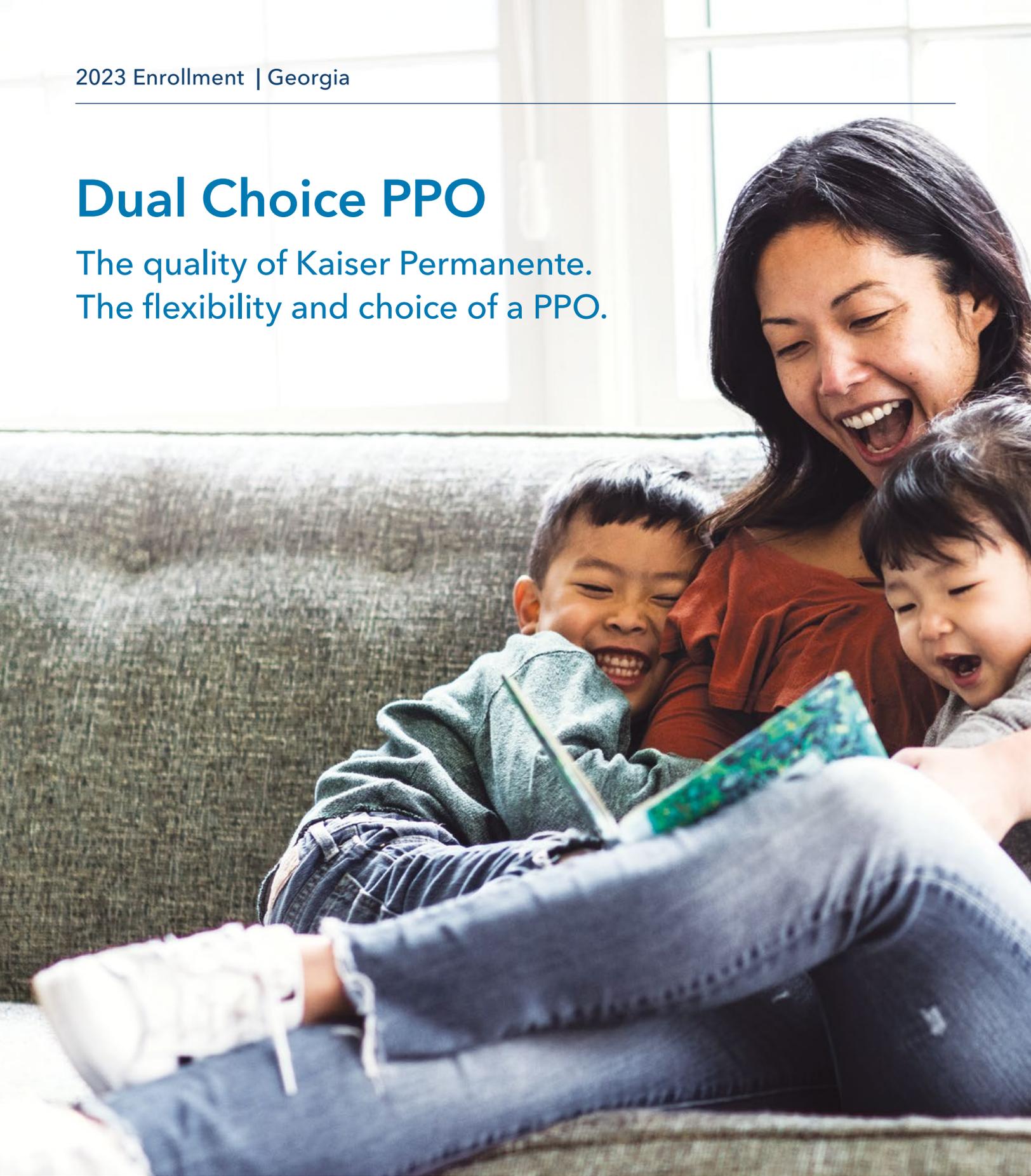


Dual Choice PPO

The quality of Kaiser Permanente.
The flexibility and choice of a PPO.



A PPO plan that offers more

What makes a Dual Choice PPO plan unique? It offers access to quality care from Kaiser Permanente.

We combine care and coverage to give you a streamlined, quality care experience. This minimizes hassles and helps you stay healthy. You get personalized, coordinated care from highly skilled doctors and specialists in our medical facilities. Your entire care team is connected to you – and each other – through your electronic health record.

With Dual Choice PPO, you also get access to a nationwide network. So if you have out-of-network physicians you like, you can continue to see them. Or you can see any other affiliated, in-network provider. Kaiser Permanente doctors, network doctors, and out-of-network doctors – the choice is yours.

Dual Choice PPO



Our Dual Choice PPO combines the quality of Kaiser Permanente care with the flexibility of a PPO plan.

The Dual Choice PPO is fully underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP), Inc.

More choices

Select from in-network and out-of-network providers.

In-network:

- **Kaiser Permanente providers** – Choose from more than 600 doctors and specialists in Kaiser Permanente medical facilities throughout metro Atlanta and Athens.
- **Network providers** – Choose from our nationwide network of providers, including the PHCS™ network¹ when getting care in a Kaiser Permanente state, or from the Cigna PPO Network¹ when you get care outside a Kaiser Permanente state.

Out-of-network:

- **Licensed providers** – See any other licensed provider nationwide and get care at a wide range of medical facilities.

More control

Where you choose to get care affects your costs, including copays, coinsurance, and deductibles. The choice is up to you, which gives you greater control over your out-of-pocket costs.

More customer support

If you have questions about your plan or benefits, or need help choosing a doctor, transferring prescriptions, or getting care, call Customer Service at **1-855-364-3185**. Representatives are happy to assist you.

More freedom

You're free to choose your doctor, pharmacy location, and the facility where you'll get care – from partners like Emory, Northside, Piedmont, and Children's Healthcare of Atlanta. You'll also have the freedom to see a specialist without a referral.²

More convenience

Whether you choose a Kaiser Permanente provider, network provider, or an out-of-network provider, you can enjoy the convenience of Kaiser Permanente medical facilities for additional services. At most of our facilities, you can get lab tests, X-rays, and pharmacy services all in the same building – so you won't have to visit multiple locations to get the care you need.



Choose your doctor

With Dual Choice PPO, you can choose from different providers each time you need care. Here's a look at what you can expect from each option.

In-network

Kaiser Permanente providers

You'll get quality, personalized care featuring:

- **Many services under one roof** – At most Kaiser Permanente facilities, you can see your doctor, get a lab test, and pick up prescriptions – all in a single trip.
- **Highly skilled doctors** – Kaiser Permanente doctors practicing in our medical facilities come from some of the top medical schools and training programs in the country.
- **High-tech, coordinated care** – Our electronic health record system connects your entire Kaiser Permanente care team to you, your health information, and each other.
- **Time-saving technology** – Securely access your health record online, email your Kaiser Permanente doctor's office with nonurgent questions, view most lab results, schedule routine appointments, refill most prescriptions, and more from your computer or mobile device.³
- **Phone and video visits** – Save a trip to the office by scheduling a call or video visit.⁴

Network providers

Network providers, including the PHCS™ network when getting care in a Kaiser Permanente state, or from the Cigna PPO Network when you get care outside a Kaiser Permanente state, offers thousands of providers in metro Atlanta and hundreds of thousands nationwide.⁵

Out-of-network

Any licensed provider

With Dual Choice PPO, if you already have doctors you like – and they aren't in-network – you can still see them. Your out-of-pocket expenses are generally higher than the in-network provider options.

Care as close as your mobile device

At Kaiser Permanente, we extend quality care beyond the walls of our facilities, making it easier for members to manage their health. In addition to in-person doctor visits, you can choose telephone or video appointments,⁴ email your Kaiser Permanente doctor's office with nonurgent questions, and view most lab results – all from your mobile devices.

For a searchable list of Kaiser Permanente and in-network providers, visit kp.org/dualchoice-georgia and click "Finding Doctors and Facilities."



Choose your urgent care center

Just like with your doctors, you can go to the location of your choice any time you need urgent care.⁶

In-network

Kaiser Permanente urgent care

You have access to Kaiser Permanente Advanced Care Centers open 24/7, where you'll pay the lowest copays. At Kaiser Permanente locations, you'll get coordinated, personalized care from doctors who have instant access to your health information through our electronic health record system.

For a list of Kaiser Permanente urgent care centers, visit kp.org/dualchoice-georgia and click "Finding Doctors and Facilities."

Network urgent care

You also have access to more than 100 network urgent care centers in Atlanta.⁵ Usually, your out-of-pocket costs for this option are higher than with Kaiser Permanente, but lower than if you use an out-of-network urgent care center. Most providers will file your claims for you, if applicable.

Out-of-network

Any licensed urgent care

You can get care from any other urgent care location you choose. Out-of-pocket expenses are generally higher than if you get care at a Kaiser Permanente or network facility. You'll have an annual deductible and coinsurance. You may have to pay the full cost for each visit up front and file a claim for reimbursement.

Need care quickly?

Licensed care providers are available by phone 24 hours a day, 7 days a week to offer guidance.

404-365-0966

In an emergency, call **911** or go to the nearest hospital emergency room.

For a list of Kaiser Permanente and network urgent care centers, visit kp.org/dualchoice-georgia and click "Finding Doctors and Facilities."



Choose your hospital

When you need inpatient hospital care, you can select from in-network and out-of-network options. In an emergency – a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health – your coverage will be the same for any hospital emergency department.

In-network

You have access to some of Atlanta’s most-respected hospitals, including Children’s Healthcare of Atlanta, Emory Decatur Hospital, Emory Saint Joseph’s Hospital, Northside Hospital Atlanta, and Piedmont Atlanta Hospital.

At many of these facilities, you can get care from a Kaiser Permanente doctor who has access to your electronic medical record. And you’ll be covered at the in-network level even if your personal physician is out of network. So you’ll enjoy lower out-of-pocket costs and almost never have to file paperwork. You also have access to many other hospitals within the participating provider network.

Out-of-network

You can get care from any other hospital you choose. If you choose this option, your out-of-pocket expenses are generally higher than if you get care from an in-network facility.

To find Kaiser Permanente and participating network hospitals, visit kp.org/dualchoice-georgia and click “Finding Doctors and Facilities.”



Choose your pharmacy

Each time you need a prescription, you can choose where to have it filled.⁷ Like your doctor selections, the type of pharmacy you select will affect your out-of-pocket costs.

In-network

Kaiser Permanente pharmacies

For the lowest out-of-pocket costs, take advantage of Kaiser Permanente pharmacies located at most of our medical facilities.

Even if a participating or out-of-network provider writes a prescription, you can bring that prescription to a Kaiser Permanente medical facility and have it filled.

For quick and simple refills, you can call us or order online. You can also choose to have your prescriptions mailed to your home at no charge or pick them up at a Kaiser Permanente pharmacy. Kaiser Permanente pharmacies also have popular nonprescription drugs at competitive prices.

Network pharmacies

If it's more convenient, you can have your prescriptions filled at any of the hundreds of participating MedImpact pharmacies, including:

- Costco
- Kroger
- Publix
- Rite Aid
- Safeway
- Target
- Walgreens

You can also have most prescription refills from network pharmacies mailed to you at no extra cost.

Out-of-network

Any licensed pharmacy

You can also get prescriptions filled at any other licensed pharmacy you choose. You'll have to pay full price for the medication and submit a claim form for reimbursement.

For more information about claims for prescriptions filled at out-of-network pharmacies, see your Dual Choice PPO Plan's *Certificate of Insurance*.

For a directory of Kaiser Permanente and network pharmacies, visit kp.org/dualchoice-georgia and click "Finding Doctors and Facilities."



Care away from home

No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.

Routine care at your fingertips

Use your kp.org account or the Kaiser Permanente app on the go to:

- Get medical advice from a licensed care professional 24/7
- Access care by phone⁸, video⁸, or e-visit – usually at no cost⁹
- Email nonurgent questions to your doctor's office

Network pharmacies

If it's more convenient, you can have your prescriptions filled at any of the hundreds of participating MedImpact pharmacies, including:

- Costco
- Kroger
- Publix
- Rite Aid
- Safeway
- Target
- Walgreens

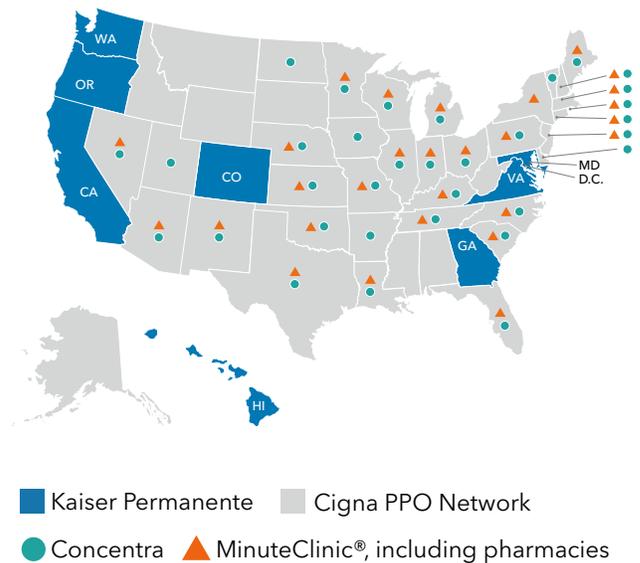
You can also have most prescription refills from network pharmacies mailed to you at no extra cost.

Urgent and emergency care anywhere in the world¹⁰

No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance – no need to file a claim.

- Cigna PPO Network¹¹ providers
- MinuteClinics[®], including pharmacies⁵
- Concentra clinics¹²

Find care near you



Support while you're away

Need help finding care or learning what's covered while you're away? Call the Away from Home Travel Line at **951-268-3900** (TTY **711**)¹³ or visit **kp.org/travel**.



Customer Service

Call us if you have questions, need information about eligibility, or would like to verify your coverage:

1-855-364-3185

711 (TTY)

Monday-Friday, 8 a.m. - 6 p.m.

This brochure provides only a general overview of Kaiser Permanente. For specific information about benefits, copays, limitations, and services, please refer to your Benefit Summary and *Certificate of Insurance*, or call Customer Service at **1-855-364-3185**.

1. Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), has contracted with PHCS, a preferred provider organization network that contracts with physicians, hospitals, and other health care providers, to provide access to the PHCS network for KPIC. The Cigna Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. Cigna is an independent company and not affiliated with Kaiser Permanente Insurance Company or Kaiser Foundation Health Plan. Access to the Cigna PPO Network is available through Cigna's contractual relationship with Kaiser Permanente Insurance Company and Kaiser Foundation Health Plan. The Cigna PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. An online directory of participating PHCS and Cigna PPO Network providers can be found at kp.org/dualchoice-georgia.
2. Some services may require precertification.
3. For members who are registered on kp.org.
4. When appropriate and available.
5. The continued participation of any one provider or medical facility cannot be guaranteed. Before getting care from a provider, call Customer Service at **1-855-364-3185** or visit kp.org/dualchoice-georgia and click "Finding Doctors and Locations" to verify the provider's participation.
6. In an emergency, a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health, call 911 or go to the nearest emergency room.
7. Some covered drugs may have additional requirements or limits on coverage, including quantity limits, age restrictions, prior authorization, or step therapy.
8. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.
9. If you have an HSA-qualified deductible plan, you may need to pay the full charges for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits.
10. If you believe you have an emergency medical condition, call 911 or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your Evidence of Coverage or other coverage documents.
11. The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.
12. MinuteClinic and Concentra payment experiences vary by plan.
13. This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

Dual Choice PPO Plans are underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP).

Cigna is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna PPO Network is available through Cigna's contractual relationship with the Kaiser Permanente health plans. The Cigna PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

For more information

Call Kaiser Permanente Customer Service at
1-855-364-3185.

For a complete understanding of your benefits,
you can also refer to the Dual Choice PPO
Certificate of Insurance you received after joining
Kaiser Permanente.

Stay connected to good health

 facebook.com/kpthrive

 youtube.com/kpganews

 [@kpgeorgia](https://twitter.com/kpgeorgia)



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