



Important notice

Health plans are undergoing many changes due to the passage of the Patient Protection and Affordable Care Act. At Kaiser Permanente, we want to help you keep informed about how the federal health reform law affects your individual and family coverage.

We are currently working to implement the new federal health reform law in accordance with the schedule outlined by Congress. While many key aspects of the legislation will phase in over the next several years, some provisions will impact your benefits effective October 1, 2010. Among these provisions are: an expanded list of preventive care services, covered in network with no cost sharing; no lifetime maximums for designated essential health benefits; and the continuation of insurance coverage for dependent children up to age 26.

The information in this notice changes some of the information in the enclosed enrollment kit, which outlines our Kaiser Permanente for Individuals and Families coverage effective October 1, 2010, through December 31, 2011. There may be additional benefit and eligibility revisions based on further clarification from our federal regulators. If so, we will keep you informed of these changes.

If you have questions, please call **1-800-494-5314**, 8 a.m. to 8 p.m., Monday through Friday, and 9 a.m. to 5 p.m., Saturday, or call your broker.

Thank you for your interest in Kaiser Permanente.

Nine Piedmont Center
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GOOD HEALTH

STARTS HERE

A quick guide to plans, benefits, and tools to help you enhance your health



IN THIS BROCHURE

- Introducing Kaiser Permanente
- Finding a plan
- Understanding key terms
- Managing your health online
- Preventive services
- Frequently asked questions
- Locations

Choose good health.



Choosing good health is not a single decision, but a lifetime of little decisions: Steamed broccoli or creamed corn? Watch TV or go for a walk?

You're taking a big step toward good health by choosing health care. We can help.

When you choose Kaiser Permanente, you enjoy a world of healthy choices. All you have to do is choose.

Choose your own personal physician.

At Kaiser Permanente, your primary care doctor works *with* you and *for* you. Their most important job is to listen and take care of you.

Choose to be connected.

You can manage many health care needs from your computer. Plus, your electronic health record—a Kaiser Permanente innovation—helps your doctors coordinate your care effectively in our own medical centers.¹

Choose to live well.

With Kaiser Permanente, your health care goes beyond checkups. You can design a fitness program online and share your fitness goals with your Kaiser Permanente doctor using your electronic health record.

Choose convenience.

Getting the care you need is easy. Most of our Kaiser Permanente medical offices feature doctors' offices, lab, X-ray, and pharmacy in one location so you don't have to visit a separate facility for every need. After-hours and weekend appointments are also available at many locations. You're covered 24/7.

Choose to take charge.

With Kaiser Permanente, you are in charge of your health. You choose your doctor. You choose the medical office most convenient for you. You choose the plan that's right for you or your family. In fact, our entire health system—doctors, medical facilities, technology—is centered around you and your personal needs.

Choose for yourself.

We offer a wide selection of plans and plan types designed to fit your health and financial priorities. Take a look at what we offer. And if you're still not sure, call us at **1-800-494-5314**. **A trained representative will offer expert assistance in explaining your plan choices and will work with you to help you decide what is best for you. It's that simple.**

We wish you good health. Choose to apply now.

¹Most features are only available to members receiving care at Kaiser Permanente medical centers.

Invest in yourself.

These days it's more important than ever to take good care of what you have. Your health—and your family's health—are assets that deserve nurturing. So you're wise to be looking for ways to ensure and maintain good health.



Today, you want value for your money. You need a choice of affordable plans that provide high-quality care.

That's why we offer a wide range of plans and plan types—all featuring the benefits you need as well as affordable preventive care available from the first day of coverage.

Whatever your situation, we're sure to have a good fit.

Here's how to get started.

- Review the enclosed materials to see which plan works best for you.
- Or just call and tell us what you want.
- We'll help you find the plan that fits your needs *and* your budget.
- Then simply fill out an application for enrollment in the plan of your choice.

And the really good news? The informed choice you make is a choice for good health. All your plan choices offer care from dedicated doctors you can trust. Plus, our approach to care puts you and your health needs first.

Whatever your situation—whether you are looking for your first plan, are between jobs, or are no longer covered through your employer—we have a plan designed to fit your needs.

Your health—it's the most vital investment you'll ever make.

Choose a health plan.



We offer several types of health care coverage for individuals and families. All feature quality care—the main difference is how you pay for it.

See which plan type may work best for you by matching your lifestyle and financial situation to one of the descriptions on the right.

Have a family?

- Do you:** have small children?
 want predictable out-of-pocket expenses?
 need to see a doctor more frequently?

If so, our Now or our HMO plans may be just what you're looking for. With these plans, you can pay just a copay for the medical services you'll probably use most, such as office visits, maternity

care, after-hours visits, and Emergency Room visits—without meeting a deductible. For more information, see our *HMO Plans* and our *Now Plans* brochures.

Single?

- Do you:** rarely need a doctor's advice?
 mostly need preventive care?
 not expect to need maternity services?

Why pay for coverage you don't need? Balance plans offer individual-only plans designed for those who don't need dependent or maternity coverage. Choose

from our Balance HMO plans or our Balance with HSA Option plans. For more information, take a look at our *Balance Plans* brochure.

Want a savings plan for medical expenses?

- Do you:** mostly see a doctor for preventive care?
 want low premiums?
 prefer to pay for health care with tax-deductible dollars?

Our HSA-qualified plans offer traditional medical coverage, low premiums, and a tax-free way to help you build savings for

qualified medical expenses.¹ For more information, see the *HMO Plans with HSA Option* and the *Balance Plans* brochures.

¹Tax references relate to federal income tax only.

Key terms

Coinsurance: This is the percentage of charges you pay when you receive a covered service. Coinsurance amounts vary depending on the plan and the service.

Copayment (copay): This is the specific dollar amount you pay when you receive certain covered services or prescriptions. Copayments vary depending on the plan and the service.

Deductible: In a deductible plan, the deductible is the fixed amount you must pay in a calendar year before Kaiser Permanente will cover certain services in that calendar year.

Health savings account (HSA): An HSA is a savings account intended to be used for qualified medical expenses. HSAs have certain federal tax advantages as well as certain restrictions.

HSA-qualified deductible plans: These are deductible plans eligible to be paired with an optional health savings account. They are similar to deductible plans but work differently in certain respects.

Not subject to deductible: In deductible plans, some medical services are covered immediately and therefore are *not subject to deductible*. This means that from your first day of coverage, you can receive these services for a copayment without having to first satisfy the deductible.

Out-of-pocket maximum (OOPM): The OOPM is the maximum amount you will have to pay for certain covered medical services in a calendar year.

Premium: This is the amount you pay every month for health care coverage.

Preventive care: Our goal is to help you enjoy the best possible health for you. That's why we provide preventive care services that monitor you when you're well and can give an advance warning when you're at risk of becoming ill. Preventive care services include routine checkups, immunizations, and preventive labs and X-rays.

Note: For more detailed definitions, please consult your *Evidence of Coverage*, available upon request.

My Health Manager

My Health Manager, available to members at kp.org, makes managing your health easier!

Imagine e-mailing your doctor's office with a question you forgot to ask, or checking your lab results as soon as they're available. You can manage your health on your schedule, your way.¹



From the convenience of your own computer, you can manage many of your health needs. My Health Manager is a secure link on kp.org where you can access many areas of your health record or schedule routine appointments—all at a time that's convenient for you. My Health Manager is available 24 hours a day, seven days a week—and registering is quick and easy.

With My Health Manager, you can:

- E-mail your doctor's office.
- View most test results as soon as they're available.
- Receive reminders for checkups and immunizations.
- Order prescription refills (most can be mailed to you postage-paid).
- Schedule, cancel, or review routine appointments.
- Review recent office visits, including recommended follow-up steps.

These free, time-saving features can help you spend less time managing your health and more time enjoying it. With My Health Manager, you're in charge of your own health.

¹Most features are only available to members receiving care at Kaiser Permanente medical centers.

Choose to **stay healthy.**

Staying healthy is the ultimate benefit. We believe preventive care is the foundation of good health, and we back that up with our coverage. Our preventive health care services are available for no charge or a low-cost copayment. And you don't have to meet a deductible first.

A sampling of our preventive care services

- General immunizations
- Well-child exams (under 24 months)
- Preventive lab tests and X-rays
- Mammograms

See your *Evidence of Coverage*, which you will receive upon acceptance, for details on copayments and coinsurance for these and other preventive care services.

Tools for good health

As a Kaiser Permanente member, you will have access to personalized wellness programs like **HealthMedia® Succeed™**, which helps you create a customized health improvement plan specific to your needs.¹ You can even include the results in your electronic health record so your physician can work with you to reach your health goals.²

Many of our medical centers offer Healthy Living classes on topics such as parenting and nutrition.³ Visit us at kp.org to find out more.

For a nominal fee, we also offer a large selection of wellness programs designed to help you:

- lose weight
- reduce stress
- quit smoking

And there's much more for you to explore and discover at kp.org.

Kaiser Permanente membership offers steps to a healthy way of life. Apply today!

¹Offered in collaboration with HealthMedia, Inc.

²Most features are only available to members receiving care at Kaiser Permanente medical centers.

³Classes vary by location. Some classes may charge a fee.

Frequently asked questions



Some of the most common questions people have about our plans are included here. If you have questions about a specific type of plan or a particular benefit, please see “Benefit Highlights” in the accompanying brochures. Or you may call us at **1-800-494-5314**. We’ll be happy to answer any questions.

Applying

Is a physical exam required to qualify?

No. All you have to do is complete the medical questionnaire included in your application.

Can I enroll only my children?

Yes. You can apply for coverage for just your children, just your spouse, just yourself, or any combination of you and your dependents living in our service area.

Can family members apply for different plans?

Yes. Just complete a separate application for each plan you or your family members apply for.

Plan types

Do you offer any catastrophic plans?

Catastrophic plans are designed primarily for costly emergency situations, such as accidents or serious health conditions. These plans generally have high deductibles and low premiums.

We do offer this type of plan. And the good news is that all our plans—including these—offer benefits such as preventive care that are available for a copay and are not subject to a deductible. In other words, you won’t have to wait for an emergency before you can use your health care.

For more information, consult the “Benefit Highlights” section of the *Now Plans* and *Balance Plans* brochures.

How do HSA-qualified plans work?

We offer two types of HSA-qualified plans: Balance with HSA Option and HMO with HSA Option. The Balance plans are designed for single subscribers only and do not offer dependent or maternity coverage. The HMO plans offer both family and individual coverage.

Both types of plans work the same way. They are designed to work with a health savings account, or HSA. The advantage of an HSA-qualified plan is that you can deposit tax-deductible dollars into the account that you can later use to pay for qualified medical expenses.¹ Plus, any interest that the HSA might earn is tax free. And any funds you don’t use in one year will roll over to the next. There’s no “use it or lose it” with HSAs.

For more information, see the *HMO Plans with HSA Option* and the *Balance Plans* brochures.

Do I have a copay or coinsurance?

You must meet your deductible before you qualify to pay coinsurance for certain covered services. However, there is no charge from the first day of membership for certain preventive services, such as well-child visits, general immunizations, and preventive labs and X-rays. (Office visit copays may apply.)

What is the difference between the deductible and the out-of-pocket maximum (OOPM)?

The **deductible** is the **set amount** you must pay in a calendar year before Kaiser Permanente will begin to cover certain services. Once you pay that amount out of pocket, you qualify to pay coinsurance for most services. If you are enrolled in a deductible plan, the **OOPM** is the **maximum amount** of coinsurance you would have to pay for certain covered services in a calendar year. If you are enrolled in an HSA-qualified plan, both your deductible and your coinsurance payments contribute toward the OOPM.

For more information, see your *Evidence of Coverage*, which you will receive upon acceptance.

Coverage

What if I need care when I'm traveling?

You're covered for emergency care anywhere in the world. If you're temporarily outside your service area, you're also covered for urgent care to prevent serious deterioration of your health if the care cannot be delayed until you return to your service area.

To what age can my children be covered on my plan?

Your children can be covered as dependents on your plan until age 19. Dependents who are full-time students can remain on your plan until age 26.

I have children away at school. Are they covered outside the service area?

A dependent attending school outside our service area is covered only for urgent and emergency out-of-area benefits, just as when you are traveling.

Are prescription medications covered? How do I get my prescriptions filled? Can I order my prescriptions by mail?

Most of our plans offer a prescription coverage option. You can order most refills online with My Health Manager and pick them up at your medical office or receive them by mail at no extra charge.

Are preventive services such as mammograms covered?

Yes. They are available for no or low cost from the first day of coverage. You don't have to meet a deductible first for many preventive services. For a list of preventive services, please see page 7.

Getting care

You'll have access to more than 1,500 doctors in the metro Atlanta area, including direct access to all specialty departments within Kaiser Permanente medical centers—no referral needed.

You can see physicians at one of our 17 medical centers, or you may choose an affiliated private practice doctor in his or her own office. If you choose to get care at our medical centers, you can enjoy the convenience of being able to see a doctor and get lab, X-ray, and pharmacy services, usually all in the same building. If you need hospitalization, the hospital will be determined by the primary care physician you select.

For a current provider listing, visit our searchable medical staff directory at kp.org/medicalstaff. Whether you need routine care from a physician, inpatient hospital care, or a specialized medical test, Kaiser Permanente offers you many convenient locations to choose from, so it's easy to find an appropriate medical facility near you. We also contract with select accredited hospitals located throughout our service area for your convenience. It's just one more way that we're committed to giving all of our members quality health coverage and attentive service.

Our medical centers

- Alpharetta Medical Center
3550 Preston Ridge Road
Alpharetta, GA 30005
- Brookwood at Peachtree Medical Office
1745 Peachtree Street
Suite U
Atlanta, GA 30309
- Cascade Medical Center
1175 Cascade Parkway
Atlanta, GA 30311
- Crescent Medical Center
200 Crescent Centre Parkway
Tucker, GA 30084
- Cumberland Medical Center
2525 Cumberland Parkway
Atlanta, GA 30339
- Forsyth Medical Office
1400 Northside Forsyth Drive
Suite 350
Cumming, GA 30041
- Glenlake Medical Center
20 Glenlake Parkway
Atlanta, GA 30328
- Henry Towne Centre Medical Center
1125 Towne Centre Village Drive
McDonough, GA 30253
- Medical Center at Gwinnett
3650 Steve Reynolds Blvd.
Duluth, GA 30096
- Panola Medical Center
5440 Hillandale Drive
Lithonia, GA 30058
- Southwood Medical Center
2400 Mt. Zion Parkway
Jonesboro, GA 30236
- Stonecrest Medical Center
8011 Mall Parkway
Lithonia, GA 30038
- Sugar Hill-Buford Medical Center
1435 Broadmoor Blvd.
Sugar Hill, GA 30518
- TownPark Medical Center
750 TownPark Lane
Kennesaw, GA 30144
- West Cobb Medical Center
3640 Tramore Pointe Parkway
Austell, GA 30106

New

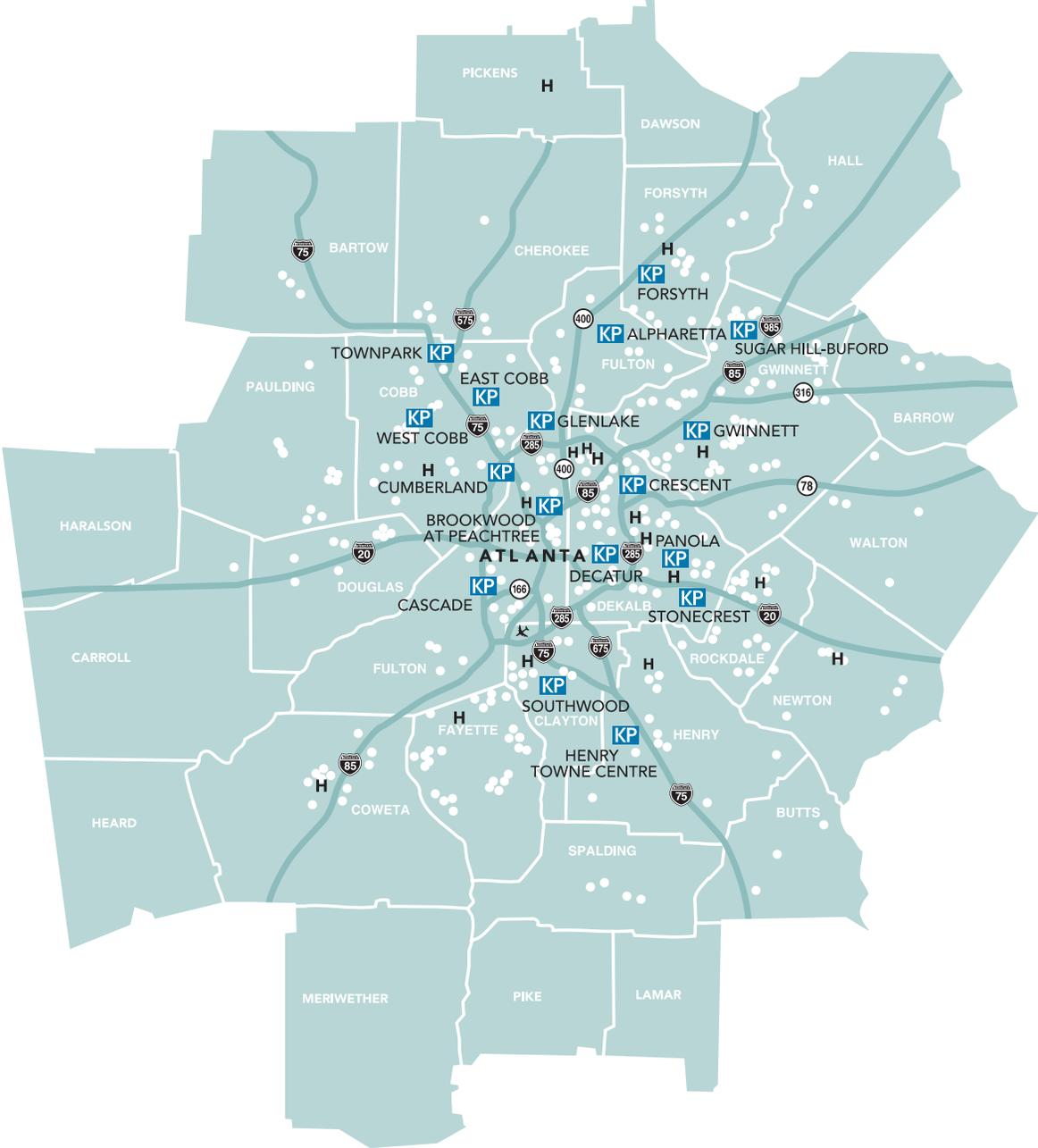
- East Cobb Medical Office
1205 Johnson Ferry Road
Suite 107
Marietta, GA 30068

New

- Downtown Decatur Medical Office
201 W. Ponce De Leon Avenue
Suite A
Decatur, GA 30030

Note: After-hours and weekend appointments are available at many of our medical centers. Visit kp.org/facilities for details.

We're expanding to better serve you.
 Look for even more medical centers opening soon near you!



- KP** Kaiser Permanente Medical Centers
- O** Affiliated Community Physicians' Medical Offices
- H** Affiliated Hospitals*

* The hospital you will be admitted to will be determined by the primary care physician you select.

CHOOSE
GOOD
HEALTH

Visit buykp.org/apply/ga

Or call **1-800-494-5314**

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