

**A BETTER WAY TO TAKE CARE OF BUSINESS**

**ADDED CHOICE**



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**Our Added Choice plan offers the flexibility employers need by combining an in-network provider option (Option 1) with an out-of-network provider option (Option 2) all in one plan.**

Usually, members are limited to one provider option, with set copayments, coinsurance, deductibles, and out-of-pocket maximum limits based on that option. But with Added Choice, members instead have access to two provider options that they can choose between each time they receive care. This gives members more control over their care, including their copayments, coinsurance, deductibles, and out-of-pocket maximum limits. Members can freely choose between their providers anytime based on the health services they need and the cost levels that work best for them.

By providing their employees with this flexibility, employers ensure health care works better for them, meaning less sick days, less time out of the office managing health care, and better morale.

Added Choice offers the Kaiser Permanente Signature Provider Network<sup>SM</sup> or Kaiser Permanente Select<sup>SM</sup> Provider Network for the in-network option (Option 1).

## **KAISER PERMANENTE SIGNATURE PROVIDER NETWORK<sup>SM</sup>**

With the Kaiser Permanente Signature provider network, members receive quality care from the award-winning physicians of the Mid-Atlantic Permanente Medical Group, P.C.\* These care teams practice exclusively in our medical centers, which are conveniently located throughout the covered Maryland, Virginia, and Washington, DC, service areas.

Members can switch doctors at any time, for any reason, to find the physician that best meets their needs. Our medical centers offer a range of services in one location—including primary care, lab, X-ray, and pharmacy—so members can save time receiving the services they need in one trip.

## **KAISER PERMANENTE SELECT<sup>SM</sup> PROVIDER NETWORK<sup>SM</sup>**

Building on our Signature provider network, Select adds access to contracted community physicians in private practice. Members may choose a physician in the Mid-Atlantic Permanente Medical Group, P.C., or a community physician, and also have access to contracted hospitals located throughout the service area.

\*The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Washingtonian* magazine (2019), *Northern Virginia Magazine* (2019), *Baltimore magazine* (2019), and *Washington Consumers' CHECKBOOK* magazine (2018).

## OPTION 1:

### KAISER PERMANENTE PROVIDERS

Members have access to over 1,600 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](https://kp.org/doctor), where members can choose and change their doctors anytime, for any reason. This flexibility helps ensure members will always be happy with their health care and health care providers, because they can choose what works best for them. Your physician will arrange referrals for specialty visits as needed.

If the Select network is chosen, members can also access many community physicians in private practice.

- + For plans with no deductible, most services are covered at a copay from day one.
- + For plans with deductibles, many services are covered at a copay only. Once the deductible is met, members then pay applicable copay or coinsurance on covered services.
- + Virtually no claim forms to complete.

And when members get care from Kaiser Permanente facilities, they get the advantages of:

- + Convenient access to contracted hospitals located throughout the service area.
- + Coordinated care and around-the-clock access to the features on [kp.org](https://kp.org), including the ability to email their doctor, check lab and radiology test results, schedule appointments with their Permanente physician, and so much more.
- + Receiving their diagnosis and treatment at one-stop medical centers, most with after-hours and 24/7 Urgent Care accessibility.

## OPTION 2:

### OUT-OF-NETWORK PROVIDERS

Members have access to any licensed provider, pharmacy, or hospital that is not an Option 1 provider.

- + No referral is needed for office visits to specialists.
- + Inpatient and certain outpatient services are subject to preauthorization.
- + Most services are subject to a contract year deductible, then coinsurance.
- + Providers have not agreed to negotiated rates. Providers may require members to pay the full cost of each visit. If so, members 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.

### ADDED CHOICE PHARMACY BENEFITS

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

- + Members can navigate seamlessly between various pharmacy options based on convenience and their needs. Different pharmacy options will have different out-of-pocket costs.
- + Members can fill prescriptions at any pharmacy option, including Kaiser Permanente pharmacies, where they will generally pay the lowest copays—no matter if prescribed by an Option 1 or Option 2 provider.
- + If members choose to fill a prescription at an out-of-network pharmacy, full out-of-pocket costs are applicable, and members may submit claims for reimbursement.

<b>Option 1: Kaiser Permanente Pharmacies</b>	<ul style="list-style-type: none"><li>+ Rx filled at Kaiser Permanente Medical Center Pharmacies or online at <b>kp.org</b>.</li><li>+ Rx filled by mail for a 90-day supply of maintenance medications.</li><li>+ Generally the lowest copays.</li></ul>
<b>Option 2: Participating Network Pharmacies</b>	<ul style="list-style-type: none"><li>+ Rx filled at participating pharmacies in the MedImpact Network, including Rite Aid, Farm Fresh, Walgreens, Target, Safeway, Harris Teeter, Shoppers Food Warehouse, Kmart, and more.</li><li>+ No mail-order service option.</li><li>+ Generally higher copayments than Option 1.</li></ul>

If your plan is a small group plan, you may have access to other pharmacy options, including any non-Kaiser Permanente and non-MedImpact licensed pharmacy. These are generally the highest out-of-pocket costs.



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