



Elect PPO | AON Active Health Exchange

Getting the care you need

When you're deciding on a health plan, you've got lots of questions. Can I choose my own doctors? Will I find doctors that are close to my home or work? Is it easy to access specialty care and get my medications? Does this plan offer other benefits that will help me stay healthy?

You'll find answers here to help you understand the specifics of how you can get care when you have our Elect PPO plan.

For more information about our plans, please call Member Services at 1-855-407-0900. We look forward to assisting you along every step of your health journey.

## THE ELECT PPO NETWORK

You can access care from award-winning doctors\* at Kaiser Permanente medical offices, plus thousands of practitioners in our service area who are in our network.



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### IN NETWORK

#### PREFERRED PROVIDERS

##### **Kaiser Permanente Medical Offices**

You get access to care from more than 1,000 Kaiser Permanente doctors.

##### **Other Network Providers**

You get access to more than 9,000 additional providers\*\* around Washington state, including 49 hospitals.

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### OUT OF NETWORK

You have access to out-of-network care from any licensed provider, medical facility, and hospital in the U.S.

## Why Kaiser Permanente?

When you choose Kaiser Permanente for your health care, you'll experience a high level of personalized care, convenience, and coordination. You can visit your doctor, get lab tests, and pick up prescriptions—all under one roof. And everyone caring for you has round-the-clock access to your electronic medical record so they're up-to-date regarding your health status.

Our secure online system lets you take an active role in managing your health and saves you time. You can email your doctor, schedule appointments, check lab test results, and much more. And, if you're away from home, the Kaiser Permanente Washington mobile app allows you to access care on the go.

Our CareClinics at Bartell Drugs offer convenient health care for minor medical needs at select locations in the greater Seattle area. We also offer online diagnosis and treatment for minor conditions safely handled without a physical exam.

\*2010 American Medical Group Association (AMGA) Acclaim Award

\*\*Source: OIC Provider Network Form A

## → LOCATIONS

You have the freedom to choose any doctor or hospital you want, anywhere in the country. But you'll get more value when you select a preferred provider from our network of quality providers in Washington state.



WESTERN WASHINGTON

SPOKANE AREA

### ● Kaiser Permanente Medical Offices

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

**Locations generally include pharmacy, lab, and radiology.**

## Other network providers

All provider locations may not be listed below. For the most current list of providers, visit [kp.org/wa/aonactivehelathexchangepreview](http://kp.org/wa/aonactivehelathexchangepreview). Or call Member Services.

Aberdeen	Edmonds	Mercer Island	Spokane Valley
Airway Heights	Ellensburg	Mill Creek	Stanwood
Anacortes	Elma	Milton	Sultan
Arlington	Enumclaw	Milton-Freewater	Sumner
Athol	Everett	Monroe	Sumas
Auburn	Everson	Moscow	Sunnyside
Bainbridge Island	Fairfield	Mount Vernon	Tacoma
Belfair	Federal Way	Mountlake Terrace	Tenino
Bellevue	Ferndale	Mukilteo	Toppenish
Bellingham	Fife	Naches	Troy
Benton City	Freeland	Napavine	Tukwila
Black Diamond	Friday Harbor	North Bend	Tumwater
Blaine	Garfield	Oak Harbor	Union Gap
Bonney Lake	Gig Harbor	Olympia	University Place
Bothell	Grandview	Palouse	Vashon
Bremerton	Granite Falls	Pasco	Waitsburg
Buckley	Greenbank	Point Roberts	Walla Walla
Burien	Hayden	Port Orchard	Wapato
Burlington	Hayden Lake	Post Falls	West Richland
Camano Island	Hoquiam	Poulsbo	Woodinville
Centralia	Issaquah	Prosser	Yakima
Chattaroy	Kenmore	Pullman	Yelm
Chehalis	Kennewick	Puyallup	Zillah
Cheney	Kent	Rathdrum	
Clarkston	Kingston	Redmond	
Cle Elum	Kirkland	Renton	
Clinton	La Conner	Richland	
Coeur d'Alene	Lacey	Rochester	
Colfax	Lake Forest Park	Saint John	
College Place	Lake Stevens	Sammamish	
Connell	Lakewood	SeaTac	
Coupeville	Langley	Seattle	
Covington	Lewiston	Sedro Woolley	
Darrington	Liberty Lake	Selah	
Dayton	Lopez Island	Shelton	
Deer Park	Lynden	Shoreline	
Des Moines	Lynnwood	Silverdale	
Duvall	Marysville	Snohomish	
Eastsound	McKenna	Spanaway	
Eatonville	Mead	Spirit Lake	
Edgewood	Medical Lake	Spokane	

## Wherever you go, you're never far from expert care

For routine care outside of our in-network service area, you can see any licensed provider in the U.S. at out-of-network costs.

### What about emergency care?

You're covered for emergency and medically necessary urgent care anywhere in the world. If you need urgent care, call the Consulting Nurse helpline for assistance. We may be able to arrange for you to go to a facility where your cost shares will be lower. If your plan has a copayment, coinsurance, or deductible for emergency or urgent care, you'll be billed accordingly.

### What if I need to be reimbursed?

If you receive care from an out-of-network provider, hospital, or medical center, you may be required to pay in full at the time of service. But don't worry. When you get home, just mail us your completed claims form and medical receipts so we can reimburse you for any covered charges.

## SPECIALTY CARE

You can self-refer to any specialist but your physician can also advise you and help guide your total health care program. From arranging your laboratory tests, X-rays, and hospital care, to prescriptions, recommending specialists, and assisting with preauthorizations, your physician or provider can be your partner in getting the care you need and improving your health.



### Access to specialty care

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#### **IN NETWORK**

Self-refer for specialty care regardless of who provides your primary care. Preauthorization from Kaiser Permanente is required for some specific specialty services. Once you've found an in-network specialist who you'd like to see, or one your doctor has recommended to you, just call the specialist's office and request an appointment. Or you can call Kaiser Permanente Member Services for assistance in locating a specialist.

#### **OUT OF NETWORK**

You can choose out-of-network specialty care from any licensed provider you want to see in the U.S. Preauthorization from Kaiser Permanente is required for some specific specialty services.

Keep in mind, care you receive out of network generally will cost you more than care received in network. This includes Kaiser Permanente providers outside of the Elect PPO service area. You will be covered at your out-of-network benefit level for any covered services. In addition, out-of-network providers will bill you directly, so you will have more paperwork than with in-network providers. You will need to submit claim forms for covered care received out of network.

## Access to alternative care

We know choice is important to you. That's why you can choose from a variety of treatment options, including alternative medicine. From naturopathy to chiropractic care, what really matters is making sure you have access to the full range of health care that you might want to use. See your summary of benefits and coverage for details about your plan's coverage.

### How can I access alternative care providers?

You can self-refer to a licensed chiropractor, acupuncturist, or naturopath in the network.

### How much of my alternative care is covered?

Some plans include a specific number of covered visits for acupuncture, chiropractic care, and massage therapy. There are no visit limits for care provided by a naturopath.

### Are there coverage exceptions?

Possibly for your plan. Be sure to check your benefits booklet for details about your coverage.

### What if I want care beyond what my plan covers?

All members can get access to alternative care through a non-covered program called Complementary Choices<sup>SM</sup> that offers member discounts. You can learn more in "Extras to help you stay healthy" on page 8.

## Kaiser Permanente Physicians & Care Teams

As a plan member, regardless of where you get your primary care, you have access to award-winning Kaiser Permanente specialists\*. Simply call Member Services toll-free at 1-855-407-0900 for a location nearest you and you will be connected to the appropriate appointment line. Individual specialists are listed in our Provider Directory online.

### Western Washington

Activity, Sports, and Exercise Medicine	Obstetrics/Gynecology
Asthma and Allergy	Occupational Medicine
Audiology	Oncology
Cardiology	Ophthalmology
Dermatology	Optometry
Gastroenterology	Orthopedics
General Surgery	Otolaryngology
Hematology	Physical Therapy
Hospice	Psychiatry
Midwifery	Psychology
Nephrology	Pulmonary/Sleep Medicine
Neurology	Speech, Language & Learning Services
	Urology

### Spokane area

Activity, Sports, and Exercise Medicine	Optometry
Obstetrics/Gynecology	Physical Therapy
Occupational Medicine	Podiatry
	Psychiatry
	Psychology

Safety. Security. Personalized service. That's what you can expect when you use Kaiser Permanente's pharmacy system. From easy access to your medication records to a convenient online refill service, Kaiser Permanente's Pharmacy Services is an added advantage to members.



### The basics

#### Where can I fill my prescription?

No matter where you get your care, you can use convenient pharmacy locations for your prescription needs. In addition to pharmacies at all Kaiser Permanente medical centers, we also offer an extensive nationwide pharmacy network—through OptumRx®, available using your out-of-network benefit. This network includes major chains such as Rite Aid, Walgreens, Fred Meyer, and Wal-Mart.

#### BY PHONE OR ONLINE

For refills that have been filled at least once at a Kaiser Permanente pharmacy (or that have been transferred into our pharmacy system), you can phone in your prescription, use the Kaiser Permanente Washington mobile app ([kp.org/wa/mobile](http://kp.org/wa/mobile)), or make a request online ([kp.org/wa/pharmacy](http://kp.org/wa/pharmacy)) for pick-up at a Kaiser Permanente pharmacy or for home delivery by mail.

#### Do you have a home-delivery service?

Yes. Kaiser Permanente's pharmacy system lets you order refills online or by phone, fax, or mail and have them delivered anywhere in the U.S. with no shipping charge for regular mail. On average, refills arrive within 3–5 days, but should be allowed up to 10 days.

#### How many days supply can I order?

Depending on your plan and the type of medication, a prescription can be filled for either a 90-day supply or a 30-day supply at one time at Kaiser Permanente pharmacies, through Kaiser Permanente Mail-Order Pharmacy, or at any participating pharmacy. A maintenance medication may be filled for a 90-day supply.

#### Can I use the Kaiser Permanente mail-order service even if a non-Kaiser Permanente or a licensed out-of-network provider wrote my prescription?

Yes. Just have the doctor's office fax, phone, or mail your new prescription to the Kaiser Permanente Mail-Order Pharmacy. All members—even those without pharmacy coverage—can use this convenient service. You can find transfer forms online on [kp.org/wa/pharmacy](http://kp.org/wa/pharmacy).

### Safety

#### What is a maintenance medication?

Maintenance medications include drugs that are taken regularly for a chronic condition, and do not raise significant concerns related to potential misuse, safety, or toxicity problems, and do not require frequent monitoring or dosing changes.

#### What is preauthorization?

For certain medications, specific medical criteria need to be met before that medication is covered to ensure the highest level of patient safety. The physician needs to communicate to Kaiser Permanente that the patient has met this criteria. Obtaining authorization before a medication is covered is called preauthorization.

For pharmacy benefits and coverage questions, call Member Services toll-free at 1-855-407-0900. Or visit the Pharmacy Services page at [kp.org/wa/pharmacy](http://kp.org/wa/pharmacy) for more detailed information, including a link to search for pharmacies.



### **What is a formulary?**

A formulary is a list of preferred medications that are covered as a pharmacy benefit. For many medical conditions, there are multiple medications with similar effectiveness and safety. Our formulary is used as a guideline for our providers and does not dictate what your physician can or cannot prescribe. The extent your drug is covered depends on the specific plan purchased.

### **Why does the formulary use generics instead of some brand-names and vice versa?**

Generic-equivalent medications contain the same active ingredient as the brand-name medication but are more affordable. The generic medications become available as the patent for the more expensive brand runs out. The formulary will list the generic equivalent instead of the more expensive brand-name medication. If you opt for a brand-name drug, and it's not medically necessary, you will be required to pay the difference in cost between the generic and brand-name drug in addition to a higher cost share.

### **Why do doctors sometimes prescribe nonformulary drugs?**

There are situations when the use of nonformulary drugs are warranted. Those situations can include patients who have developed intolerance to formulary medications or patients who have tried and not responded to formulary alternatives.

### **Why can some drugs be refilled and others always need a new prescription?**

How often a prescription can be refilled is related to its potential misuse, safety, or potential toxicity. For example:

- Noncontrolled prescriptions can be filled and refilled for one year from the date they are written before a new prescription from a physician is needed.
- Schedule 3–5 controlled prescriptions can be filled for six months from the date they are written or after they have been refilled five times (filled a total of six times) before a new prescription from a physician is needed.
- Schedule 2 controlled prescriptions are not refillable and would require a new prescription from the physician.

## **About coverage**

### **How do I determine if there are requirements regarding my drug's coverage?**

Look up your medications in our formulary. You'll find out if you need prior authorization or whether your medication requires step therapy, in which case you would need to try a generic alternative. If you're on a drug that requires prior authorization and you obtained this with another company's plan, please understand that in switching to a new plan carrier—Kaiser Permanente—you will still need to complete the preauthorization process with us.

If you have any medicines that fall into these categories, have your doctor initiate the coverage review process by contacting the Kaiser Permanente Pharmacy Drug Benefit Help Desk for Providers as soon as possible (1-800-729-1174). If approval isn't obtained, your drug may not be covered.

### **If my drug isn't on the formulary, what kind of coverage will I have?**

Some plans provide limited coverage for nonformulary medications. Contact Kaiser Permanente Member Services for information regarding your specific plan benefits for prescriptions.

### **Would my nonformulary drug be covered under the generic or brand-name copayment?**

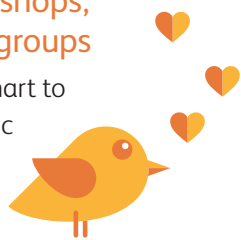
Neither. Some health plans provide limited coverage for nonformulary medications. These usually have a higher copay than the copay for a generic or brand-name drug. Contact Kaiser Permanente Member Services for information regarding your specific plan benefits for prescriptions.

**For pharmacy benefits and coverage questions, call Member Services toll-free at 1-855-407-0900.**

**Extras to help you stay healthy.** Your health plan comes with a lot more than just coverage. These member perks provide additional ways for you to get care, take an active role in your health, and be the best you can possibly be.

### Classes, workshops, and support groups

From cooking smart to living with chronic conditions such as diabetes, arthritis, and heart disease, these classes and other resources help you learn to live healthier. Support groups allow you to share with and learn from members going through similar health experiences. Visit [kp.org/wa/member](http://kp.org/wa/member) and select “Classes & Events.”



### Communication preferences

Do you prefer to get information sent to your inbox rather than your mailbox? Kaiser Permanente members can choose to receive some information electronically, including plan information, news about events and services, health tips, and clinic updates. It's as simple as signing up for the Kaiser Permanente member website on [kp.org/wa](http://kp.org/wa), and clicking the “Communication Preferences” link.

### Community fitness events

Join other members at over 40 annual community fitness events across the state, with registration discounts for some events. Check for events at [kp.org/wa](http://kp.org/wa) or sign up for our member e-newsletter.

### Complementary Choices<sup>SM</sup>

In addition to traditional medicine, we offer Complementary Choices. Receive a 20 percent discount on acupuncture, naturopathy, chiropractic care, massage, yoga, tai chi, Pilates, and personal trainers from a variety of network providers and other practitioners that participate in this program. Visit [kp.org/wa](http://kp.org/wa) and search “Complementary Choices” to learn more.”



### Consulting Nurse Service

Whether you have an illness, injury, or just want advice on symptoms, the Consulting Nurse Service is just a phone call away, 24/7. Nurses can also view your online medical record when you receive care at a Kaiser Permanente medical center. Call toll-free 1-800-297-6877.

### Fitness center discounts

This special resource gives you access to numerous affordable options to get fit and have fun. You'll get discounts on more than 10,000 fitness facilities nationwide, plus exercise videos and equipment for the perfect home workout. Weight management programs are also available at valuable savings. Visit [globalfit.com/kpwa](http://globalfit.com/kpwa).



### Healthwise<sup>®</sup> Knowledgebase

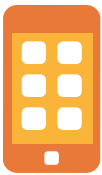
This online database might be the next best thing to having a doctor in the house. It's a convenient, professional, reliable source for making better health care decisions. From what ails you to what confuses you, you're sure to find advice and resources based on the latest scientific research and reviewed by medical experts. Visit [kp.org/wa/kbase](http://kp.org/wa/kbase).

## Health Profile assessment

Your Health Profile is an online, health questionnaire about your lifestyle habits and any health conditions. Once completed, a personalized color-coded report tells you how you're doing, and offers recommendations for positive changes. Learn more at [kp.org/wa](http://kp.org/wa).

## Mobile app

Kaiser Permanente's award-winning\* mobile app gives you easy access to health care information, no matter where you are. The app is available for the iPhone® and Android™ smartphones, and includes many features available on our Kaiser Permanente member website.



## Kaiser Permanente Washington member website ([kp.org/wa](http://kp.org/wa))

You can choose a doctor, complete your Health Profile, order prescription refills, access articles

and information on health topics, and check your health coverage and benefit usage—all online.

When you receive care at Kaiser Permanente medical offices, you can also email your health care team, view your lab results and online medical record, access the medical records of your children (aged 12 and younger), schedule appointments, and view your after-visit summaries.



## Tobacco cessation support

If you're a tobacco user, the Quit For Life® Program is designed to help you stop at no additional cost. Proven individual phone-based or online programs give you the tools and assistance to quit for good. More than 50,000 members have participated in the past nine years and 37 percent have quit using tobacco.\*\* To register, call toll-free 1-800-462-5327 or visit [quitnow.net/kpwa](http://quitnow.net/kpwa).

## Walk & Talk program

Join other Kaiser Permanente members for the free Walk & Talk program organized by the Activity, Sports, and Exercise Medicine department and available at six locations. Get a health tip, followed by a walk with a member of the Kaiser Permanente medical staff. Visit [kp.org/wa/walkandtalk](http://kp.org/wa/walkandtalk) for times and locations.

Do you have more questions about our plans—or just need help signing up? Call Member Services at 1-855-407-0900 and we'll be happy to help you.

\*Mobile App of the Year, 2011 TechFlash Newsmaker Award

\*\*Alere Wellbeing, Group Health (now Kaiser Permanente) Dashboard Report, Oct. 5, 2015.

Visit [kp.org/wa](http://kp.org/wa)

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