

# YOUR PARTNER IN HEALTH

Make us your partner • My Health Manager • Preventive services • FAQs • Choosing a provider

# MAKE US YOUR PARTNER

Today you're taking the first step on the road to well-being by looking for a health care plan. Kaiser Permanente offers the quality care, tools, and support you need to stay fit, eat right, and make sure that the life you want is the life you have. As your partner in health, Kaiser Permanente can ensure you have the choices, opportunities, and resources to help you live well and thrive—today, tomorrow, and for a long time to come.

## When you become a Kaiser Permanente member, you will have:

- A wide array of health care options, tailored to your lifestyle
- Choice of your own primary care doctor
- Care from the top-ranked commercial health plan in Georgia for four years in a row according to the *U.S. News/National Committee for Quality Assurance (NCQA) survey of America's Best Health Plans*.<sup>1</sup>
- Access to more than 2,000 doctors in the metro Atlanta area
- Access to 15 Kaiser Permanente medical centers and 18 affiliated hospitals
- Same-day appointments when available
- Evening and weekend appointments at our after-hours locations
- The convenience of a variety of health services (doctors' offices, X-ray, labs, pharmacy) under one roof in most locations
- Nurse advice available by phone 24 hours a day, seven days a week
- Preventive care available at no or low cost from the first day of coverage
- Prescription drug coverage available with most plans
- Your own personal health coach available by phone 24 hours a day, seven days a week through Kaiser Permanente Healthy Solutions
- Your own health care Web site—always just a click away at **kp.org**

We know that choosing a health care provider is a big decision, and we'd like to help make that decision easier. Learn more about what we have to offer in the following pages. And if you have any questions at all, give your broker a call. He or she will be happy to get the answers you need.

## GETTING STARTED

1  
Look at our plan types on page 3 to see what kind of plan interests you.

2  
View the features for that plan type in the accompanying booklet.

3  
Compare monthly premiums.

4  
Decide which plan is right for you.

5  
Complete the enclosed application.

<sup>1</sup>Among GA HMO plans, according to the *U.S. News/NCQA America's Best Health Plans 2005, 2006, 2007, and 2008*. "America's Best Health Plans" is a trademark of *U.S. News & World Report*.

# IN HEALTH

**Kaiser Permanente offers a variety** of plans that provide health coverage for individuals and families. All feature quality care—the main difference is how you pay for your coverage. See which plan type may work best for you by matching your lifestyle and financial needs to the plan types below.



### Have a family? Do you:

- have small children?
- want predictable out-of-pocket expenses?
- need to see a doctor more frequently?

We have two families of plans that may meet your needs.

Our **HMO** plans and our **Now** plans both enable you to know your out-of-pocket costs for many covered services in advance. With both sets of plans, you'll pay only a copay for primary and specialty office visits, maternity care, after-hours urgent care, and Emergency Room visits. And services offered for a copay are not subject to the medical deductible. If you choose a plan with prescription coverage, you'll have a copay for your choice of generic or brand medications. For more information, see our *HMO Plans* and *Now Plans* booklets.



### Want a savings plan for medical expenses? Do you:

- mostly see a doctor for preventive care?
- want low premiums?
- want more control over your health care expenses?

Check out our **HMO plans with health savings account (HSA) option**.

Our HSA-qualified HMO plans offer traditional medical coverage, low premiums, and a tax-free way to help you build savings for qualified medical expenses.<sup>1</sup> You'll generally have higher out-of-pocket costs when you need care, but you'll enjoy the savings of lower premiums each month. (Except for preventive care, all services—including office visits—will be subject to the deductible.) See our *HMO Plans with HSA Option* booklet for more information.



### Single? Do you:

- rarely need a doctor's advice?
- mostly need preventive care?
- not expect to need maternity services?

You might be interested in our **Balance** plans.

Why pay for what you don't need? Our Balance plans offer individual-only plans designed for those who don't need dependent or maternity coverage. You'll have several plans to choose from, including a choice of Balance HMO plans or Balance with HSA Option plans. For more information, take a look at our *Balance Plans* booklet.

<sup>1</sup>Tax references relate to federal income tax only.

# MY HEALTH MANAGER

**Managing your health just got easier!** Imagine e-mailing your doctor's office with a question you forgot to ask or checking your lab results as soon as they're available. No phone calls, no waiting for the mail to come. You can manage your health on your schedule, your way.

Now you can manage many of your health care needs from the convenience of your home computer. My Health Manager is a secure link on **kp.org** where you can access your health records or request routine appointments—all at a time that's convenient for you.<sup>1</sup> My Health Manager is available 24 hours a day, seven days a week—and registering is quick and easy

## With My Health Manager, you can:

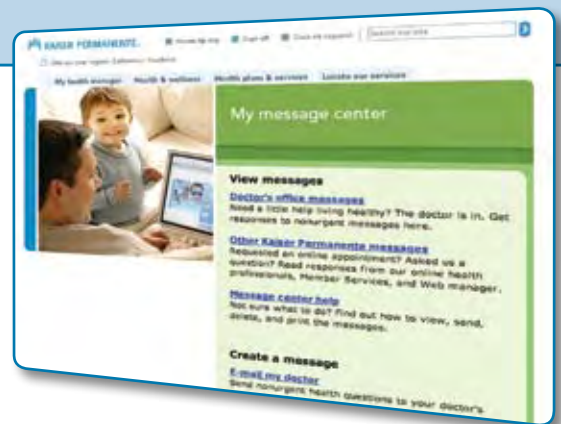
- E-mail your doctor's office
- View most test results as soon as they're available
- Receive health reminders for checkups and immunizations
- Receive reminders to refill your prescriptions
- Order most prescription refills online (most can be mailed to you postage-paid)
- Request, cancel, or review routine appointments
- See a list of your allergies and recent immunizations
- Review recent office visits, including recommended follow-up steps
- Act on behalf of a family member (e-mail your child's doctor's office, etc.)
- View claims
- View your benefits and eligibility

These free, time-saving features can help you spend less time managing your health and more time enjoying it.

**With My Health Manager, you're in charge of your own health.**



My Health Manager is a simple, secure online link connecting you to your doctor and your health information. Get information when you want it—at your convenience!



<sup>1</sup>Most features are only available to members receiving care at Kaiser Permanente medical centers.

# PREVENTIVE SERVICES

**Staying healthy is the ultimate benefit.** We believe preventive care is the foundation of good health, and we back that up with our coverage. All our preventive care services are available for a no-cost or low-cost copayment. And you don't have to meet a deductible first.

## Preventive health care services include:

- Preventive exams
- Well-child exams
- Preventive lab tests and X-rays
- General immunizations

See your *Evidence of Coverage*, which you will receive upon acceptance, for details on copayments and coinsurance for these and other preventive care services.



## KAISER PERMANENTE OFFERS YOU EVEN MORE WAYS TO THRIVE!



Kaiser Permanente is your partner in health. Total health. We want you to have access to healthy advantages you can use every day, such as:

- Preferred rates on select fitness club memberships<sup>1</sup>
- A 25 percent discount off regular rates from select providers of acupuncture, chiropractic care, and massage therapy<sup>1</sup>
- A personal health coach by phone at no cost through Healthy Solutions

As a Kaiser Permanente member, you also have access to personalized online wellness programs like HealthMedia® Succeed™ that allows you to create a customized health improvement plan specific to your needs.<sup>2</sup> You can even include the results in your electronic record so your physician can work with you to reach your individual health goals.<sup>3</sup>

We offer a wide array of wellness programs designed to help you:

- lose weight
- reduce stress
- quit smoking
- and much more!

Many of our medical centers even offer Healthy Living classes such as yoga, dancercise, and weight management.<sup>4</sup> Visit us at [kp.org](http://kp.org) to find out more.

**Kaiser Permanente. Your partner in health.**

<sup>1</sup>These value-added services are provided by entities other than Kaiser Permanente and are neither offered nor guaranteed under your Kaiser Foundation Health Plan of Georgia, Inc., contract.

<sup>2</sup>Offered in collaboration with HealthMedia, Inc.

<sup>3</sup>Available to members receiving care at Kaiser Permanente medical centers

<sup>4</sup>Classes vary by location. Some classes may require a fee.

# FREQUENTLY ASKED QUESTIONS

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## Getting started

When you join Kaiser Permanente, we'll send you information about how to access care and other important member details. If you'd like to get started right away, some commonly asked questions about Kaiser Permanente are answered here.

## Applying

### How do I apply?

Complete and mail your signed *Membership Application*.

To become a Kaiser Permanente for Individuals and Families (KPIF) member, you must pass medical review. Then we'll send you a letter notifying you whether you have been approved for coverage. Please do not cancel your current coverage until then. KPIF coverage will not begin until you receive a written notice of approval. If approved, your coverage will begin on the effective date indicated on the notice.

## Physician selection

### Can I see the doctor I have now if I choose a Kaiser Permanente plan?

If your current primary care doctor is one of our 1,800 affiliated private practice community physicians, you can continue to see him or her. If you have a specialist, and that person is part of our network, you may be able to see him or her as well. (You will need a referral from your Kaiser Permanente personal physician for most specialty care.)

### How do I find out which doctors are available?

Visit our searchable online medical staff directory at [kp.org/medicalstaff](http://kp.org/medicalstaff). You can also refer to the printed *Kaiser Permanente Physician Directory*. If you would like a copy, call us at **1-888-865-5813**.

## Getting care

### Do I have to go to Kaiser Permanente's medical centers to get care?

You'll also have access to affiliated private-practice doctors in their own offices all over metro Atlanta. If you do choose to get care at our medical centers—as so many of our members do—you'll usually enjoy the convenience of being able to see a doctor and get lab, X-ray, and pharmacy services all in the same building.

### What if I need emergency care when I'm traveling?

You're covered for emergency or urgent care anywhere you travel. Receiving emergency or urgent care outside of our metro Atlanta service area is one of the few times you may need to file a claim.

## Coverage

### Can I cover just my kids if I want to?

Yes. You can get coverage for just your children, just your spouse, just yourself, or any combination of the above who live in our service area. Just choose the appropriate plan.

### Can I pay just my copayments right away, or do I have to satisfy my deductible first?

For medical services that only require a copay, you can pay just your copay right from the start. However, you must meet your deductible before you are eligible to pay a coinsurance for most services.

### How does coinsurance work?

With some plans, certain services have deductibles and coinsurance instead of copays. Once you meet the deductible, you will be responsible for paying a certain percentage—the coinsurance—of eligible charges. *Eligible charges* is the amount we use, in part, to determine your coinsurance, the amount to be applied toward an annual deductible or out-of-pocket maximum, and the amount used to determine the percentage we will pay.

**Can I order my prescriptions by mail?**

Yes. You can save money with a lower copay on a 90-day supply of drugs when you use mail order.

This savings does not apply if your plan has a deductible/coinsurance on the pharmacy benefit or if you can't order a 90-day supply. Also, please note that some products are not available through mail order.

We are unable to mail liquids, controlled substances, refrigerated items, or syringes. If you did not receive a 90-day supply on your last fill, you will need to change your refill request to a 90-day supply to take advantage of this new benefit.

Please see your *Evidence of Coverage* for more information about your pharmacy benefit.

**Common questions about health savings accounts (HSAs)**

**How do I apply for a Kaiser Permanente HMO with HSA Option plan?**

Just fill out a membership application and choose the appropriate plan. If you need an application, call your broker.

**What doctors can I see with an HSA option plan?**

You'll have access to the Kaiser Permanente network of providers—doctors at our 15 medical centers as well as more than 1,800 private-practice doctors in their own offices all over metro Atlanta. You can receive qualified medical services from other providers, but you'll be responsible for the full cost of these services. (However, you can pay for them with money from your HSA.)

**How do the deductible and the out-of-pocket maximum (OOPM) work for families in HSA option plans?**

There is just one deductible for the whole family. The deductible may be satisfied by expenses incurred by one family member or by a combination of family members. Once the deductible has been satisfied during a calendar year, all family members are exempt from any further deductible requirements for that year.



## FREQUENTLY ASKED QUESTIONS

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The OOPM works in a similar way. Eligible coinsurance expenses for one family member or any combination of family members can satisfy the OOPM for the whole family. Once the OOPM is reached, Kaiser Permanente pays for 100 percent of covered services for the entire family for the remainder of the calendar year.

### Who is eligible for an HSA?

To be eligible to establish and make a contribution to an HSA, you have to be covered by a qualifying high deductible health plan, like our HMO with HSA Option plans. Also, you may not be covered by other health insurance that's not a qualifying deductible health plan, although there are certain exceptions.

(Some of the exceptions include workers' compensation, specific injury insurance, and insurance for accidents, disability, dental care, vision care, or long-term care. You may also have coverage for a specific disease or illness as long as it pays a specific dollar amount when the policy is triggered.)

You are not eligible to contribute to an HSA if you are enrolled in Medicare or are able to be claimed as a dependent on someone else's tax return, or if you have received medical benefits from the Department of Veterans Affairs at any time over the past three months.

### How do I set up an HSA?

You can establish a health savings account at any approved HSA financial provider. For added convenience, Kaiser Permanente members can set up an HSA through Wells Fargo, our preferred HSA trustee and administrator. You can sign up online or call Wells Fargo for enrollment materials.

Visit [wfhbs.com/kaiserpermanente](http://wfhbs.com/kaiserpermanente), or call a Wells Fargo HSA customer service representative at 1-866-890-8308 from 8 a.m. to 8 p.m. (EST) Monday through Friday.

### How much can be contributed to my HSA?

Annual contributions for 2009 are capped at \$3,000 for individual coverage and \$5,950 for family coverage. For 2010 and after, these maximums will be indexed annually for inflation.

### Where can I get more information about Kaiser Permanente's HMO Plans with HSA Option?

Please see our booklet, *HMO Plans with HSA Option*. If you still have questions, call your broker.



# CHOOSING A PROVIDER

**Whether you need routine care** from a physician, inpatient hospital care, or a specialized medical test, Kaiser Permanente offers you many convenient locations to choose from, so it's easy to find an appropriate medical facility near you. We also contract with select accredited hospitals located throughout our service area for your convenience. It's just one more way that we're committed to giving all of our members quality health coverage and attentive service.

## Getting care

You'll have access to more than 2,000 doctors in the metro Atlanta area. Plus, you can self-refer to select specialties including Ob/Gyn, dermatology, behavioral health, optometry, and ophthalmology.

You can see physicians at one of our 15 medical centers, or you may choose an affiliated private-practice doctor in his or her own office. If you choose

to get care at our medical centers, you'll usually enjoy the convenience of being able to see a doctor and get lab, X-ray, and pharmacy services all in the same building. If you need hospitalization, the hospital will be determined by the primary care physician you select.

For a current provider listing, visit our searchable medical staff directory at [kp.org/medicalstaff](https://kp.org/medicalstaff).



# OUR MEDICAL CENTERS

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## **Alpharetta Medical Center**

3550 Preston Ridge Road  
Alpharetta, GA 30005

## **Brookwood at Peachtree Medical Office**

1745 Peachtree Street  
Suite U  
Atlanta, GA 30309

## **Cascade Medical Center**

1175 Cascade Parkway  
Atlanta, GA 30311

## **Crescent Medical Center**

200 Crescent Centre Parkway  
Tucker, GA 30084

## **Cumberland Medical Center<sup>1</sup>**

2525 Cumberland Parkway  
Atlanta, GA 30339

## **Forsyth Medical Office**

1400 Northside Forsyth Drive  
Suite 350  
Cumming, GA 30041

## **Glenlake Medical Center**

20 Glenlake Parkway  
Atlanta, GA 30328

## **Henry Towne Centre Medical Center**

1125 Towne Centre Village Drive  
McDonough, GA 30253

## **Medical Center at Gwinnett<sup>1</sup>**

3650 Steve Reynolds Blvd.  
Duluth, GA 30096

## **Panola Medical Center**

5440 Hillandale Drive  
Lithonia, GA 30058

## **Southwood Medical Center<sup>1</sup>**

2400 Mt. Zion Parkway  
Jonesboro, GA 30236

## **Stonecrest Medical Center**

8011 Mall Parkway  
Lithonia, GA 30038

## **Sugar Hill-Buford Medical Center**

1435 Broadmoor Blvd.  
Sugar Hill, GA 30518

## **TownPark Medical Center**

750 TownPark Lane  
Kennesaw, GA 30144

## **West Cobb Medical Center**

3640 Tramore Pointe Parkway  
Austell, GA 30106

<sup>1</sup>These medical centers offer after-hours care from 6 to 9:30 p.m. Monday through Friday, 9 a.m. to 8:30 p.m. Saturday, and 10 a.m. to 5:30 p.m. Sunday.



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