether your client enrolls on- or off-exchange with Kaiser Permanente.

They can apply any time during the year if they apply no more than 60 days from the date of the qualifying life event.

- Effective date of coverage will vary depending on the qualifying life event. For details on the different qualifying life events, required documentation, and effective date of coverage, visit [kp.org/specialenrollment](http://kp.org/specialenrollment).

Documentation supporting the qualifying life event should be included with the application, along with the [Special Enrollment Proof of Qualifying Life Event Form](#). **Clients have 30 calendar days from the date of the special enrollment period notification letter to send in supporting documents.**

### Online applications

**Clients who applied directly with Kaiser Permanente (off-exchange)** online can [sign back into their account](#) and upload documentation.

**Note: Clients who applied through Washington Healthplanfinder** can [upload their documentation](#) to Kaiser Permanente. Please do not send qualifying life event documentation to Washington Healthplanfinder as we are unable to access any documents that are uploaded to the applicants' Washington Healthplanfinder dashboard.

**Fax or mail** in supporting documentation:

Fax: **1-855-355-5334**

Mail: **Kaiser Permanente Individuals and Families**  
P.O. Box 23127  
San Diego, CA 92193-9921

## Premium payments

### Initial premium payment

#### Clients who apply directly through Kaiser Permanente

- They do not have to pay a binder payment before coverage is set up and showing with active coverage.
- Once coverage is set up, a premium billing invoice is mailed to the subscriber. Premium payment must be paid by the last day of the month prior to the effective date of coverage, otherwise the client will go into delinquency.
  - ID card(s), welcome letter, and welcome packet will be mailed out separately within 7 to 10 business days of coverage showing active.
  - Options for making payments:
    - Online at [kp.org/wa/mypremium](http://kp.org/wa/mypremium)
    - By calling **1-844-632-2045**
    - By mailing a check with invoice coupon to:
 

**Kaiser Foundation Health Plan of Washington  
P.O. Box 740008  
Los Angeles, CA 90074-0008**

#### Clients who apply through Washington Healthplanfinder

- They will need to pay a binder payment within 30 days of the effective date of coverage before coverage setup is completed and they are showing with active coverage.
- ID card(s), welcome letter, and welcome packet will be mailed out separately within 7 to 10 business days of coverage showing active.
- Options for making payments:
  - Online at [kp.org/wa/marketplace](http://kp.org/wa/marketplace)
  - By calling **1-888-687-9004**
  - By mailing a check with invoice coupon to:
 

**Kaiser Foundation Health Plan of Washington  
P.O. Box 740708  
Los Angeles, CA 90074-0708**

### Ongoing premium payment

#### Clients enrolled through Kaiser Permanente

- Premium invoices are mailed around the seventh of each month.
- Payment options are the same as the first month's premium payment.
  - If a client sets up autopay via [kp.org/wa/mypremium](http://kp.org/wa/mypremium), their payment will be drafted 3 days prior to the first day of the following month.
- Payments need to be scheduled or canceled 2 business days before the scheduled withdraw date, otherwise the request will not become active until the following month.
- Clients need the following information, which is on the premium billing invoice:
  - Balance due
  - Email address
  - Group number
  - Subscriber number
  - 5-digit ZIP code

If any of the following changes occur, the client must re-register and set up the autopayment again:

- Change in group numbers (for example, move from one rating region to another)
- Change in address and ZIP code or addition of a separate billing address

A client's account will be delinquent if the premium is not received by the 10th of the month. Delinquency letters should be received soon after the 15th of the month.

- Clients have 45 days to get their account paid current; all medical and pharmacy claims will be pended while in delinquency.



## Ongoing premium payment (continued)

- If account is not paid current within 30 days of the delinquency notice, coverage will be canceled back to the last paid to date.
  - If a client's account is canceled due to nonpayment, we will allow only one reinstatement per calendar year.
  - If a client is not eligible for reinstatement (for example, misses the 30-day window or already has been reinstated during the calendar year), they will not be able to apply until the next open enrollment or they have a qualifying life event.
- After the first 30 days, all medical and pharmacy claims will be pended. If account is not paid current, coverage will be terminated retroactively 60 days.
  - Clients not receiving a subsidy have 30 days to get the account paid current. All medical and pharmacy claims will be pended while in delinquency.
  - If the account is not paid current, coverage will be terminated retroactively to the last paid to date.
- If a client's account is canceled due to nonpayment, we will allow only one reinstatement per calendar year:

### Clients enrolled through Washington Healthplanfinder

- Premium invoices are mailed around the 10th of each month.
- Payment options are the same as the initial binder payment.
- Clients who set up autopay at [kp.org/wa/marketplace](https://kp.org/wa/marketplace) can choose a draft date from the first to the 28th of the month:
  - Payments need to be scheduled or canceled one business day before the scheduled withdraw date, otherwise the request will not become active until the following month.
  - Clients need an email address and their Exchange Member ID.
- A client's account will be delinquent if the premium is not received by the first of the month. Delinquency letters should be received between the 10th and the 15th of the month.
  - Clients receiving a subsidy have 90 days to get the account paid current.

## Exceptional care for healthier members

We're here to make lives better. So when Kaiser Permanente is recognized for its high-quality doctors or excellent health plans, we appreciate that it's our members who benefit.



### Highly-Ranked Medical Group

**Washington Health Alliance  
Community Checkup**

Washington Permanente Medical Group has been one of the top-ranked medical groups in the state for 14 years in a row. The report highlights health care quality and value among medical groups and hospitals across the state.<sup>1</sup>



### 4 out of 5 Stars for Medical Excellence<sup>5</sup>

**Washington Health Benefit  
Exchange 2021 Quality Ratings**

The Quality Rating System star ratings are for plans offered on the Washington Healthplanfinder. They're based on 3 categories: medical care, enrollee experience, and plan administration.



### Highest-rated health plan in the nation<sup>6</sup>

**2020 eValue8 Survey  
Washington Health Alliance**

Our commercial HMO was the highest scoring health plan in the nation overall in the 2020 eValue8<sup>TM</sup> survey.<sup>6</sup>

<sup>1</sup> Washington Health Alliance 2008-2021 Community Checkup reports, [www.wacommunitycheckup.org](http://www.wacommunitycheckup.org). The 2017-2021 year rankings apply to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C. Rankings for years prior to 2017 apply to the then-named Group Health Cooperative's medical group, formerly named Group Health Permanente, P.C. and now named Washington Permanente Medical Group, P.C.

<sup>2</sup> Source: OIC Provider Network Form A.

<sup>3</sup> For HSA plan members, phone and video appointments, e-visits, and Care Chat are subject to the plan's annual deductible. Virtual care is offered when appropriate and available. If you travel out of state, virtual care could be limited due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

<sup>4</sup> Available when members receive care at Kaiser Permanente medical facilities.

<sup>5</sup> Washington Health Benefit Exchange Quality Rating Scores for Plan Year 2021; <https://www.wahbexchange.org/2021-plan-quality-ratings/>

<sup>6</sup> Kaiser Permanente Washington's commercial HMO scored the highest in the nation in the 2020 eValue8<sup>TM</sup> survey that included five health plans in Washington state. Collaborating for Impact: eValue8<sup>TM</sup> 2020 Summary Report, Washington Health Alliance, August 2021. View the results at [wahealthalliance.org/alliance-reports-websites/alliance-reports/evalue8](http://wahealthalliance.org/alliance-reports-websites/alliance-reports/evalue8)

Kaiser Permanente health plans offered by Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th Street, Renton, WA 98057