

Individual and Family

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Optimizing our network

- Our ability to provide high-quality, affordable care is strongest through our internal delivery system (IDS); it provides the most value to members.
- Our model of care is most effective when our members have strong relationships with our IDS providers or with external providers who closely align with the way we deliver care.
- This means:
 1. We're building new facilities in new areas.
 2. We're performing annual reviews of our contracted network to ensure it aligns with our expansion strategy.
 3. There are some changes to our contracted network.
 4. You can expect communication from us next week that includes:
 - Providers affected by our network changes
 - Groups and members affected by these changes

Individual and family service area update: San Juan County

- As of January 1, 2020, Kaiser Permanente individual and family plans will no longer be offered in San Juan County.
- The 1,923 members and mutual clients impacted by this change will need to select a new individual and family carrier during open enrollment.
- Brokers will receive client information and notification letters the week of September 23, 2019.
- Members will be notified of this change by October 1, 2019.

2020 service area and rating region update



- 1 King
- 2 Kitsap, Lewis
- 4 Spokane
- 5 Mason, Pierce, Thurston
- 6 Benton, Franklin, Kittitas, Yakima
- 8 Island, Skagit, Snohomish, Whatcom
- 9 Columbia, Walla Walla, Whitman

Individual and family plan portfolio

| | On-exchange | Off-exchange |
|-------------------------------|-------------|--------------|
| Core Basics Plus Catastrophic | Available | X |
| Core Bronze HSA | Available | Available |
| Flex Bronze | Available | Available |
| Core Silver HSA | X | Available |
| VisitsPlus Silver HD | Available | X |
| Flex Silver HD | X | Available |
| Flex Silver | Available | X |
| Flex Gold | Available | Available |

Individual and family plan comparison and mapping

2020 Cost Share Changes and Plan Mapping

The benefits in your 2020 health plan may be different from the benefits in your current 2019 health plan. Please review the information below to see what those differences may be.

Note: Members enrolled on a cost share reduction Silver plan or an American Indian/Alaska Native plan may have to qualify through the Washington Healthfinder to stay enrolled on the same plan for 2020.

| | Current 2019 Plan Flex Silver* | 2020 Renewing Plan Flex Silver* |
|-----------------------|---|---|
| Deductible | \$2,000 individual / \$4,000 family | \$2,000 individual / \$4,000 family |
| Member Coinsurance | 30% | 30% |
| Out-of-pocket maximum | \$7,900 individual / \$15,800 family | \$7,900 individual / \$15,800 family |
| Office visit | Deductible waived on first 4 office visit claims received Primary: \$25 after deductible Specialty: \$45 after deductible | Deductible waived on first 4 office visit claims received Primary: \$25 after deductible Specialty: \$45 after deductible |
| Prescription drugs | Preferred generic: \$10. Non-preferred brand: 40% after deductible. Specialty drugs: 50% after deductible. | Preferred generic: \$10. Non-preferred brand: 40% after deductible. Specialty drugs: 50% after deductible. |

*Offered through Kaiser Permanente
 Offered through the Marketplace, Washington Healthfinder

2020 Pediatric Dental Plan

Compare the benefits and premiums of the 2019 dental plan to the benefits of the 2020 dental plan. If you choose optional dental coverage (as opposed to solely choosing pediatric coverage), all family members enrolled in the medical plan will be enrolled in the Delta Dental plan.

Note: These Delta Dental plans are only available to those who enroll direct with Kaiser Permanente Washington.

| | Current 2019 Plan Pediatric only plan (18 and younger) | 2020 Renewing Plan Pediatric only plan (18 and younger) |
|-----------------------------------|--|--|
| Annual maximum | Unlimited | Unlimited |
| Annual deductible | \$85 per child | \$85 per child |
| Out-of-pocket maximum | \$350 (or \$1,700 family (2 or more children)) Delta Dental participating dentists only | \$350 (or \$1,700 family (2 or more children)) Delta Dental participating dentists only |
| Diagnostic and preventive | No charge | No charge |
| Restorative | 30% after deductible | 30% after deductible |
| Major | 50% after deductible | 50% after deductible |
| Orthodontia (medically necessary) | 50% after deductible | 50% after deductible |

| Rate | 2019 | 2020* |
|------------|----------|----------|
| 1 Child | \$40.16 | \$41.27 |
| 2 Children | \$80.31 | \$82.54 |
| 3 Children | \$120.47 | \$123.81 |

*2020 rates are pending ORC approval.

Offered through Kaiser Permanente
 Offered through the Marketplace, Washington Healthfinder

This is an overview of benefits and does not constitute a contract. For complete plan information, please refer to your Delta Dental of Washington benefits booklet. Kaiser Permanente refers to Kaiser Foundation Health Plan of Washington.
 All dental plans offered and underwritten by Delta Dental of Washington.

Important dates to remember

Jan. 1, 2020

Coverage begins for plans purchased on or before Dec. 15, 2019

JAN

Off-exchange or on-exchange through the Washington Healthplanfinder

Special enrollment period (SEP) cutoff date

On-exchange and off-exchange SEP monthly cutoff: 15th of each month unless enrollee meets exception criteria.



Individual and Family sales and service support team

We're here to support you and can help you with:

- Eligibility
- Enrollment status
- Enrollment materials/sales kit requests
- Plan quotes
- Plan benefits

Available Monday through Friday from 8 a.m. to 5 p.m.



1-800-474-1079



ifsales@kp.org

Kaiser Permanente Northwest

- Clark and Cowlitz counties will still remain within the service area of Kaiser Foundation Health Plan of the Northwest (in green).
- All areas shaded in blue are within the service area of Kaiser Foundation Health Plan of Washington.
- Important numbers for KFHPNW:
 KPIF Broker Shared Service Line (presale): **1-844-394-3978,* option 4, option 5 - NW**
 KPIF Broker Shared Service Line (post-sale): **1-844-394-3978, option 1**



Kaiser Permanente Northwest service area extends into Southwest Washington counties: Cowlitz (entire county) and Clark (entire county).

KPIF Producer Relations (commissions and appointing questions): **1-844-268-3943***

KPIF Member Services: **1-800-813-2000***

*This number is specific to inquiring about members, plans, and other information as it pertains to Kaiser Foundation Health Plan of the Northwest. Please refer the rest of the slide deck for contact information regarding Kaiser Foundation Health Plan of Washington.



Thank you!
We're happy to answer your questions.