

Lower your premiums.  
Keep your peace of mind.

Introducing **Balance Plans**  
from Kaiser Permanente  
(10/1/08–12/1/08 effective dates)

Add Balance to *your* life.  
Apply today!



Just the right coverage  
at just the right price.

Finding the right health coverage can be a challenge.

You don't want to pay a lot for coverage you don't need.

But you don't want to be left unprotected.

# Now there's a solution!



Not sure you need coverage?

## Do the math.

Did you know that paying health insurance premiums *for over **seven years*** could cost you *less* than one hospital stay without health coverage?<sup>1</sup>

<sup>1</sup>Based on average national cost for one hospital stay (\$7,588) and current Personal Advantage rate for single male age 25–29 in Balance HMO 5,000.

## Introducing Balance.

With Kaiser Permanente's new Balance plans, you'll get just the right coverage at just the right price. From a health company you can trust.

With rates starting at around **just \$70 a month**,<sup>2</sup> Balance plans are our lowest priced Personal Advantage plans. So you'll get the coverage you need, at a price you can afford.

## Balance your benefits with your budget.

At Kaiser Permanente, we believe you shouldn't have to give up all your benefits to make health insurance affordable. With Balance plans, you'll enjoy the coverage you'd expect from Kaiser Permanente, including:

- Doctor's office visits
- Hospital stays
- Prescription drugs
- Preventive care
- An Out-of-Pocket Maximum to keep you protected

<sup>2</sup>For male in Balance HMO 5,000. Rates vary by plan, age, and gender.

You're covered for preventive care You'll be covered for the things you need to stay healthy, like annual exams and screenings. In fact, you won't pay a thing for preventive services like routine mammograms, pap tests, and immunizations.<sup>3</sup> Compare these benefits to what you get with similar priced plans from other health insurers!

## Just the right coverage

To keep your rates lower, you won't have to pay for a lot of extra coverage that not everyone needs. For example, Balance plans don't include coverage for maternity. If you'd like a more detailed comparison of the new Balance plans benefits to our other plans, just read the *Balance Plan Acknowledgement Form* in your application.

## Choose your perfect Balance.

When it comes to health coverage, one size doesn't fit all. With Balance, you can choose from two types of coverage—HMO plans or plans with a Health Savings Account (HSA) option. In all, you'll have seven plans to choose from.

<sup>3</sup>Office visit copay may apply.

## Balance HMO Plans

If you're looking for low premiums and predictable out-of-pocket costs, our new Balance HMO plans are a great choice. Rates start around just **\$70 a month**.<sup>2</sup> And you'll only pay a copay for services like primary and specialty care visits, after-hours urgent care, and emergency room visits. You'll also pay just a copay for generic prescription drugs.

With Balance HMO plans, you'll have five options to choose from. To make your decision simple, the only differences among the plans are the Annual Deductible and in some cases, the Out-of-Pocket Maximum. You can choose from a \$2,000, \$3,000, \$5,000, \$7,500, or \$10,000 deductible. The higher the deductible, the lower your monthly premium.



## Balance HMO Plan Rates (10/1/08–12/1/08 effective dates)

Balance HMO 2,000

Age	Subscriber only	
	Male	Female
0–2	\$84	\$89
3–11	\$84	\$89
12–19	\$85	\$89
20–24	\$97	\$119
25–29	\$118	\$151
30–34	\$125	\$192
35–39	\$144	\$226
40–44	\$163	\$229
45–49	\$201	\$247
50–54	\$231	\$279
55–59	\$299	\$319
60–64 <sup>4</sup>	\$389	\$366

Balance HMO 3,000

Age	Subscriber only	
	Male	Female
0–2	\$75	\$82
3–11	\$75	\$82
12–19	\$78	\$82
20–24	\$90	\$109
25–29	\$108	\$138
30–34	\$115	\$178
35–39	\$133	\$209
40–44	\$151	\$209
45–49	\$183	\$225
50–54	\$211	\$254
55–59	\$276	\$294
60–64 <sup>4</sup>	\$358	\$335

Balance HMO 5,000

Age	Subscriber only	
	Male	Female
0–2	\$69	\$71
3–11	\$69	\$71
12–19	\$70	\$71
20–24	\$78	\$94
25–29	\$97	\$119
30–34	\$99	\$153
35–39	\$117	\$179
40–44	\$130	\$182
45–49	\$159	\$195
50–54	\$184	\$220
55–59	\$236	\$254
60–64 <sup>4</sup>	\$308	\$290

Balance HMO 7,500

Age	Subscriber only	
	Male	Female
0–2	\$69	\$70
3–11	\$69	\$70
12–19	\$69	\$70
20–24	\$75	\$91
25–29	\$93	\$112
30–34	\$97	\$144
35–39	\$110	\$170
40–44	\$125	\$172
45–49	\$152	\$184
50–54	\$174	\$207
55–59	\$223	\$238
60–64 <sup>4</sup>	\$289	\$272

Balance HMO 10,000

Age	Subscriber only	
	Male	Female
0–2	\$67	\$69
3–11	\$67	\$69
12–19	\$67	\$70
20–24	\$74	\$89
25–29	\$91	\$108
30–34	\$93	\$136
35–39	\$108	\$162
40–44	\$121	\$164
45–49	\$145	\$177
50–54	\$166	\$198
55–59	\$213	\$228
60–64 <sup>4</sup>	\$276	\$259

<sup>4</sup>If you are 65 or older, please inquire about our coverage for Medicare-eligible members at 1-888-468-0100.

2008 Balance HMO Plan benefit summaries		Balance HMO 2,000		Balance HMO 3,000		Balance HMO 5,000		Balance HMO 7,500		Balance HMO 10,000									
Deductible		\$2,000				\$3,000				\$5,000				\$7,500				\$10,000	
Coinsurance Out-of-Pocket Max		\$5,000				\$6,000				\$10,000				\$10,000				\$10,000	
Maximum Benefit While Covered <sup>1</sup>		\$3,000,000				\$3,000,000				\$3,000,000				\$3,000,000				\$3,000,000	
Coinsurance		Plan pays 70% after Annual Deductible				Plan pays 70% after Annual Deductible				Plan pays 70% after Annual Deductible				Plan pays 70% after Annual Deductible				Plan pays 70% after Annual Deductible	
Benefits <i>Benefits shown with copays are not subject to deductible. You pay amount shown unless otherwise noted.</i>																			
Office Services																			
■ Primary Care		\$40 copay				\$40 copay				\$40 copay				\$40 copay				\$40 copay	
■ Specialty Care		\$50 copay				\$50 copay				\$50 copay				\$50 copay				\$50 copay	
■ Preventive Services <sup>2</sup>		Plan pays 100%				Plan pays 100%				Plan pays 100%				Plan pays 100%				Plan pays 100%	
■ Maternity (obstetrician/midwife)		No Coverage				No Coverage				No Coverage				No Coverage				No Coverage	
Outpatient Services																			
■ Laboratory Services		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
■ Radiology Services		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
■ High-Tech Radiology Services (MRI, CT, PET, others)		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
■ Rehabilitation Therapies—20 visits (Physical, Occupational, Speech Therapy)		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
■ Outpatient Surgery Facility		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
■ Hospital Outpatient Facility		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
■ Physician and Other Professional Charges		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
Emergency Services																			
■ Emergency Room Visit (per visit; copay waived if admitted)		\$150 copay				\$150 copay				\$150 copay				\$150 copay				\$150 copay	
■ After-Hours Urgent Care (per visit)		\$60 copay				\$60 copay				\$60 copay				\$60 copay				\$60 copay	
■ Ambulance (per trip)		\$150 copay				\$150 copay				\$150 copay				\$150 copay				\$150 copay	
Inpatient Services																			
■ Hospital (facility charge)		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
■ Maternity (hospital delivery)		No Coverage				No Coverage				No Coverage				No Coverage				No Coverage	
■ Physician and Other Professional Charges		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
Mental Health Services																			
■ Outpatient Mental Health <sup>3</sup>		\$60 copay				\$60 copay				\$60 copay				\$60 copay				\$60 copay	
■ Outpatient Group Therapy <sup>3</sup>		\$60 copay				\$60 copay				\$60 copay				\$60 copay				\$60 copay	
■ Inpatient Mental Health Facility—30 days per calendar year		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
■ Inpatient Mental Health Professional		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
Pharmacy Services—30-day supply		Mail Order available				Mail Order available				Mail Order available				Mail Order available				Mail Order available	
■ Generic Drugs—Kaiser Permanente Medical Centers/Designated Community Pharmacies		\$20 copay/\$30 copay				\$20 copay/\$30 copay				\$20 copay/\$30 copay				\$20 copay/\$30 copay				\$20 copay/\$30 copay	
■ Brand Preferred Drugs		\$40 copay/\$50 copay				\$40 copay/\$50 copay				\$40 copay/\$50 copay				\$40 copay/\$50 copay				\$40 copay/\$50 copay	
■ Brand Non-Preferred Drugs		Not Applicable				Not Applicable				Not Applicable				Not Applicable				Not Applicable	
■ Deductible (Brand Drugs only)		\$500 Brand Rx Deductible				\$500 Brand Rx Deductible				\$500 Brand Rx Deductible				\$500 Brand Rx Deductible				\$500 Brand Rx Deductible	
Other Services																			
■ Durable Medical Equipment/Prosthetics and Orthotics <sup>4</sup>		Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%				Plan pays 70%	
■ Vision Exam		No Coverage				No Coverage				No Coverage				No Coverage				No Coverage	

<sup>1</sup>Some benefits may have limitations.    <sup>2</sup>Deductible does not apply. Office visit copay may apply.

<sup>3</sup>Limited to 48 visits individual and group therapy combined per calendar year.    <sup>4</sup>Limited to \$2,500 combined per calendar year.

*This is a summary description and is not intended to replace the Individual Agreement or Personal Advantage Evidence of Coverage, which contain the complete provisions of this coverage. Some services require preauthorization. Applicants subject to medical review.*



Balance HealthInvestor (HSA) Plans

Looking for low premiums, plus the tax advantages and investment opportunity of a Health Savings Account? Check out our new Balance HealthInvestor (HSA) Plans.

Rates start around just **\$81 a month**,<sup>1</sup> and you'll enjoy surprisingly low deductibles. And of course, there's the Health Savings Account (HSA).

When you choose a Balance HSA Plan, you can enjoy the many benefits of a HSA:

- Use the money you contribute to your HSA to pay for qualified medical expenses.
- The money you contribute to your HSA can be excluded from your taxable income.
- Any investment earnings in your HSA accumulate tax-free and can carry over from year to year.

You'll have two Balance HSA plans to choose from. One with a low \$1,200 deductible and 100% coinsurance, and the other with a low \$2,000 deductible and 80% coinsurance.

How do Balance HSA Plans work?

All services—including office visits—except preventive care will be subject to the deductible. So for most services, you'll pay the full cost of your care at the

<sup>1</sup>For male in Balance HSA 2,000. Rates vary by plan, age, and gender.

time of service—until your out-of-pocket costs have reached your deductible. After you've met your deductible, then you'll pay your coinsurance. (If your coinsurance is 100%, you'll pay nothing; if it's 80%, you'll pay 20% of the cost for services.) For preventive care like an annual physical or well-child care, you'll always pay just a

\$15 copay. For preventive services like mammograms and immunizations, you'll pay nothing.

For more information about how HealthInvestor (HSA) plans work, and to learn more about HSAs, you can refer to your Personal Advantage enrollment booklet.

Balance HSA Plan Rates (10/1/08–12/1/08 effective dates)

Balance HSA 1,200			Balance HSA 2,000		
Age	Subscriber only		Age	Subscriber only	
	Male	Female		Male	Female
0–2	\$87	\$91	0–2	\$78	\$85
3–11	\$87	\$91	3–11	\$78	\$85
12–19	\$88	\$91	12–19	\$81	\$85
20–24	\$100	\$130	20–24	\$91	\$120
25–29	\$127	\$170	25–29	\$117	\$153
30–34	\$135	\$223	30–34	\$121	\$201
35–39	\$160	\$264	35–39	\$142	\$234
40–44	\$184	\$269	40–44	\$163	\$238
45–49	\$234	\$290	45–49	\$206	\$256
50–54	\$273	\$330	50–54	\$240	\$291
55–59	\$357	\$382	55–59	\$313	\$334
60–64 <sup>2</sup>	\$470	\$442	60–64 <sup>2</sup>	\$409	\$385

<sup>2</sup>If you are 65 or older, please inquire about our coverage for Medicare-eligible members at 1-888-468-0100.

2008 Balance HSA Plan benefit summaries		
	Balance HSA 1,200	Balance HSA 2,000
Annual Deductible	\$1,200	\$2,000
Out-of-Pocket Maximum	\$1,200	\$4,000
Coinsurance	Plan pays 100% after Annual Deductible	Plan pays 80% after Annual Deductible
Maximum Benefit while Covered	\$3,000,000	
Preventive Visits	\$15 Copay	
Preventive Services	Plan pays 100% (Annual Deductible not applicable)	
All Other Covered Services	Subject to Annual Deductible and Coinsurance	

This plan summary is intended to only highlight some of the principal provisions of the plan. Please refer to your *Evidence of Coverage* for further details of the plan, or for specific limitations and exclusions. Certain underwriting guidelines apply. Applicants subject to medical review.

Find balance in mind, body, and spirit.

No matter which Personal Advantage plan you choose, Kaiser Permanente will be your partner in total health. You'll get care for the whole you, and have access to benefits you can use every day. Like discounts on gym membership, chiropractic care, massage therapy, and Weight Watchers®. And services like 24-hour health coaches, health education classes, online health tools, and more.

You'll also have access to the doctors at our 15 Kaiser Permanente Medical Centers, plus over 1,600 affiliated private-practice doctors in their own offices all over metro-Atlanta.

When you get care at our medical centers, you can save time by seeing a doctor, getting lab tests or X-rays, and picking up a prescription *all in the same building*.<sup>3</sup> You'll also enjoy secure, time-saving access to parts of your health record online, including the ability to e-mail your doctor's office, view most lab results, review past office visit information, and more 24/7!

<sup>3</sup>Most Kaiser Permanente Medical Centers.

Want to learn more?

If you'd like to learn more about Kaiser Permanente Personal Advantage, take a look at your Enrollment Booklet. Most of the information in the booklet—including how all our HMO and HealthInvestor (HSA) plans work—also applies to the new Balance plans. (Of course, benefits and rates will be different.) You'll find more information about:

- Where you can get care
- Details about Health Savings Accounts
- The advantages of Kaiser Permanente

To apply, or get more information, talk to your broker or call Kaiser Permanente at 1-800-792-2034 Monday–Friday 8 a.m.–5 p.m.

Apply today!

