



OMNI 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 if you enroll in an Omni PPO plan.

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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 NETWORK

This network gives you broad in-network coverage, so you can find the doctor who's right for you wherever you are. It gives you access to Washington Permanente Medical Group, the top-ranked medical group in Washington state.\* It also lets you choose from the 26,000 providers we contract with directly across the state. Plus you get access to more than 600,000 in-network providers with the regional First Choice Health network and national First Health Network.



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### IN NETWORK

#### PREFERRED PROVIDERS

You have access to the Washington Permanente Medical Group and physicians and other providers in Washington state who contract directly with Kaiser Permanente.

#### First Choice Health

You have access to in-network care from First Choice Health providers located in Washington, Oregon, Idaho, Alaska, and Montana.

#### First Health Network

You have access to in-network care from First Health Network's providers in all states nationwide except for Washington, Oregon, Idaho, Alaska, and Montana.

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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.

Our CareClinics at Bartell Drugs offer convenient health care for minor medical needs at select locations in the greater Seattle area. Kaiser Permanente also provides members online diagnosis and treatment at [kp.org/wa](https://kp.org/wa) for minor conditions safely handled without a physical exam.

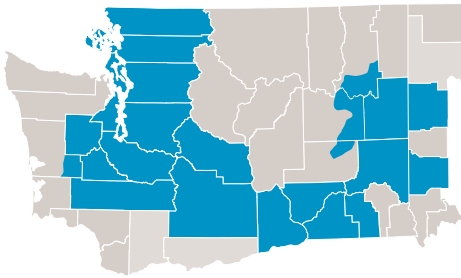
\*Washington Health Alliance, 2016 *Community Checkup*. Scores listed under "Group Health Cooperative."

## → LOCATIONS

You'll 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 extensive local, regional, and national network of quality providers.



### Local coverage

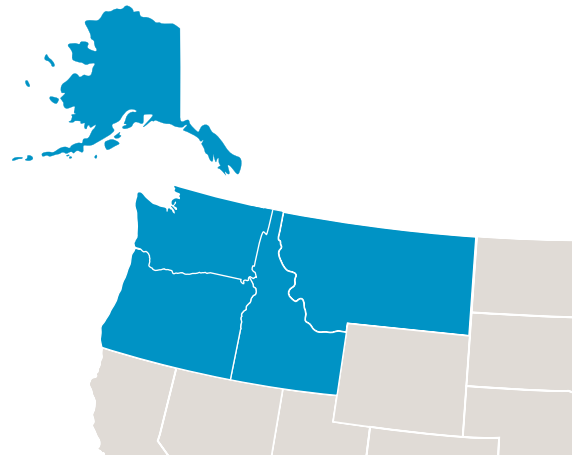


Kaiser Permanente contracts directly with 26,000 providers\* across the state of Washington, including major hospitals, specialty practices, primary care clinics, and individual practitioners. To find these providers, go to the Provider and Facility Directory at [kp.org/wa/provider-directory](http://kp.org/wa/provider-directory). You also have access to the nearly 1,000 physicians\* representing more than 60 specialties and subspecialties at Kaiser Permanente medical offices in the service area indicated on the map above. Kaiser Permanente physicians and care teams see patients at 25 locations in 18 cities.

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

### Regional coverage

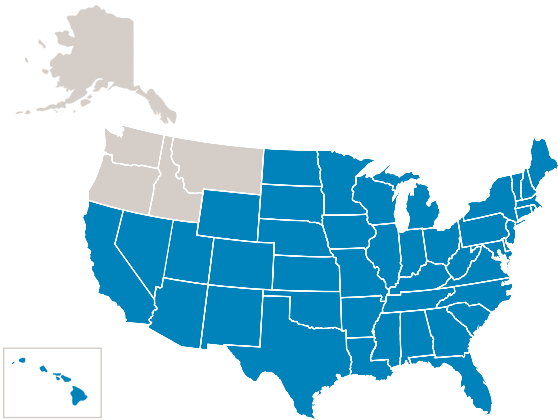
Access to the regional First Choice Health network with nearly 50,000 providers in Oregon, Alaska, Montana, Idaho, and Washington. To find First Choice Health providers, go to [fchn.com](http://fchn.com).



\*Source: OIC Provider Network Form A

## National coverage

Access to First Health Network with 5,000 hospitals, 90,000 ancillary facilities, and one million health care professional service locations nationwide—except in the Pacific Northwest and Alaska. To find First Health Network providers, go to [firsthealth.coventryhealthcare.com](http://firsthealth.coventryhealthcare.com).



## Getting care while traveling

When you're away from home, you're never far from in-network care. You can access care from in-network providers nationwide. Or you can see any additional 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 an in-network 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 facility, 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**

You can 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 other licensed providers 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. 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. And if you need to see a massage therapist, your physician can write a prescription and care plan for you.

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

Some plans include a specific number of covered visits for acupuncture, chiropractic care, and massage therapy. If more visits are deemed medically necessary after a provider review, they will be covered at your plan's benefit level. 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 "Perks to help you stay healthy" on page 8.

## Kaiser Permanente physicians and care teams

As a plan member, regardless of where you get your primary care, you have access to award-winning Kaiser Permanente specialists\* in your network. 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
Allergy and Asthma	Occupational Medicine
Audiology	Oncology
Cardiology	Ophthalmology
Dermatology	Optometry
Gastroenterology	Orthopedics
General Surgery	Otolaryngology
Hematology	Physical Therapy
Hospice	Psychiatry
Midwifery	Psychology
Nephrology	Pulmonary/Sleep Medicine
	Speech, Language & Learning Services
	Urology

### Spokane area

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

\*kp.org/wa/topdocs, 2016



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 thousands of convenient pharmacy locations for your prescription needs.

For example, you can use pharmacies at Kaiser Permanente medical offices in our service area, Virginia Mason, Swedish Physicians, and The Everett Clinic locations. We also offer an extensive nationwide pharmacy network—through OptumRx®.

### 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 network Kaiser Permanente pharmacy or for home delivery by mail.

### 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 network Kaiser Permanente pharmacies, through our Mail-Order Pharmacy, or at any participating pharmacy. A maintenance medication may be filled for a 90-day supply.

### 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.

### 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.



### 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. By monitoring the cost and availability of medications, we can often provide an equally effective drug while reducing overall health care costs. Our formulary is used as a guideline for our providers and does not dictate what your physician can or cannot prescribe. The degree of coverage depends on your drug benefit plan.

### Who decides what drugs go on the formulary?

A committee of physicians and pharmacists meets quarterly and reviews new drugs as they become available on the market. They look at all known research and data related to the new drug and decide which ones will be on the formulary based on safety and effectiveness. Cost is taken into consideration when an equally effective and safe drug is already available.

### 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. To help you make the

best use of your health care dollars, the formulary will list the generic equivalent instead of the more expensive brand-name medication. Note: 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.

### What if I'm on a medication that's not on the formulary. Can I change my medication?

Yes, although that depends on the drug. Often there are drugs that are not on the formulary that would be covered. A discussion with your doctor or pharmacist will help to answer that question. For most common chronic conditions, there are generic alternatives covered on the formulary. Ask your doctor about generic alternatives whenever you get a prescription.

### 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 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 prescriptions are not refillable and would require a new prescription from the physician.

## About coverage

### 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?

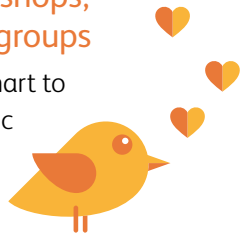
Neither. Some health plans provide limited coverage for nonformulary medications. These usually have a higher copayment than the copayment for a generic or brand-name drug. Contact Member Services for information regarding your specific plan benefits for prescriptions.

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

**Perks 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-info](http://kp.org/wa/member-info) 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 at [kp.org/wa/member](http://kp.org/wa/member), and then clicking the “Account & Preferences” link.

### 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 network Kaiser Permanente medical facility. Call toll-free 1-800-297-6877.



### Eye Care Services

Take advantage of discounts throughout the year on everything from designer frames and sunglasses to contact lenses at 13 Eye Care locations, most within Kaiser Permanente medical offices. Special discounts for federal employees, military, and retirees. Visit [kp.org/wa/eyecare](http://kp.org/wa/eyecare).

### 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).

## Online health questionnaire

As a Kaiser Permanente member, you can fill out 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 by signing onto [kp.org/wa/member](http://kp.org/wa/member).

## Mobile app

Kaiser Permanente Washington'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 the Kaiser Permanente member website.

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

You can choose a doctor, complete your health risks questionnaire, 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 network 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 Kaiser Permanente 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. Received as Group Health Cooperative.

\*\*Alere Wellbeing. Group Health Dashboard Report, Oct. 5, 2015.

# 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, or sex. Kaiser Permanente does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### **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 the Kaiser Permanente Civil Rights Coordinator.

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, or sex, you can file a grievance with:

Kaiser Permanente Civil Rights Coordinator, Kaiser Foundation Health Plan of Washington Headquarters, 320 Westlake Ave. N., Suite 100, GHQ-E2N, Seattle, WA 98109, 206-448-5819, 206-877-0645 (Fax), [complianceoffice@kp.org](mailto:complianceoffice@kp.org). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Kaiser Permanente Civil Rights Coordinator is available to help you. 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>

## 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): របស់ត្រូវ** បើសិនអ្នកនិយាយខ្មែរ, សេដ្ឋកិច្ចវិស័យធុរកិច្ច យើងមិនគិតល គឺចង់សំបប់អ្នក។ 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): XIYYEEFFANNAA:** Afaan dubbattu Oroomiffa, tajaajjila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**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: 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।

**Deutsch (German): ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**ພາສາລາວ (Lao): ໂປດຊາບ:** ຖ້າວ່າ ທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**Srpsko-hrvatski (Serbo-Croatian): OBAVJEŠTENJE** Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-901-4636 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-800-833-6388 / 711).

**Français (French): ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-901-4636 (ATS : 1-800-833-6388 / 711).

**Română (Romanian): ATENȚIE:** Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**Adamawa (Fulfulde): MAANDO:** To a waawi [Adamawa], e woodi ballooji-ma to ekkitaaki wolde caahu. Noddu 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

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