

CHOOSE A PLAN

What our plans offer and how they work



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Choose the plan that's best for **you**.

We offer four plan types, so you can get just the right fit for you or your family. Families might be interested in the Diamond Plan with unlimited office visits. Young singles might be interested in the Silver Plan, which offers our lowest premium. Two plans even cover acupuncture and chiropractic treatments. All our plans feature the quality care that you've come to trust from Kaiser Permanente.



Meet the Parks

May and Ken Park have one child: Lee, age 4.¹ Because young children visit the pediatrician frequently, the Parks choose the Diamond Plan, which covers unlimited office visits.

Here's how they use their plan over the year:

- **Preventive care:** May, Ken, and Lee each get annual checkups. Since the Diamond Plan covers one preventive visit per calendar year at no charge, the family pays nothing for these exams. Lee's immunizations are no charge.
- **Lab and X-ray:** Ken's primary care physician orders some tests to diagnose a stomach problem. Ken pays 10 percent of the applicable charges for the test and X-ray.
- **Prescription drugs:** Ken's physician prescribes a medication. Ken pays a \$15 copay for the prescription.
- **Alternative medicine:** May sees a chiropractor a couple of times for her back pain. Ken visits an acupuncturist. They pay a \$15 copay for each visit.²

Since the medical services clinic has doctors' offices, lab, X-ray, and pharmacy under one roof, Ken simply walks down the hall to get his lab and X-ray done and his prescription filled. Plus, Ken's doctor orders his lab test, X-ray, and prescription online, so the lab and X-ray offices are ready for Ken when he walks in. And his prescription is waiting for him at the pharmacy.

¹This example is for illustrative purposes only. Individual situations will vary depending on the specifics of the health care plan.

²Services by ASH Network only; limited to 12 visits per calendar year

Meet Jason Choi

Jason just graduated from college and is freelancing while he looks for his dream job.¹ He's active and healthy and plans to stay that way. He wants an affordable health care plan that covers preventive care as well as the big stuff—just in case. He chooses the Silver Plan, a plan with a low premium and limited coverage.

Here's how Jason's plan works over the year.

- **Preventive care:** Jason has an annual physical exam and immunizations for no charge.

Jason has an accident that requires him to have surgery.

- **Hospital inpatient care:** Jason is in the hospital for a few days following his surgery. His hospital stay is covered, so his copayment is \$500 per day. Labs and X-rays done during his hospital stay are covered at no charge.
- **Outpatient services:** Outpatient and pharmacy services are not covered under Jason's plan, so he pays full charge for follow-up doctor visits and prescription drugs.

Jason's health coverage does exactly what he intends it to do: It helps keep him healthy with preventive care and also covers him for a catastrophic illness or accident.



¹ This example is for illustrative purposes only. Individual situations will vary depending on the specifics of the health care plan.

Benefit highlights

	Diamond Plan	Platinum Plan
Features		
Annual deductible	None	
Annual out-of-pocket maximum (individual/family of three or more)	\$2,500/\$7,500	
Lifetime benefit maximum	None	
Benefits		
Preventive care (per visit or procedure)		
Routine immunizations	No charge	
Routine physical exam (limited to one per calendar year)	No charge	No charge (counts toward five-visit limit)
Well-baby visit (12 office visits for children up to age 5)	No charge	No charge (counts toward five-visit limit unless state-mandated well-baby visit)
Certain preventive screenings and lab tests	No charge (office visit copay may apply)	
Outpatient services (per visit or procedure)		
Office visit	\$15 copay (no limit)	\$20 copay (limited to five office visits)
Abortions (elective or medically indicated)	\$15 copay	\$200 copay
Most X-rays and lab tests/MRI, CT, and PET	10% coinsurance	50% coinsurance
Outpatient surgery	\$15 copay	\$20 copay
Inpatient hospital care		
Inpatient care	\$75 copay per day	\$200 copay per day
Lab, imaging, and testing	No charge	
Maternity		
Maternity services	Not covered	
Emergency care		
Emergency Department (in service area/out of service area)	\$75 copay/20% coinsurance	
Ambulance service	20% coinsurance	
Prescription drugs		
Covered formulary drugs	\$15 copay (up to 30-day supply)	
Mail-order (maintenance drugs)	\$30 copay (up to 90-day supply)	
Other		
Chiropractic and acupuncture (up to 12 visits per calendar year)	\$15 copay (services by ASH Network only)	\$20 copay (services by ASH Network only)
Optical 1 (one pair of eyeglasses or contacts every 24 months; eyeglass lens change after 12 months)	Covered (no charge for lenses; member pays for frames over \$40, contacts over \$45, professional fees over \$70, and lens options)	
Active&Fit	Participating fitness center membership: \$100 copay per year Home fitness program: \$10 copay per year	
Transplants and related services	Covered	

	Gold Plan	Silver Plan
Features		
Annual deductible	None	
Annual out-of-pocket maximum (individual/family of three or more)	\$3,000/\$9,000	\$5,000/\$15,000
Lifetime benefit maximum	None	
Benefits		
Preventive care (per visit or procedure)		
Routine immunizations	No charge	
Routine physical exam (limited to one per calendar year)	No charge (counts toward five-visit limit)	No charge
Well-baby visit (12 office visits for children up to age 5)	No charge (counts toward five-visit limit unless state-mandated well-baby visit)	Not covered (except no charge for state-mandated well-baby visit)
Certain preventive screenings and lab tests	No charge (office visit copay may apply)	
Outpatient services (per visit or procedure)		
Office visit	\$25 copay (limited to five office visits)	Not covered
Abortions (elective or medically indicated)	\$250 copay	Not covered
Most X-rays and lab tests/MRI, CT, and PET	50% coinsurance	Not covered
Outpatient surgery	\$25 copay	\$500 copay
Inpatient hospital care		
Inpatient care	\$250 copay per day	\$500 copay per day
Lab, imaging, and testing	No charge	
Maternity		
Maternity services	Not covered	
Emergency care		
Emergency Department (in service area/out of service area)	\$100 copay/20% coinsurance	\$250 copay/20% coinsurance
Ambulance service	20% coinsurance	
Prescription drugs		
Covered formulary drugs	\$30 copay (up to 30-day supply)	Not covered
Mail-order (maintenance drugs)	\$60 copay (up to 90-day supply)	Not covered
Other		
Chiropractic and acupuncture	Not covered	
Optical 1	Not covered	
Active&Fit	Participating fitness center membership: \$100 copay per year Home fitness program: \$10 copay per year	
Transplants and related services	Covered	Not covered

Note: This is only a summary. It does not fully describe your benefit coverage. For more details on your benefit coverage, exclusions, limitations, and plan terms, please refer to the *Important Details and Notices* brochure included in this folder. For more information on our drug formulary or on practitioner and provider availability, please refer to the *Kaiser Permanente for Individuals and Families Member Handbook*, which you may obtain by calling our Customer Service Center at 432-5955 (Oahu), 1-800-966-5955 (Neighbor Islands), or 1-877-447-5990 (TTY for the hearing and speech impaired). All care and services need to be coordinated by a Kaiser Permanente practitioner.

Get a faster response when you apply online. It's easy and convenient! buykp.org/apply



NEW FOR 2010. Kaiser Permanente is pleased to bring you

Active&Fit[®]

A fitness program that is now part of your Kaiser Permanente for Individuals and Families Plan¹.

Your fitness program for 2010

Active&Fit is designed to help adults² achieve a longer, healthier life through regular physical activity. With the Active&Fit program, you can choose membership in a fitness club/exercise center or the Active&Fit Home Fitness Program.

Activating Active&Fit is easy

To participate in the Active&Fit program, you must activate it. Simply follow the steps below (after January 1, 2010):

1. Review your program options on the back of this flyer and choose one that meets your fitness goals. It's always wise to consult your physician before beginning this or any physical fitness program.
2. After January 1, 2010, visit kp.org/activeandfit or call toll-free, **1-877-771-2746**, Monday to Friday, 5 a.m. to 5 p.m. Hawaii time, to enroll. Your Active&Fit representative will describe the program and will be able to answer any questions you may have about the program.
3. Begin your journey to becoming Active&Fit! An ID card with the name of your selected fitness facility will be sent to you.
4. You may be required by the facility to sign a membership agreement, even if you currently have a membership or previously participated in a fitness program at that facility. (Your fitness club or exercise center will provide further instructions.)



¹Active&Fit is available only for members on the following Kaiser Permanente for Individuals and Families plans: Diamond, Platinum, HIPAA Platinum, Gold, HIPAA Gold, and Silver plans.

²Active&Fit is available only for members who are 16 years of age or older.

Select the Active&Fit option that works for you!

Through the Active&Fit program offered by Kaiser Permanente, you can choose from two programs to help you stay fit and healthy:

Services provided	OPTION 1: Active&Fit Basic Program	OPTION 2: Active&Fit Home Fitness Program	Your cost as a Kaiser Permanente for Individuals and Families Plan member ³
Membership at a local participating fitness club that includes	●		\$100 fee/year ⁴
- Access to cardiovascular and resistance training equipment	●		Included with Option 1
- Access to fitness club amenities such as saunas, pools, and whirlpools (where available) ⁵	●		Included with Option 1 (where available) ⁵
- Fitness club exercise classes (if offered as part of fitness club membership) ⁵	●		Included with Option 1 (if offered as part of fitness club membership) ⁵
- Exercise facilities for Jazzercise®, yoga, or Pilates (where available) ⁵	●		Included with Option 1 (where available) ⁵
Home Fitness Kits ⁶		●	\$10 fee/year ⁷
Easy-to-use online health trackers, and other resources on kp.org/activeandfit (after January 1, 2010)	●	●	No charge
A quarterly online newsletter with timely health news and practical health tips	●	●	No charge

³Active&Fit is an extra service (not part of your medical benefits), and therefore your \$100/\$10 fees do not count toward your health plan out-of-pocket maximum. The \$100 or \$10 fees will not be prorated, nor are refundable.

⁴Your \$100 payment will be collected, via credit card, upon enrollment in the program and will be required again each subsequent calendar year.

⁵Any nonstandard fitness facility service that typically requires an additional fee is not included in your membership.

⁶Members can choose one or two of the following kits: Exercise Kit; Walking Kit; Yoga Kit; Pilates Kit; Aquatic Kit; Stress Kit; Tai Chi Kit; Dance Kit; Core Strength Kit; Actiped Kit.

⁷A \$10 fee will be collected upon enrollment into the Active&Fit Home Fitness program. A \$10 fee will be collected in the subsequent calendar year if the member wishes to order two additional kits.

This program is designed to help you make healthy, safe, and moderate changes to your health behaviors. If you choose to take part in this program, first talk to your doctor or health care provider. This program may not be safe for everyone. If you are pregnant or have an injury or health condition, talk to a doctor before you start. Some parts of this program may not be safe if you have certain health problems. Your doctor can tell you if this program is safe for you.

If you have questions about the Active&Fit program, please call (after January 1, 2010) toll-free **1-877-771-2746**, Monday to Friday, 5 a.m. to 5 p.m. Hawaii time. You can also call the Kaiser Permanente Customer Service Center at **432-5955** (Oahu) or **1-800-966-5955** (Neighbor Islands), TTY users call: **1-877-447-5990**, Monday to Friday 8 a.m. to 5 p.m., Saturday, 8 a.m. to noon.

Get Active&Fit Today!