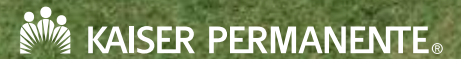


Federal Employees



Healthy together

Care and coverage that fits your life

Welcome to care that fits your life

Your doctor, your choice

Choose your doctor based on what's important to you. Go to Find Doctors on kp.org/wa or find links to the First Choice Health or First Health networks at kp.org/wa/provider-directory

Online, on the go

Using a computer or our mobile app, you can refill prescriptions, view your coverage and benefit usage, and find reliable health information anytime.

More care options

How you get care is up to you. Besides in-person visits, there are online visits at kp.org/wa. Or our 24/7 nurse helpline offers advice on symptoms and next steps.

Right care, right time

Get the care you need when you need it with routine, specialty, urgent, and emergency care. Away from home? Access in-network care from providers nationwide.

Special savings

Use one of 11 Kaiser Permanente optical centers kp.org/wa/eyecare and get discounts on frames, lenses, contacts, and safety goggles.¹



Experience the Kaiser Permanente difference

To be healthy, you need quality care that's simple, personalized, and hassle-free. At Kaiser Permanente, care and coverage come together – so you get everything you need to stay on top of your health in one easy-to-use package.

Let's get started

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Your 2018 benefits

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¹ These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and eligible family members who become members of Kaiser Permanente Washington Options Federal.

Care when and where you need it

It's easy for you and your family to get the care you need. There are either Kaiser Permanente facilities or other network care providers in your area, offering a wide range of care and services.



Convenient care near you

With multiple locations to choose from, it's easy to find one near home or work. At Kaiser Permanente facilities, we offer same-day, next-day, after-hours, or weekend services at many of our locations, along with pediatrics, physical therapy, eye care, and other specialty departments. You can see other in-network providers as well as ours – whatever works best for you.



Finding the right location

Choosing a convenient place to get care is simple – just hop online or grab your smartphone.

- Visit kp.org/wa/provider-directory to search for doctors, facilities, pharmacies, hospitals, and more, or find links to First Choice Health or First Health networks.
- Search on your smartphone for Kaiser Permanente medical offices or CareClinics at Bartell Drugs with the location finder on the Kaiser Permanente Washington mobile app.²



Getting care anytime, anywhere

Travel care

As a Kaiser Permanente Washington Options Federal member, your benefits go farther than your home service area. Wherever you go, you're covered for:

- Emergency room and urgent care visits – anywhere in the world³
- Care from in-network providers nationwide. You can self-refer to providers except for speech, occupational, physical, and massage therapy practitioners.
- If you receive care from a non-plan provider or facility, you may need to pay in full at time of service, then mail us a claims form with your medical receipts for reimbursement of covered charges.

Resources while traveling

Call our nurse helpline 24/7 if you'd like your symptoms evaluated and advice on what to do next.

Call Member Services if you need assistance finding an in-network provider while traveling in the United States.



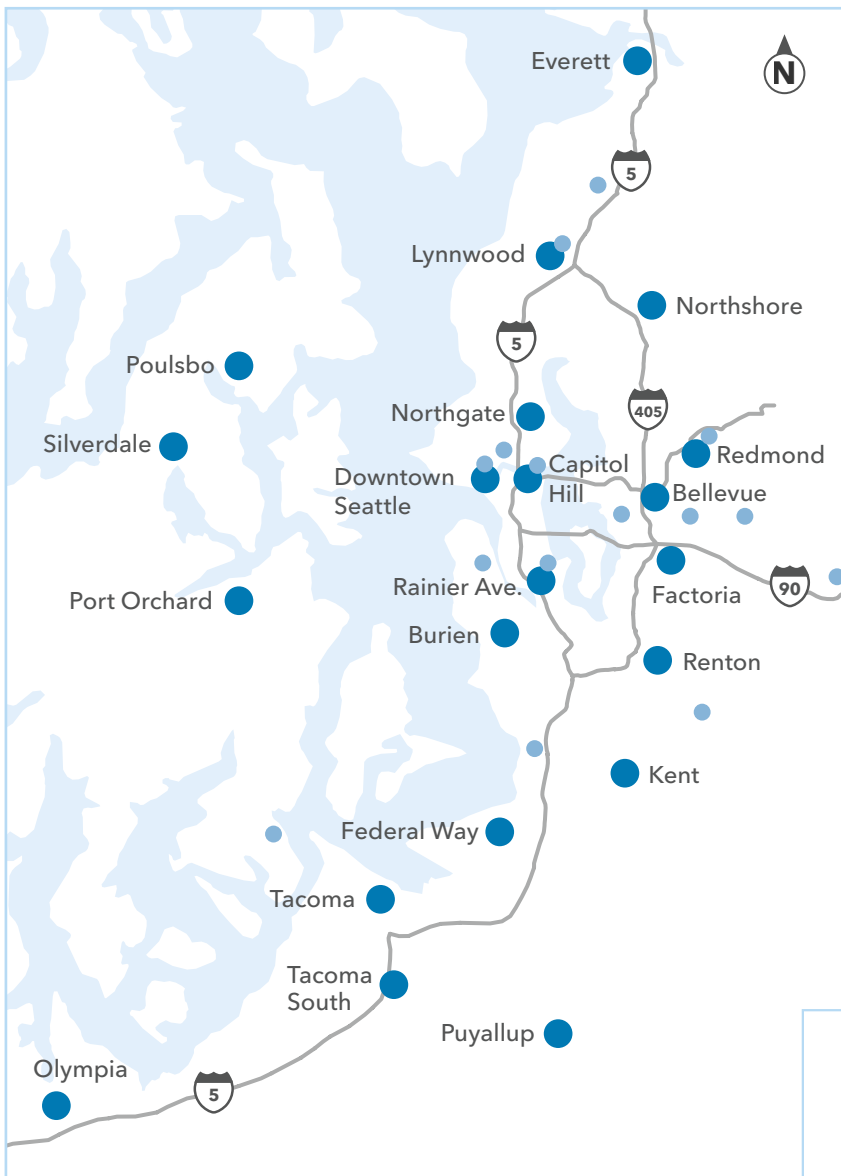
See the next page for a list of our locations in your area.

²To use the Kaiser Permanente Washington app, you must be a Kaiser Permanente member registered on kp.org/wa.

³If you reasonably believe you have an emergency medical condition, which is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health, call **911** or go to the nearest emergency department. For the complete definition of an emergency medical condition, please refer to your Benefits Booklet.

Find a facility near you

Our goal is to make it as easy and convenient as possible for you to get the care you need when you need it. Please refer to the map below and on the following page, or visit kp.org/wa/provider-directory to find the one nearest you.



Western Washington

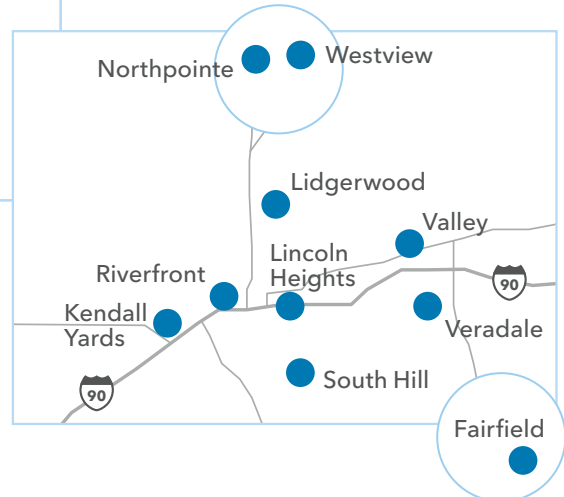
Spokane Area⁴

Kaiser Permanente Medical Offices

- | | |
|-------------|----------------|
| Bellevue | Port Orchard |
| Bothell | Poulsbo |
| Burien | Puyallup |
| Everett | Redmond |
| Fairfield | Renton |
| Federal Way | Seattle |
| Kent | Silverdale |
| Lynnwood | Spokane |
| Olympia | Spokane Valley |
| | Tacoma |

CareClinic by Kaiser Permanente at Bartell Drugs

- | | |
|------------------|--------------------|
| Alderwood | Rainier Ave. |
| Ballard | Redmond |
| Bellevue Village | Renton |
| Crossroads | Sammamish |
| Des Moines | Silver Lake |
| Gig Harbor | Snoqualmie |
| Greenwood | University Village |
| | West Seattle |



⁴Some Kaiser Permanente Spokane locations were formerly named Columbia Medical Associates

More choice, more flexibility

For even greater choice and convenience, the Kaiser Permanente Washington Options Federal network gives you access to covered services from licensed providers across the country.



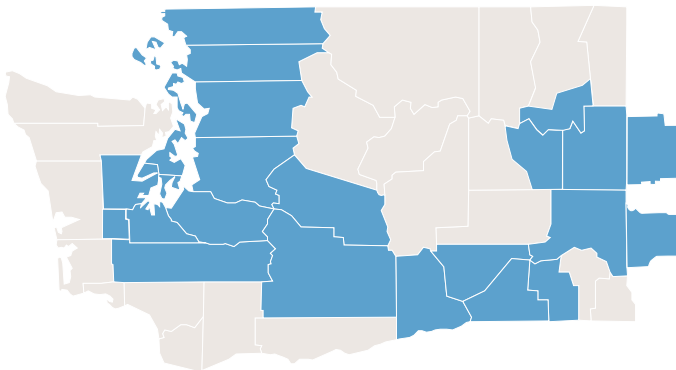
Extensive local coverage

In addition to nearly 1,000 providers who practice at Kaiser Permanente facilities in Washington, you can choose from 26,000 providers we contract with in our service area.⁵ These include major hospitals, specialty practices, primary care clinics, and individual practitioners who agree to our quality and patient satisfaction standards. Search for providers in your area at [kaiserpermanente.vitalschoice.com](https://www.kaiserpermanente.org/vitalschoice.com).

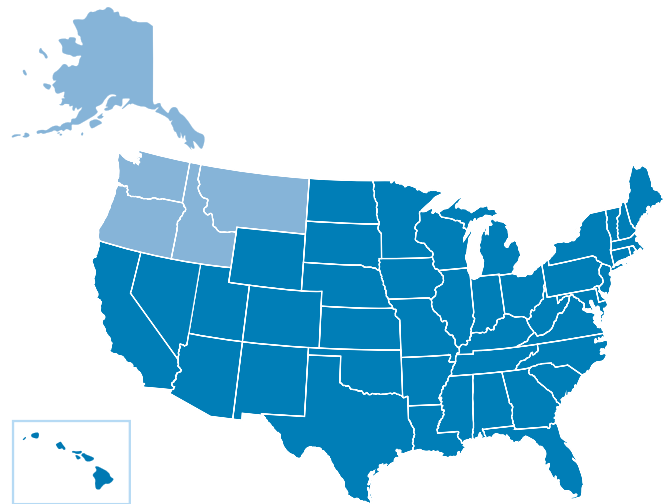


Regional and national coverage

Choose a preferred provider from First Choice Health network (www.fchn.com) in Oregon, Alaska, Montana, Idaho, and Washington or from First Health Network (firsthealth.com) in the rest of the country. You also have access to the OptumRx nationwide network of pharmacies, which includes many well-known pharmacy chains.



■ Counties and partial counties in our service area



■ First Choice Health
■ First Health Network

Non-participating providers





You can receive care from any non-participating licensed provider in the U.S. at your out-of-network benefit level. This choice has the highest out-of-pocket costs.

⁵Source: OIC Provider Network Form A



Your care, your way

With more care options to choose from, it's easier to stay on top of your health. Some of those options you'll only find available with care at Kaiser Permanente.

Choose how you connect to care

	Online	Or, if you get care at Kaiser Permanente, you can email your doctor's office anytime with non-urgent questions and see your medical record. Get care for common conditions within two hours at kp.org/wa/onlinevisit .
	Walk-in clinics	Drop in for quick, professional care for minor needs at walk-in clinics at six of our medical offices or at our CareClinics at Bartell Drugs in 15 locations. No appointment required.
	Phone	We offer a helpline for care guidance and advice by phone 24/7. Or, at Kaiser Permanente, physicians offer phone appointments so you can save a trip to their office.
	Doctor's office	A big advantage to Kaiser Permanente care: most of our medical offices have many services under one roof, so you can see your doctor, get lab services or X-rays, and pick up a prescription – all in the same trip.

Manage your health your way

	Online	No matter where you get your care, you can refill prescriptions, check your coverage and benefit usage, and access reliable health information at kp.org/wa .
	In app	Manage your health anytime, anywhere. Access many of the features on kp.org/wa with the Kaiser Permanente Washington mobile app. ⁶ Learn more at kp.org/wa/mobile .

⁶To use the Kaiser Permanente Washington app, you must be a Kaiser Permanente Washington member registered on kp.org/wa.

Your 2018 benefits

Benefit highlights

High Option plan no longer offered

Due to limited interest in the High Option plan and its similarity to the Standard Option plan, the High Option plan is no longer being offered by Kaiser Foundation Health Plan of Washington Options, Inc. Effective January 1, 2018, if you are on this plan, you will be enrolled in the Standard Option unless you make another plan change during Open Season. See the chart on page 8 for details on the Kaiser Permanente Standard Option benefits. You'll note many similarities with what you had with the High Option plan in 2017.



2018 benefit changes – what's new?

Changes to both Standard Option and High Deductible Health Plan (HDHP) with HRA or HSA Option include:

- Increased the limit for contraceptives per prescription to a 12-month supply.
- Removed visit limits for physical, occupational, massage, and speech therapy when provided for a mental health condition.

Changes to Standard Option only:

- Decreased cost-sharing to no charge for mental health and substance abuse group visits.
- Changed emergency room cost share for members from 20% coinsurance to \$150 copayment.

- For intravenous (IV) and infusion therapy services, the deductible will no longer apply, allowing you to receive home IV supplies at no charge. For IV and infusion therapy in a medical office, you will pay the primary or specialty care office visit copay.
- Out of network providers: When you receive professional services from an out-of-network physician in a medical office, you will pay a \$25 copay (primary care office visit) or \$35 copay (specialty office visit), then 40% of the plan's allowance plus any difference between the plan allowance and the billed amount. For procedures, you also pay 40% after the deductible. Note that using in-network providers will result in lower costs for you.

Changes to High Deductible Health Plan (HDHP) Option only:

- Decreased cost-sharing for mental health and substance abuse group visits to no charge after deductible.



Save at Kaiser Permanente Eye Care

Federal employees can always get discounts on frames, lenses, contacts, and OSHA-approved safety goggles at 11 Kaiser Permanente optical centers in Western Washington.



To learn more, see the 2018 benefits summary on page 8.

Which option is right for you?

Standard Option	HDHP with HSA/HRA
<ul style="list-style-type: none"> Affordable premiums but higher than HDHP plan. You pay copayments for routine office visits. Preventive medical is covered in full. For certain services, you pay coinsurance after the deductible is met. <p>If you want predictable copays for office visits and prescriptions at a reasonable premium, this may be the right choice.</p>	<ul style="list-style-type: none"> Lowest premiums, but highest cost-sharing. Higher deductible and you pay coinsurance for many services. After you sign up for a health savings account or health reimbursement account, you will receive a contribution to your tax-free account. <p>If you rarely go to the doctor and want the lowest premium, this may be the right choice.</p>



Additional dental coverage

All Kaiser Permanente Washington Options Federal members are covered for preventive dental care. This includes Standard Option and High Deductible Health Plan Option with an HSA or HRA.



High-deductible health plan with HSA or HRA

This high-deductible plan is designed to be paired with a health savings account (HSA) or health reimbursement arrangement (HRA). A health savings account is a personal savings account that's used to pay for eligible medical expenses. The money you deposit is not taxed, and you own and control that money. A health reimbursement arrangement is an account that your employer funds to help pay for qualified medical expenses. To learn more, visit healthequity.com.

The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and in paper. The SBC summarizes important information in a standard format to help you compare plans and options. This plan's SBC is available on the internet at kp.org/wa/fehb. A paper copy is also available, at no charge, by calling **1-206-888-4636**, Monday through Friday, 8 a.m. to 5 p.m. For TTY, call **711**. To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit opm.gov/insure.

Your 2018 benefits summary

Coverage	Standard Option		HDHP	
	Plan	Non-Plan	Plan	Non-Plan
Annual deductible Self / Self Plus One / Self & Family Deductible applies to all services except as noted	\$350 / \$700 / \$700	Shared with Plan	\$1,500 / \$3,000 / \$3,000	\$1,500 / \$3,000 / \$3,000
Annual out-of-pocket limit Self / Self Plus One / Self & Family	\$5,000 / \$10,000 / \$10,000	Unlimited	\$5,000 / \$10,000 / \$10,000	\$5,000 / \$10,000 / \$10,000
Annual medical fund contribution Self / Self Plus One / Self & Family	N/A		\$750 / \$1,500 / \$1,500	
Benefits	You pay		You pay	
Preventive care	Covered in full, not subject to deductible		Covered in full, not subject to deductible	
Professional services: (Self-refer / unlimited visits) Primary & Specialty Office, Home, Naturopath & Urgent Care Visits	\$25 primary / \$35 specialty; not subject to deductible		20%	
Acupuncture: Self-refer 20 visits per member PCY. ⁷ For substance abuse, unlimited visits	\$25 primary / \$35 specialty; not subject to deductible		20%	
Chiropractic: Self-refer 20 visits per member PCY ⁷	\$25 primary / \$35 specialty; not subject to deductible		20%	
Massage: With a referral, 20 visits per member PCY ⁷	\$25 primary / \$35 specialty; not subject to deductible		20%	
Mental health	Inpatient: ⁸ 20% Outpatient: \$25 primary / \$35 specialty; not subject to deductible		20%: Outpatient & Inpatient ⁸	
Lab / X-ray	20%		20%	
Hospital / Facility	20%: Outpatient & Inpatient ⁸		20%: Outpatient & Inpatient ⁸	
Emergency care	\$150 per visit		20%	
Maternity	Covered in full; not subject to deductible		20%: Prenatal care covered at 100%; not subject to deductible	
Ambulance: Ground & air	20%		20%	
Prescription drugs	You pay		You pay	
Tier 1: Formulary generic 1-month supply / 90-day mail order supply	\$20 / \$40		\$20 / \$40	
Tier 2: Formulary brand 1-month supply / 90-day mail order supply	\$40 / \$80		\$40 / \$80	
Tier 3: Non-formulary 1-month supply / 90-day mail order supply	\$60 / \$120		\$60 / \$120	
Tier 4: Formulary specialty 1-month supply	25% up to \$200		25% up to \$200	
Tier 5: Non-formulary specialty 1-month supply	35% up to \$300		35% up to \$300	
Dental				
Preventive Dental	All charges in excess of scheduled allowance		All charges in excess of scheduled allowance	
Basic & Major Dental Services Deductible: Self / Self Plus One / Self & Family No annual maximum for children through age 17	N/A		N/A	

⁷PCY = Per calendar year ⁸Inpatient requires preauthorization

8 Please note that the above information is a summary of the Kaiser Permanente Washington Options Federal benefits. Before making a final decision, please read the Plan's Federal brochure (RI 73-051). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure. Please refer to the Kaiser Permanente Washington Options Federal (formerly Group Health Options, Inc.) brochure posted at kp.org/wa/fehb-options.

	Standard Option	HDHP
VISION	You pay	You pay
Annual routine eye exam	Covered in full; not subject to deductible	Covered in full; not subject to deductible
Diagnostic eye exams	\$25 primary / \$35 specialty; not subject to deductible	Deductible and 20%
Eyeglasses or contact lenses Accident or surgery related	Deductible and 20%	Deductible and 20%
Hardware⁹	20% discount	20% discount
WORLDWIDE TRAVEL BENEFIT (outside WA state)	You pay applicable benefit cost shares	You pay applicable benefit cost shares

Ready to enroll with Kaiser Permanente?¹⁰

1. Choose an option.	2. Select the type of enrollment you want.	3. Sign up online or call.
<ul style="list-style-type: none"> • Standard Option • High-Deductible Health Plan with HSA or HRA <p>Find brief descriptions of these options on page 7. More details about benefits and rates are on page 8 or at kp.org/wa/fehb-options.</p>	<ul style="list-style-type: none"> • Self Only covers you. • Self Plus One covers you and 1 eligible family member. • Self and Family covers you and all eligible family members. 	<p>Find your enrollment code in the chart below. Then, visit opm.gov to enroll online or contact your employing agency or retirement office for next steps and other information.</p> <p>Annuitants can contact the Retirement Information Center at 1-888-767-6738 or (TTY 1-855-887-4957), or retire@opm.gov.</p>

	Standard Option		HDHP	
Compare Premiums: Nonpostal¹¹				
	Biweekly / Monthly	(Code)	Biweekly / Monthly	(Code)
Self only	\$77.47/\$167.85	(L11)	\$60.67/\$131.45	(L14)
Self + one	\$189.91/\$411.48	(L13)	\$134.68/\$291.81	(L16)
Self + family	\$170.23/\$368.83	(L12)	\$134.68/\$291.81	(L15)
Compare Premiums: Postal¹¹				
	Biweekly 1 / Biweekly 2	(Code)	Biweekly 1 / Biweekly 2	(Code)
Self only	\$71.10/\$64.75	(L11)	\$55.21/\$50.35	(L14)
Self + one	\$176.27/\$162.63	(L13)	\$122.56/\$111.79	(L16)
Self + family	\$154.91/\$141.29	(L12)	\$122.56/\$111.79	(L15)

Enrollees covering themselves and one other eligible family member may choose either the “Self Plus One” or “Self and Family” enrollment type, whichever has a lower premium. If you enroll in the Standard Option, you will pay a lower premium if you choose Self and Family.

⁹ These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all enrollees and eligible family members who become members of Kaiser Permanente Washington Options Federal.

¹⁰ These are highlights of the FEHB enrollment process. Please refer directly to opm.gov and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. To add an eligible family member to your Kaiser Permanente Self and Family enrollment, complete and return an Enrollment Change Form to us. These forms can be obtained at kp.org/wa/fehb or by calling Member Services.

¹¹ These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to your special Guide to Federal Benefits or contact the agency or tribal employer which maintains your health benefits enrollment.

Get more from your health plan

Good health goes beyond the doctor's office. That's why we offer so many convenient resources to our members. Explore them all, and choose the ones that fit your life.

Tools and resources for good health



Wellness blog

Visit wa-health.kaiserpermanente.org for wellness information, recipes, fitness ideas, tips for healthy aging, and podcasts featuring members.



Healthy lifestyle programs

Find discounts on fitness facilities nationwide, exercise videos and workout equipment, and weight management programs at globalfit.com/kpwa. Or get help reaching your health goals with personal wellness coaching – new in 2018.



Classes and support groups

Sign up for health classes and support groups at Kaiser Permanente medical facilities and some community locations. See what's available near you at kp.org/wa/classes – some may require a fee.



Help to quit smoking

Quit for good with one of the country's most successful tobacco cessation programs – at no additional cost. Phone-based or online. Visit quitnow.net/kpwa for details.



Special rates for members

Enjoy a 20 percent discount on acupuncture, naturopathy, chiropractic care, yoga, Pilates, and more with Complementary Choices.™ Learn more at kp.org/wa/alternative-medicine.



Sponsored events

Connect with other fitness enthusiasts at our sponsored events across Washington, including walking, running, biking, and cooking. Look for upcoming events at kp.org/wa/community-events.

Kaiser Permanente Nondiscrimination Notice and Language Access Services



KAISER PERMANENTE NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. ("Kaiser Permanente") comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Kaiser Permanente does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Kaiser Permanente:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Kaiser Permanente Member Services.

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance by phone, mail, fax, or email. If you need help filing a grievance, a Kaiser Permanente Member Services Representative is available to help you. Language assistance is provided free of charge. The Kaiser Permanente Civil Rights Coordinator will be notified of all grievances related to discrimination on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Phone: 206-630-4636

Toll-free: 1-888-901-4636

TTY Washington Relay Service: 1-800-833-6388 or 711

TTY Idaho Relay Service: 1-800-377-3529 or 711

Fax: 206-901-6205 or toll-free 1-888-874-1765

Address: Kaiser Foundation Health Plan of Washington

Civil Rights Coordinator, Quality GNE-D1E-07

P.O. Box 9812

Renton, WA 98057-9054

Email: csforms@ghc.org

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 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

For Medicare Advantage Plans Only: Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

LANGUAGE ACCESS SERVICES

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-888-901-4636 (TTY: 1-800-833-6388 or 711).

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-901-4636 (TTY: 1-800-833-6388 / 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 1-888-901-4636 (TTY: 1-800-833-6388 / 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 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

한국어(Korean): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-901-4636 (TTY: 1-800-833-6388 / 711) 번으로 전화해 주십시오.

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-901-4636 (телетайп: 1-800-833-6388 / 711).

Filipino (Tagalog): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

Українська (Ukrainian): УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-901-4636 (телетайп: 1-800-833-6388 / 711).

ភាសាខ្មែរ (Khmer)៖ ប្រយ័ត្ន៖ បើសិនអ្នកនិយាយខ្មែរ, សេវាជំនួយផ្នែក យេមិនគិតល គឺចូលសំបុំបំណែក។ ចូរទូរស័ព្ទ 1-888-901-4636 (TTY: 1-800-833-6388 / 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。1-888-901-4636 (TTY: 1-800-833-6388 / 711) まで、お電話にてご連絡ください。

አማርኛ (Amharic) ፡ ማስታወሻ፡ የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፡ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-888-901-4636 (መስማት ለተሳናቸው፡ 1-800-833-6388 / 711)።

Oromiffa (Oromo): XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-901-4636 (TTY: 1-800-833-6388 / 711) 'ਤੇ ਕਾਲ ਕਰੋ।

العربية (Arabic): لديكم حق الحصول على مساعدة ومعلومات في ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-901-4636 رقم هاتف الصم والبكم: (711 / 1-800-833-6388).

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