

together in good health

see how easy healthy can be



Making good health easier

Experience the Kaiser Permanente difference

The experience ...	Without Kaiser Permanente	With Kaiser Permanente*
 Choosing your doctor	All you know is that your doctor accepts your insurance.	You can search our doctor profiles on kp.org and choose the one who's right for you. You can even change your doctor anytime.
 Getting care in your language	Some health plans have few multilingual doctors.	We have multilingual doctors and staff, and we offer interpretation services by phone in 140+ languages.
 Choosing how you get care	Even for minor concerns, you usually make an appointment, drive to the doctor's office, and sit in the waiting room.	For minor concerns, you can request a phone appointment or email your doctor's office with routine questions.
 Calling for advice	When your child has a late-night fever, there's often no medical advice available.	Specially trained Kaiser Permanente nurses can offer medical advice by phone, 24/7.
 Making an appointment	Calling and waiting to schedule an appointment can take forever.	You can schedule routine appointments from your computer or mobile device – anytime, anywhere.
 Seeing your doctor	Your doctor may need to flip through your files, hunting for details and looking for answers you've already given.	Your doctor has your medical history and prescriptions right at his or her fingertips through your electronic health record.
 Remembering what your doctor said	Take lots of notes during your visit or trust your memory later.	You can view your past visit summaries and most lab test results online, whenever you want.

*These features are available when you get care at Kaiser Permanente facilities.

The right choice for your health

Welcome to your Kaiser Permanente for Individuals and Families enrollment guide. This guide will help you select the right health plan for your needs. Read on to learn why Kaiser Permanente is the best choice.

How to use this guide

Here are some questions you may have, and where you can find the answers in this guide.

Why should I get health coverage?	2
Your health. Your way.	2
Good health begins with prevention	3
Why you need coverage	4
How do I enroll?	5
Important deadlines	5
Simple steps to enroll.....	6
Which plan should I pick?	7
Understanding health plans.....	7
Health plan benefit highlights.....	9
Do you offer dental plans or vision coverage?	12
Dental and vision care	12
How much will coverage cost?	14
You may qualify for federal financial assistance	14
Working out your rate	15
Where are you located?	21
Find a provider near you	21

Your health. Your way.

Kaiser Permanente makes it easier for you to stay in charge of your health. It's simple to make smart choices when you have great doctors and convenient facilities.



Choose and change your doctor

At Kaiser Permanente, we know how important it is to find a doctor who matches your specific needs. Even if you don't need to see your doctor right away, having a doctor you connect with is an important part of taking care of your health.

To help you make the decision that's right for you, you can browse our online doctor profiles where you can find information related to education, credentials, and specialties, as well as our doctors' interest areas and if they are accepting new patients.

You can also change your doctor at any time, for any reason.



Care under one roof

Save time and avoid driving all over town for care.

- You'll have many locations to choose from, and most of them offer multiple services under one roof.
- You can see your doctor, get a lab test or an X-ray, and pick up your medications—all without leaving the building.

Locations near you

To find the location closest to your home, school, or office, visit buykp.org/facilities or turn to page 22 for a map of our locations.

Getting care away from home

Travel freely knowing that we're committed to helping you take healthy trips away from home. At Kaiser Permanente, we're available to help you understand what your health plan covers and how to get care before, during, and after your trip. Learn more at kp.org/travel.



It's easy to stay connected

As a Kaiser Permanente member, kp.org is your online gateway to great health. When you register on kp.org, you can securely access many time-saving tools and beneficial resources to help you manage your health and keep you feeling great.

- View most lab results.
- Refill most prescriptions.
- Email your doctor's office with nonurgent questions.
- Schedule and cancel routine appointments.
- Print vaccination records for school, sports, and camp.
- Manage a family member's health.

These features are available when you receive care at Kaiser Permanente facilities.

For a guided tour of My Health Manager, visit kp.org/myhealthmanagertour.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your producer.

Good health begins with prevention

Kaiser Permanente gives you lots of healthy extras that can help you learn different ways to live healthier.



Preventive care at no cost

No matter which Kaiser Foundation Health Plan of the Northwest plan you choose, there's no cost for preventive care services. These services can help you find health problems before they get serious, so you can treat them as soon as possible.

Here are some examples of preventive care services:

- Routine physical exams
- Well-child visits
- Well-woman visits
- Annual flu shots
- Routine lab tests
- Autism screenings
- Mammogram screenings
- Contraceptive care and counseling
- Breastfeeding support

For a complete list of our preventive care services, visit kp.org/prevention.



A website full of healthy ideas

Get informed and inspired on our award-winning website, kp.org.

- Take charge of your health with articles, wellness topics, health calculators, and preferred rates on complementary health and fitness programs.
- Sign up for online wellness programs that can help you lose weight, stay active, reduce stress, sleep better, stop smoking, and much more.
- Check out our music channels, podcasts, fitness videos, and recipes from world-class chefs.
- Visit kp.org/livehealthy to explore more new and inspiring ways to live well and thrive.



Alternative care options

We want to help you thrive – in mind, body, and spirit. To help you achieve total health, some of our medical plans include an alternative care benefit. Depending on your plan, chiropractic, naturopathic, massage therapy services, or up to 12 acupuncture treatments may be covered without a referral. Visit chpgroup.com for a provider list, and call Member Services at **1-800-813-2000** for details about what your plan covers.

Learn more about the doctors available in your area at kp.org/searchdoctors.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your producer.

Why you need coverage

Health coverage is something you can't afford to be without. Kaiser Permanente makes it easy for you to get great care and coverage.



Health care reform – what you should know

It's now the law that most U.S. residents must have health coverage. If you go without it, you may have to pay a tax penalty to the federal government.

When you do your taxes for 2015, you'll have to submit a form to show proof you had health coverage to avoid the penalty (or show proof that you aren't required to have coverage because you qualify for an exemption).

Why choose Kaiser Permanente?

- All the plans you'll see in this enrollment guide meet the standards of the new health care law, and offer the same basic services, such as doctor visits, hospital care, prescriptions, and preventive care at no cost.
- You can buy one of our plans from us or through the Health Insurance Marketplaces.



Health coverage – why you need it

Almost everyone gets sick or hurt, or needs medical help at some point. To get better, you usually need care—like seeing a doctor, staying in a hospital, or taking medication.

On top of that, health care helps keep you healthy. Preventive care—like mammograms and cholesterol tests—can help catch health problems early, when they're easier to treat.

Health coverage helps you pay for all this care and protects you financially—much like the coverage people get to protect their car or home.

Without coverage, high medical bills can wipe out savings and even lead to personal bankruptcy.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your producer.

Important deadlines

There's a deadline to apply for health care coverage, whether you apply during open enrollment or during a special enrollment period.



To enroll during this open enrollment period, you must make sure we receive your completed Application for Health Coverage – along with your first month's premium – **no later than January 31, 2016.**

New!

Visit one of our Enrollment Welcome Centers at Washington Square Mall and Clackamas Town Center between October 2015 and January 2016, or year-round at the Kaiser Permanente building in Lloyd District. We'll help you find the right health plan.

Enrolling during the 2016 open enrollment period

You may change or apply for 2016 coverage during the open enrollment period, which runs from **November 1, 2015, through January 31, 2016.** You can do so either through Washington Healthplanfinder or through Kaiser Permanente.

To start coverage on:	Your completed application and premium must be received by:
January 1, 2016	December 23, 2015
February 1, 2016	January 23, 2016
March 1, 2016	January 31, 2016

Enrolling during a special enrollment period

Outside of open enrollment, you may enroll or change your coverage if you experience what's known as a triggering event. Examples of triggering events include getting married, having a baby, and losing coverage because you lost your job.

From the date of your triggering event, the special enrollment period generally lasts 60 days. That means you have 60 days to change or apply for coverage for you and/or your dependents.

If you know you are going to have a triggering event, you may be able to apply for new coverage ahead of time.

For more information, please refer to the Enrolling During a Special Enrollment Period guide. If you didn't receive this guide, you can find it at buykp.org/apply, or you may call **1-800-494-5314** to request a copy.

Simple steps to enroll



1. Choose a plan

You can cover your entire family under the same plan or separate plans.



2. Calculate your rate

Use the rate calculator on page 16 to find out what your monthly rate would be for the plan you choose.



3. See if you're eligible for federal financial assistance

If you qualify, the federal government will pay any federal financial assistance to Kaiser Permanente on your behalf. Help may be available for monthly premiums or out-of-pocket costs, such as copays, coinsurance, or deductibles. See "You may qualify for federal financial assistance" on page 14 for more information.



4. Complete your application

Complete an online application at buykp.org/apply or use a paper application.

If you think you may qualify for federal financial assistance, we can help you apply through Washington Healthplanfinder. Call us at **1-800-494-5314**.



5. Select your payment method

Payment for your first month's coverage is required with your application. You can pay by check, money order, debit card, or credit card.



6. Sign the application

If your application is missing any signatures or other information, it may be canceled.



7. Submit the application with payment

- **Online:** For the fastest response, enroll online today at buykp.org/apply. Or if you're working with a producer, use the personalized link he or she has provided.
- **Fax:** **1-866-920-6475** (if paying by debit or credit card)
- **Mail:** Kaiser Permanente Individuals and Families Plans

P.O. Box 23219

San Diego, CA 92193-9921

Have questions? Call us at **1-800-494-5314**. • Go to buykp.org/apply. • Or contact your producer.

Understanding health plans

We offer a variety of plans to fit your needs and budget. All of them offer the same quality care, but the way they split the costs between the member and the health plan is different. Learn more below.



Deductible plans

Gold, Silver, Bronze

With a deductible plan, your monthly rate is lower, but you'll have to reach a deductible. This means you'll pay the full charges for covered services until you reach a set amount known as your deductible. Then you'll start paying less—just a copay or coinsurance. Depending on your plan, some services, like office visits or prescriptions, may be available at a copay or coinsurance before you meet your deductible.



HSA-qualified deductible plans

Silver, Bronze

HSA-qualified deductible plans are just like deductible plans, with one added benefit. With this plan, you can set up a health savings account (HSA) to pay for health costs like copays, coinsurance, and deductible payments. And you won't pay federal taxes on the money in this account.

You can use your HSA anytime to pay for care, including some services that may not be covered by your plan, such as eyeglasses, adult dental care, or chiropractic services.* And if you have money left in your HSA at the end of the year, it will roll over for you to use the next year.

*For a complete list of services you can use your HSA to pay for, see Publication 502, Medical and Dental Expenses, at irs.gov.

Have questions? Call us at **1-800-494-5314**. • Go to **buykp.org/apply**. • Or contact your producer.

Choosing a plan based on your care needs

If you need a lot of care, you may want a plan with a higher monthly rate so that you pay less when you come in for care. If you don't go to the doctor much, you may want a plan with a lower monthly rate, keeping in mind you'll pay more if and when you do get care.

Monthly rate versus out-of-pocket costs

Metal name	What you pay for your monthly rate	What you pay when you get care (Emergency Department visit, lab test, etc.)
Gold		
Silver		
Bronze		

An example of costs when you get care

Let's say you hurt your ankle. You visit your primary care doctor, who orders an X-ray. It's just a sprain, so the doctor prescribes a generic pain medication. Here's a sample of what you would pay out of pocket for these services with each type of health plan.

Plan name	Office visit	X-ray	Generic drug
KP WA Gold 1000/20 (2016) (\$1,000 deductible)	\$20	\$85 or 20% coinsurance*	\$10
KP WA Silver 1500/30 (2016) (\$1,500 deductible)	\$30	\$85 or 30% coinsurance*	\$15
KP WA Bronze 4500/50 (2016) (\$4,500 deductible)	\$84 or \$50*	\$85 or 40% coinsurance*	\$25

*If you've met your deductible

The cost estimates above are from our estimate tools website, kp.org/treatmentestimates. Visit this site anytime to get an idea of what the charges for common services might be before you meet your deductible.

Have questions? Call us at **1-800-494-5314**. • Go to buykp.org/apply. • Or contact your producer.

Health plan benefit highlights

The charts on the next few pages show you a sample of each plan’s benefits. Review the diagram below to help you understand how to read those charts.

Here’s a quick look at how to use the chart

	  KP WA Silver 1500/30 (2016)
Plan type	Deductible
Features	
Annual medical deductible (individual/family)	\$1,500/\$3,000
Annual out-of-pocket maximum (individual/family)	\$6,850/\$13,700
Benefits	
Preventive care	
Routine physical exam, mammograms, etc.	No charge
Outpatient services (per visit or procedure)	
Primary care office visit	\$30
Specialty care office visit	\$50
Most X-rays	30% after deductible
Most lab tests	30% after deductible
MRI, CT, PET	30% after deductible
Outpatient surgery	30% after deductible
Mental health visit	\$30
Inpatient hospital care	
Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care	30% after deductible
Maternity	
Routine prenatal care visit, first postpartum visit	No charge
Delivery and inpatient well-baby care	30% after deductible
Emergency and urgent care	
Emergency Department visit	30% after deductible
Urgent care visit	\$50
Ambulance services	30% after deductible
Prescription drugs (up to a 30-day supply)	
Generic	\$15
Preferred brand	\$55
Non-preferred brand	50% after deductible
Specialty	50% after deductible

 Offered through Kaiser Foundation Health Plan of the Northwest

 Offered through the Marketplace, Washington Healthplanfinder

Annual deductible

You need to pay this amount before your plan starts helping you pay for most covered services. Under this sample plan, you’d pay the full charges for covered services until you reach \$1,500 for yourself or \$3,000 for your family. Then you’d start paying copays or coinsurance.

Annual out-of-pocket maximum

This is the most you’ll pay for care during the calendar year before your plan starts paying 100% for most covered services. In this example, you’d never pay more than \$6,850 for yourself and no more than \$13,700 for your family for your copays, coinsurance, and deductible in a calendar year.

Preventive care at no charge

Most preventive care services—including routine physical exams and mammograms—are covered at no charge. Plus, they’re not subject to the deductible.

Covered before you reach the deductible

With some services, you’ll only pay a copay or coinsurance, regardless of whether you’ve reached your deductible. Under this plan, primary care visits are covered at a \$30 copay—even before you meet your deductible. With our Silver deductible plans, primary care, specialty care, and urgent care visits all are covered before you reach the deductible.

Coinsurance

After reaching your deductible, this is a percentage of the charges that you may pay for covered services. Here, you’d pay 30% of the cost per day for your inpatient hospital care after you reach your deductible. Your plan would pay the rest for the remainder of the calendar year.

Copay

This is the set amount you pay for covered services, usually after you reach your deductible. In this example, you’d start paying a \$50 copay for urgent care visits, whether or not you have met your deductible.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your producer.

KP Offered through Kaiser Foundation Health Plan of the Northwest

M Offered through the Marketplace, Washington Healthplanfinder

Financial assistance options with lower copays, coinsurance, and deductibles are available for certain plans, and for Native Alaskans and American Indians on wahealthplanfinder.org.

	KP M KP WA Bronze 6000/50 (2016)	KP M KP WA Bronze 5000/30% HSA (2016)	KP M KP WA Bronze 4500/50 (2016)
Plan type	Deductible	HSA-qualified	Deductible
Features			
Annual medical deductible (individual/family)	\$6,000/\$12,000	\$5,000/\$10,000	\$4,500/\$9,000
Annual out-of-pocket maximum (individual/family)	\$6,850/\$13,700	\$6,450/\$12,900	\$6,850/\$13,700
Benefits			
Preventive care			
Routine physical exam, mammograms, etc.	No charge	No charge	No charge
Outpatient services (per visit or procedure)			
Primary care office visit	First 3 office visits at \$50 Additional visits 50% after deductible	30% after deductible	First 3 office visits at \$50 Additional visits 40% after deductible
Specialty care office visit	50% after deductible	30% after deductible	40% after deductible
Most X-rays	50% after deductible	30% after deductible	40% after deductible
Most lab tests	50% after deductible	30% after deductible	40% after deductible
MRI, CT, PET	50% after deductible	30% after deductible	40% after deductible
Outpatient surgery	50% after deductible	30% after deductible	40% after deductible
Mental health visit	50% after deductible	30% after deductible	40% after deductible
Inpatient hospital care			
Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care	50% after deductible	30% after deductible	40% after deductible
Maternity			
Routine prenatal care visit, first postpartum visit	No charge	No charge	No charge
Delivery and inpatient well-baby care	50% after deductible	30% after deductible	40% after deductible
Emergency and urgent care			
Emergency Department visit	50% after deductible	30% after deductible	40% after deductible
Urgent care visit	50% after deductible	30% after deductible	40% after deductible
Ambulance services	50% after deductible	30% after deductible	40% after deductible
Prescription drugs (up to a 30-day supply)			
Generic	50% after deductible	\$20* after deductible	\$25* after deductible
Preferred brand	50% after deductible	\$50* after deductible	50% after deductible
Non-preferred brand	50% after deductible	30% after deductible	50% after deductible
Specialty	50% after deductible	30% after deductible	50% after deductible

*Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232

This plan summary is intended to highlight only some of the most frequently asked-about benefits and their copays, coinsurance, and deductibles. For specific plan information about the plans referred to in this brochure, see the following forms: for HSA-qualified deductible plans: EWIDHDHPB0116; for deductible plans: EWIDDEDDB0116. Please refer to the *Evidence of Coverage* for more details on your plan or for specific limitations and exclusions. To request a copy of the *Evidence of Coverage*, please call us at **1-800-634-4579** or contact your producer. For services subject to the deductible, you will have to pay health care expenses out of pocket until you meet your deductible. Most deductibles, copays, and coinsurance contribute to the out-of-pocket maximum. You'll find more disclosures online at kp.org/disclosures.

Have questions? Call us at **1-800-494-5314**. • Go to buykp.org/apply. • Or contact your producer.

KP Offered through Kaiser Foundation Health Plan of the Northwest

M Offered through the Marketplace, Washington Healthplanfinder

Financial assistance options with lower copays, coinsurance, and deductibles are available for certain plans, and for Native Alaskans and American Indians on wahealthplanfinder.org.

	KP M KP WA Silver 3000/30 (2016)	KP KP WA Silver 2750/20% HSA (2016)	KP M KP WA Silver 1500/30 (2016)	KP M KP WA Gold 1000/20 (2016)
Plan type	Deductible	HSA-qualified	Deductible	Deductible
Features				
Annual medical deductible (individual/family)	\$3,000/\$6,000	2,750/\$5,500	\$1,500/\$3,000	\$1,000/\$2,000
Annual out-of-pocket maximum (individual/family)	\$6,850/\$13,700	\$5,000/\$10,000	\$6,850/\$13,700	\$6,350/\$12,700
Benefits				
Preventive care				
Routine physical exam, mammograms, etc.	No charge	No charge	No charge	No charge
Outpatient services (per visit or procedure)				
Primary care office visit	\$30	20% after deductible	\$30	\$20
Specialty care office visit	\$50	20% after deductible	\$50	\$40
Most X-rays	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Most lab tests	30% after deductible	20% after deductible	30% after deductible	20% after deductible
MRI, CT, PET	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Outpatient surgery	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Mental health visit	\$30	20% after deductible	\$30	\$20
Inpatient hospital care				
Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Maternity				
Routine prenatal care visit, first postpartum visit	No charge	No charge	No charge	No charge
Delivery and inpatient well-baby care	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Emergency and urgent care				
Emergency Department visit	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Urgent care visit	\$50	20% after deductible	\$50	\$40
Ambulance services	30% after deductible	20% after deductible	30% after deductible	20% after deductible
Prescription drugs (up to a 30-day supply)				
Generic	\$15*	\$15* after deductible	\$15*	\$10*
Preferred brand	\$55*	\$55* after deductible	\$55*	\$30*
Non-preferred brand	50% after deductible	50% after deductible	50% after deductible	50%
Specialty	50% after deductible	50% after deductible	50% after deductible	50%

*Mail order: 90-day supply of qualified prescriptions for the cost of a 60-day supply

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232

This plan summary is intended to highlight only some of the most frequently asked-about benefits and their copays, coinsurance, and deductibles. For specific plan information about the plans referred to in this brochure, see the following forms: for HSA-qualified deductible plans: EWIDHDPDNT0116; for deductible plans: EWIDDEDS0116, EWIDDEDVXG0116, and EWIDDEDVXS0116. Please refer to the *Evidence of Coverage* for more details on your plan or for specific limitations and exclusions. To request a copy of the *Evidence of Coverage*, please call us at **1-800-634-4579** or contact your producer. For services subject to the deductible, you will have to pay health care expenses out of pocket until you meet your deductible. Most deductibles, copays, and coinsurance contribute to the out-of-pocket maximum. You'll find more disclosures online at kp.org/disclosures.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your producer.

Dental and vision care

With our Kaiser Permanente Individuals and Families dental plans and vision coverage, you get the comprehensive benefits you need and the high quality of care you've come to expect. There is no waiting period – you'll start receiving covered services the minute your coverage takes effect.

Quality dental care

Good dental care is essential to good health. That's why we hire top-notch dentists and hygienists, and why every member gets a personalized prevention and treatment plan. Most importantly, it's why we cover preventive care that many other plans don't.

Choice

You'll have your first appointment with a dentist and dental hygienist at the location that works best for you. After that, you can choose to keep them as your providers, or request to be transferred. You can change your dentist or dental hygienist at any time.

Convenience

We have 17 dental offices in the Portland metro area, southwest Washington, Longview, and Salem, so there's sure to be one near you. Our dental group includes pediatric dentists, orthodontists, periodontists, oral surgeons, endodontists, and prosthodontists.

Quality

Our dental professionals exceed national standards. For over 22 years, we've received the highest level of accreditation from the Accreditation Association for Ambulatory Health Care (AAAHC). Right now, we're the only dental practice in the Pacific Northwest with AAAHC accreditation.

How to make appointments

Our dental offices are open Monday through Friday, with Saturday hours for hygienist services and emergencies at most locations. To schedule a visit, call our Appointment Center from 6:30 a.m. to 6 p.m. Monday through Friday, and 7:30 a.m. to 4 p.m. Saturday.

Portland: **503-286-6868**

Salem: **503-370-4311**

Vancouver: **360-254-9158**

Longview: **360-575-4800**

For more information, visit kp.org/dental/nw.

Vision essentials

We offer comprehensive eye care services to help keep your world in focus. Plus, when you're a Kaiser Permanente member, your eye health information becomes part of your overall medical record, giving your care team a complete picture of your health.

The WA Gold 1000/20 (2016) plan and the KP WA Silver 1500/30 (2016) plan have adult vision exams included. All plans include medically necessary eye exams, pediatric vision exams for children 18 and younger, as well as glasses or contact lenses for children at no cost.* For more information, including our 10 optical locations, visit kp2020.org.

*Vision hardware must be prescribed and purchased at a Kaiser Permanente pharmacy, and is no charge when selected from a list of standard frames.

Have questions? Call us at **1-800-494-5314**. • Go to buykp.org/apply. • Or contact your producer.

Dental plans	KP WA Dental 100	KP WA Dental 80
	Adult (19 or older)	Adult (19 or older)
Benefit maximum	\$1,000	No maximum
Deductible (individual/family)	\$50/\$150	\$100/\$300
Preventive and diagnostic services	No charge	20% coinsurance (not subject to deductible)
Basic restorative services	20% coinsurance	50% coinsurance
Oral surgery, endodontics, and periodontics	50% coinsurance	50% coinsurance
Major restorative services	50% coinsurance	50% coinsurance

Monthly rates		
Age on 2016 effective date	KP WA Dental 100	KP WA Dental 80
19-29	\$29.10	\$27.25
30-34	30.40	28.46
35-39	31.97	29.94
40-44	35.18	32.94
45-49	38.96	36.48
50-54	41.87	39.21
55-59	45.40	42.51
60-64	46.75	43.78
65+	47.68	44.65

Benefit highlights for members 18 and younger

Included in your medical plan

(Children 18 and younger)

Benefits (subject to deductible)	
Preventive and diagnostic services	20% coinsurance*
Basic restorative services	50% coinsurance
Oral surgery, endodontics, and periodontics	50% coinsurance
Major restorative services	50% coinsurance

*Members in the KP WA Gold 1000/20 (2016) plan have no charge for preventive and diagnostic services.

This brochure provides summaries of various plans and is not a contract. Dental plan details are provided in your *Evidence of Coverage*.

For specific plan information about dental plans, see the following forms: *EWIDADULTDNTDED0116* and *EWIDPEDDNTDED0116-Evidence of Coverage*; *BWIDADULTDNTDEDZ10116*, *BWIDADULTDNTDEDZ2X0116*, *BWIDPEDDNTDEDZ0116*, and *BWIDPEDDNTDEDZY0116-Benefit Summaries*; *FSWIDADULTDNTZ10116*, *FAWIDADULTDNTZ2X0116*, *FSWIDPEDDNTZX0116*, and *FSWIDPEDDNTZY0116-Face Sheet*.

Have questions? Call us at **1-800-494-5314**. • Go to **buykp.org/apply**. • Or contact your producer.

You may qualify for federal financial assistance

Do you need help paying for health care? Under health care reform, the federal government will provide federal financial assistance for many people, depending on their income. Learn more below.

3 things to know:

- Financial assistance is available for premiums and out-of-pocket expenses.
- If you qualify for assistance, the federal government will pay us directly for it.
- Assistance is available on a sliding scale, based on income and family size.



Determine if you qualify

Call us at **1-800-494-5314** or go to wahealthplanfinder.org to see if you qualify for assistance. (For TTY for the deaf, hard of hearing, or speech impaired, call **711**). Or contact your producer.

Both your eligibility and the exact amount of your financial assistance will be determined by Washington Healthplanfinder.

To quickly check if you may be eligible, use this chart, which shows the estimated family income levels that qualify people for help paying premiums.

Number of people in household	Annual family income level
1	\$47,080 or below
2	\$63,720 or below
3	\$80,360 or below
4	\$97,000 or below
5	\$113,640 or below
6	\$130,280 or below
7	\$146,920 or below
8	\$163,560 or below

You can also use our online calculator to find out if you may qualify. Just go to buykp.org.



If you do qualify

If you qualify, you'll need to buy your plan through Washington Healthplanfinder. If you'd like, we can help you enroll in one of our plans there. Just call us at **1-800-494-5314** (TTY **711** for the deaf, hard of hearing, or speech impaired).

Avoid being billed twice: If you do enroll in a plan through Washington Healthplanfinder, cancel your current Kaiser Foundation Health Plan of the Northwest plan by calling our Member Service Contact Center at **1-800-464-4000** on or before the start date of your new plan.



If you don't qualify

Even if you can't get assistance from the federal government, you can buy a Kaiser Foundation Health Plan of the Northwest plan from us or through Washington Healthplanfinder.

Have questions? Call us at **1-800-494-5314**. • Go to buykp.org/apply. • Or contact your producer.

Working out your rate

Use the rate calculator and monthly rates chart on the following pages to help you evaluate your plan options, or apply on kp.org/apply to have your rate calculated automatically. Along with your monthly rate, consider what you will need to pay when you get care. See page 8 for more information.

What determines your rate?

Your rate is based on the following:

- The plan you select
- Whether you live in Clark or Cowlitz County
- Your age on your start date (effective date)
- Whether you use tobacco
- If you add an optional dental plan for family members age 19 and older

Rates are determined based on each person's age on the plan's start date, whether they apply individually or as a family. For example, if your 29th birthday is on February 14 and you submit your completed application on January 15, you'll have a start date of February 1 and the rate for a 28-year-old.

However, if you submit your application on January 16, your start date will be March 1. Since this is after your birthday, you'll have the rate for a 29-year-old.

Although family members can enroll in different plans, there are some advantages to enrolling family members in the same plan:

- Children can be covered under your plan until they reach age 26, whether or not they're in school or living at home.
- If you have more than 3 children under 21 on the same plan, you will only be charged for the 3 oldest. Other children under 21 are covered at no additional cost.
- If you have a child-only account and everyone on the account is under 21, you will only be charged for the subscriber and the 3 oldest children under 21.

The rates on pages 17 through 20 apply to the ZIP codes below.

Our service area

Clark County	All ZIP codes
Cowlitz County	All ZIP codes



Rate calculator

To figure out the total monthly rate for your health plan for you and your family, just follow these steps. Or, if you apply online through buykp.org/apply, your rate will be calculated automatically.

1. On the worksheet below, list everyone you want to cover:
 - Yourself
 - Your spouse or domestic partner
 - Each adult child 21 through 25
 - Your 3 oldest children under 21 (other children under 21 are covered at no charge)
2. Find the plan you're considering in the rate charts on the next 4 pages.
3. Find the rate for each family member, based on his or her age on the start date.
4. Add up the rates.

Your monthly rate worksheet				
Plan choice		A	B	C
Family member name	Family member age	Rate for plan A	Rate for plan B	Rate for plan C
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
Total health plan monthly rate		\$	\$	\$

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your producer.

2016 Monthly rates Clark County

Do you qualify for federal financial assistance?
 If so, you may pay lower rates than those listed in this chart.
 See page 14 for details.

Tobacco Non-User Rates							
Age on 2016 effective date	KP WA Bronze 6000/50 (2016)	KP WA Bronze 5000/30% HSA (2016)	KP WA Bronze 4500/50 (2016)	KP WA Silver 3000/30 (2016)	KP WA Silver 2750/20% HSA (2016)	KP WA Silver 1500/30 (2016)	KP WA Gold 1000/20 (2016)
<21	\$108.41	\$106.69	\$110.72	\$138.68	\$131.10	\$148.62	\$165.84
21-24	170.73	168.01	174.37	218.39	206.46	234.04	261.16
25	171.41	168.68	175.07	219.26	207.29	234.98	262.20
26	174.83	172.04	178.55	223.63	211.42	239.66	267.43
27	178.93	176.07	182.74	228.87	216.37	245.27	273.70
28	185.58	182.63	189.54	237.39	224.42	254.40	283.88
29	191.05	188.00	195.12	244.38	231.03	261.89	292.24
30	193.78	190.69	197.91	247.87	234.33	265.64	296.42
31	197.88	194.72	202.09	253.11	239.29	271.25	302.68
32	201.97	198.76	206.28	258.36	244.24	276.87	308.95
33	204.53	201.28	208.90	261.63	247.34	280.38	312.87
34	207.27	203.96	211.69	265.13	250.64	284.12	317.05
35	208.63	205.31	213.08	266.87	252.29	286.00	319.14
36	210.00	206.65	214.48	268.62	253.95	287.87	321.23
37	211.36	208.00	215.87	270.37	255.60	289.74	323.32
38	212.73	209.34	217.27	272.11	257.25	291.61	325.41
39	215.46	212.03	220.05	275.61	260.55	295.36	329.58
40	218.19	214.72	222.84	279.10	263.86	299.10	333.76
41	222.29	218.75	227.03	284.34	268.81	304.72	340.03
42	226.22	222.61	231.04	289.37	273.56	310.10	346.04
43	231.68	227.99	236.62	296.36	280.17	317.59	354.39
44	238.51	234.71	243.59	305.09	288.42	326.95	364.84
45	246.53	242.61	251.79	315.36	298.13	337.95	377.12
46	256.10	252.02	261.56	327.59	309.69	351.06	391.74
47	266.85	262.60	272.54	341.34	322.70	365.80	408.19
48	279.14	274.70	285.09	357.07	337.56	382.66	427.00
49	291.27	286.63	297.48	372.57	352.22	399.27	445.54
50	304.92	300.07	311.42	390.04	368.74	418.00	466.43
51	318.41	313.34	325.20	407.30	385.05	436.48	487.06
52	333.26	327.96	340.37	426.30	403.01	456.85	509.78
53	348.29	342.74	355.71	445.52	421.18	477.44	532.77
54	364.51	358.70	372.28	466.26	440.79	499.68	557.58
55	380.73	374.66	388.85	487.01	460.41	521.91	582.39
56	398.31	391.97	406.81	509.50	481.67	546.02	609.29
57	416.07	409.44	424.94	532.22	503.14	570.36	636.45
58	435.02	428.09	444.29	556.46	526.06	596.33	665.44
59	444.41	437.33	453.89	568.47	537.42	609.21	679.80
60	463.36	455.98	473.24	592.71	560.33	635.18	708.79
61	479.75	472.11	489.98	613.68	580.15	657.65	733.86
62	490.51	482.69	500.97	627.43	593.16	672.40	750.31
63	503.99	495.97	514.74	644.69	609.47	690.89	770.94
64+	512.19	504.03	523.11	655.17	619.38	702.12	783.48

Rates are effective January 1, 2016, through December 31, 2016.

Have questions? Call us at **1-800-494-5314**. • Go to **buykp.org/apply**. • Or contact your producer.

2016 Monthly rates Cowlitz County

Do you qualify for federal financial assistance?

If so, you may pay lower rates than those listed in this chart.
See page 14 for details.

Tobacco Non-User Rates							
Age on 2016 effective date	KP WA Bronze 6000/50 (2016)	KP WA Bronze 5000/30% HSA (2016)	KP WA Bronze 4500/50 (2016)	KP WA Silver 3000/30 (2016)	KP WA Silver 2750/20% HSA (2016)	KP WA Silver 1500/30 (2016)	KP WA Gold 1000/20 (2016)
<21	\$113.84	\$112.02	\$116.26	\$145.61	\$137.66	\$156.04	\$174.13
21-24	179.27	176.41	183.09	229.31	216.78	245.74	274.22
25	179.99	177.12	183.82	230.23	217.65	246.72	275.32
26	183.57	180.64	187.48	234.81	221.98	251.64	280.80
27	187.87	184.88	191.88	240.32	227.19	257.54	287.38
28	194.87	191.76	199.02	249.26	235.64	267.12	298.08
29	200.60	197.40	204.88	256.60	242.58	274.98	306.85
30	203.47	200.23	207.81	260.27	246.05	278.91	311.24
31	207.77	204.46	212.20	265.77	251.25	284.81	317.82
32	212.08	208.69	216.60	271.27	256.45	290.71	324.40
33	214.77	211.34	219.34	274.71	259.70	294.40	328.52
34	217.63	214.16	222.27	278.38	263.17	298.33	332.90
35	219.07	215.57	223.74	280.22	264.91	300.29	335.10
36	220.50	216.98	225.20	282.05	266.64	302.26	337.29
37	221.94	218.40	226.67	283.89	268.37	304.23	339.48
38	223.37	219.81	228.13	285.72	270.11	306.19	341.68
39	226.24	222.63	231.06	289.39	273.58	310.12	346.07
40	229.11	225.45	233.99	293.06	277.04	314.06	350.45
41	233.41	229.69	238.38	298.56	282.25	319.95	357.03
42	237.53	233.74	242.59	303.84	287.23	325.61	363.34
43	243.27	239.39	248.45	311.17	294.17	333.47	372.12
44	250.44	246.44	255.78	320.35	302.84	343.30	383.09
45	258.87	254.74	264.38	331.12	313.03	354.85	395.97
46	268.91	264.62	274.64	343.97	325.17	368.61	411.33
47	280.20	275.73	286.17	358.41	338.83	384.09	428.61
48	293.11	288.43	299.35	374.92	354.44	401.78	448.35
49	305.83	300.96	312.35	391.20	369.83	419.23	467.82
50	320.18	315.07	327.00	409.55	387.17	438.89	489.76
51	334.34	329.00	341.46	427.66	404.29	458.31	511.42
52	349.94	344.35	357.39	447.61	423.15	479.68	535.28
53	365.71	359.88	373.50	467.79	442.23	501.31	559.41
54	382.74	376.64	390.90	489.58	462.83	524.65	585.46
55	399.77	393.39	408.29	511.36	483.42	548.00	611.51
56	418.24	411.56	427.15	534.98	505.75	573.31	639.76
57	436.88	429.91	446.19	558.83	528.29	598.87	668.27
58	456.78	449.49	466.51	584.28	552.36	626.15	698.71
59	466.64	459.20	476.58	596.89	564.28	639.66	713.79
60	486.54	478.78	496.91	622.35	588.34	666.94	744.23
61	503.75	495.71	514.48	644.36	609.15	690.53	770.56
62	515.04	506.83	526.02	658.81	622.81	706.01	787.83
63	529.21	520.76	540.48	676.92	639.93	725.42	809.50
64+	537.81	529.23	549.27	687.93	650.34	737.22	822.66

Rates are effective January 1, 2016, through December 31, 2016.

Have questions? Call us at **1-800-494-5314**. • Go to **buykp.org/apply**. • Or contact your producer.

2016 Monthly rates Clark County

Do you qualify for federal financial assistance?

If so, you may pay lower rates than those listed in this chart.
See page 14 for details.

Tobacco User Rates							
Age on 2016 effective date	KP WA Bronze 6000/50 (2016)	KP WA Bronze 5000/30% HSA (2016)	KP WA Bronze 4500/50 (2016)	KP WA Silver 3000/30 (2016)	KP WA Silver 2750/20% HSA (2016)	KP WA Silver 1500/30 (2016)	KP WA Gold 1000/20 (2016)
<21	\$108.41	\$106.69	\$110.72	\$138.68	\$131.10	\$148.62	\$165.84
21-24	204.88	201.61	209.24	262.07	247.75	280.85	313.39
25	205.70	202.42	210.08	263.12	248.74	281.97	314.64
26	209.80	206.45	214.26	268.36	253.70	287.59	320.91
27	214.71	211.29	219.28	274.65	259.64	294.33	328.43
28	222.70	219.15	227.44	284.87	269.30	305.28	340.65
29	229.26	225.60	234.14	293.26	277.23	314.27	350.68
30	232.54	228.83	237.49	297.45	281.20	318.76	355.70
31	237.46	233.67	242.51	303.74	287.14	325.51	363.22
32	242.37	238.50	247.53	310.03	293.09	332.25	370.74
33	245.45	241.53	250.67	313.96	296.80	336.46	375.44
34	248.72	244.75	254.02	318.15	300.77	340.95	380.46
35	250.36	246.37	255.69	320.25	302.75	343.20	382.96
36	252.00	247.98	257.37	322.35	304.73	345.45	385.47
37	253.64	249.59	259.04	324.44	306.71	347.69	387.98
38	255.28	251.21	260.71	326.54	308.70	349.94	390.48
39	258.56	254.43	264.06	330.73	312.66	354.43	395.50
40	261.84	257.66	267.41	334.93	316.62	358.93	400.51
41	266.75	262.50	272.43	341.22	322.57	365.67	408.03
42	271.47	267.13	277.24	347.24	328.27	372.13	415.24
43	278.02	273.58	283.94	355.63	336.20	381.11	425.27
44	286.22	281.65	292.31	366.11	346.11	392.35	437.81
45	295.85	291.12	302.14	378.43	357.75	405.55	452.54
46	307.32	302.42	313.86	393.11	371.63	421.28	470.09
47	320.23	315.12	327.04	409.62	387.23	438.97	489.83
48	334.98	329.63	342.11	428.48	405.07	459.19	512.39
49	349.53	343.95	356.96	447.09	422.66	479.13	534.64
50	365.92	360.08	373.70	468.06	442.48	501.60	559.71
51	382.10	376.00	390.23	488.76	462.05	523.79	584.47
52	399.93	393.54	408.44	511.56	483.61	548.22	611.74
53	417.96	411.28	426.85	534.62	505.41	572.93	639.32
54	437.42	430.44	446.73	559.52	528.95	599.61	669.09
55	456.88	449.59	466.61	584.42	552.48	626.30	698.86
56	477.99	470.36	488.16	611.41	578.00	655.22	731.14
57	499.29	491.32	509.92	638.66	603.77	684.43	763.73
58	522.03	513.70	533.14	667.75	631.27	715.61	798.52
59	533.30	524.79	544.65	682.17	644.89	731.05	815.75
60	556.04	547.17	567.88	711.26	672.39	762.23	850.54
61	575.71	566.52	587.96	736.42	696.18	789.19	880.63
62	588.62	579.23	601.15	752.93	711.79	806.88	900.37
63	604.81	595.15	617.68	773.63	731.36	829.07	925.13
64+	614.64	604.83	627.72	786.21	743.25	842.55	940.17

Rates are effective January 1, 2016, through December 31, 2016.

Have questions? Call us at **1-800-494-5314**. • Go to **buykp.org/apply**. • Or contact your producer.

2016 Monthly rates Cowlitz County

Do you qualify for federal financial assistance?
 If so, you may pay lower rates than those listed in this chart.
 See page 14 for details.

Tobacco User Rates							
Age on 2016 effective date	KP WA Bronze 6000/50 (2016)	KP WA Bronze 5000/30% HSA (2016)	KP WA Bronze 4500/50 (2016)	KP WA Silver 3000/30 (2016)	KP WA Silver 2750/20% HSA (2016)	KP WA Silver 1500/30 (2016)	KP WA Gold 1000/20 (2016)
<21	\$113.84	\$112.02	\$116.26	\$145.61	\$137.66	\$156.04	\$174.13
21-24	215.12	211.69	219.71	275.17	260.14	294.89	329.06
25	215.98	212.54	220.59	276.27	261.18	296.07	330.38
26	220.28	216.77	224.98	281.77	266.38	301.97	336.96
27	225.45	221.85	230.26	288.38	272.63	309.04	344.85
28	233.84	230.11	238.82	299.11	282.77	320.55	357.69
29	240.72	236.88	245.86	307.92	291.10	329.98	368.22
30	244.16	240.27	249.37	312.32	295.26	334.70	373.48
31	249.32	245.35	254.64	318.92	301.50	341.78	381.38
32	254.49	250.43	259.92	325.53	307.75	348.85	389.28
33	257.71	253.60	263.21	329.65	311.65	353.28	394.21
34	261.16	256.99	266.73	334.06	315.81	358.00	399.48
35	262.88	258.69	268.49	336.26	317.89	360.36	402.11
36	264.60	260.38	270.24	338.46	319.97	362.71	404.74
37	266.32	262.07	272.00	340.66	322.05	365.07	407.38
38	268.04	263.77	273.76	342.86	324.13	367.43	410.01
39	271.48	267.15	277.27	347.26	328.30	372.15	415.27
40	274.92	270.54	280.79	351.67	332.46	376.87	420.54
41	280.09	275.62	286.06	358.27	338.70	383.95	428.44
42	285.03	280.49	291.12	364.60	344.69	390.73	436.00
43	291.92	287.26	298.15	373.41	353.01	400.17	446.53
44	300.52	295.73	306.93	384.41	363.42	411.96	459.70
45	310.63	305.68	317.26	397.35	375.64	425.82	475.16
46	322.68	317.54	329.57	412.76	390.21	442.34	493.59
47	336.23	330.87	343.41	430.09	406.60	460.91	514.32
48	351.72	346.11	359.23	449.90	425.33	482.15	538.01
49	366.99	361.14	374.83	469.44	443.80	503.08	561.38
50	384.20	378.08	392.40	491.45	464.61	526.67	587.70
51	401.20	394.80	409.76	513.19	485.16	549.97	613.70
52	419.91	413.22	428.87	537.13	507.79	575.63	642.33
53	438.84	431.85	448.21	561.35	530.69	601.58	671.28
54	459.28	451.96	469.08	587.49	555.40	629.59	702.54
55	479.72	472.07	489.95	613.63	580.11	657.60	733.80
56	501.87	493.87	512.58	641.97	606.91	687.98	767.70
57	524.25	515.89	535.43	670.59	633.96	718.65	801.92
58	548.13	539.39	559.82	701.13	662.84	751.38	838.44
59	559.96	551.03	571.91	716.27	677.14	767.60	856.54
60	583.84	574.53	596.29	746.81	706.02	800.33	893.07
61	604.49	594.85	617.39	773.23	730.99	828.64	924.66
62	618.04	608.19	631.23	790.56	747.38	847.22	945.39
63	635.03	624.91	648.58	812.30	767.93	870.52	971.39
64+	645.36	635.07	659.13	825.51	780.42	884.67	987.18

Rates are effective January 1, 2016, through December 31, 2016.

Have questions? Call us at **1-800-494-5314**. • Go to buykp.org/apply. • Or contact your producer.

Find a provider near you

Having a wide selection of health care providers in convenient locations is important. That's why we have medical facilities and dental offices in 4 areas: southwest Washington, Salem, Longview, and the Portland metropolitan area. Our contracts with Northwest Permanente, P.C., and Permanente Dental Associates offer you an even greater choice of participating providers throughout the region.

Locate a medical provider

Just visit kp.org/newmember, select your region, and click on "Choose a personal physician" under "Getting Started." Next, choose a physician, physician's assistant, or nurse practitioner as your primary care participating provider in these departments:

- Family Medicine for children and adults
- Internal Medicine for members 18 and older
- Ob-Gyn for female members (certified nurse-midwives also available)
- Pediatrics for members under 18

Our medical staff directory lists both primary care and specialty care providers, and shows their education, gender, languages spoken, and more.

You can download the directory from the "Forms and Publications" section of the website. Or, to have one sent to you, contact:

Member Services

1-800-813-2000

8 a.m. to 6 p.m.

Monday through Friday

TTY: **711**

Language Interpretation Services: **1-800-324-8010**

Talk to a new member specialist

Call our dedicated **New Member Help Desk** at **1-888-491-1124**, Monday through Friday, 7 a.m. to 8 p.m., and Saturdays, 8 a.m. to 4:30 p.m., and talk with a specialist who can help you get the most out of your benefits quickly and easily. They can assist you with selecting a provider, transferring medical records and prescriptions, setting appointments, and more.

Our locations

We have 4 primary areas within the Northwest service area where you can go for care: southwest Washington, Salem, Longview, and the Portland metropolitan area. Each area has its own medical offices, medical center(s), and urgent care facilities. With 36 medical offices and 2 hospitals, it's easy to find one near you.

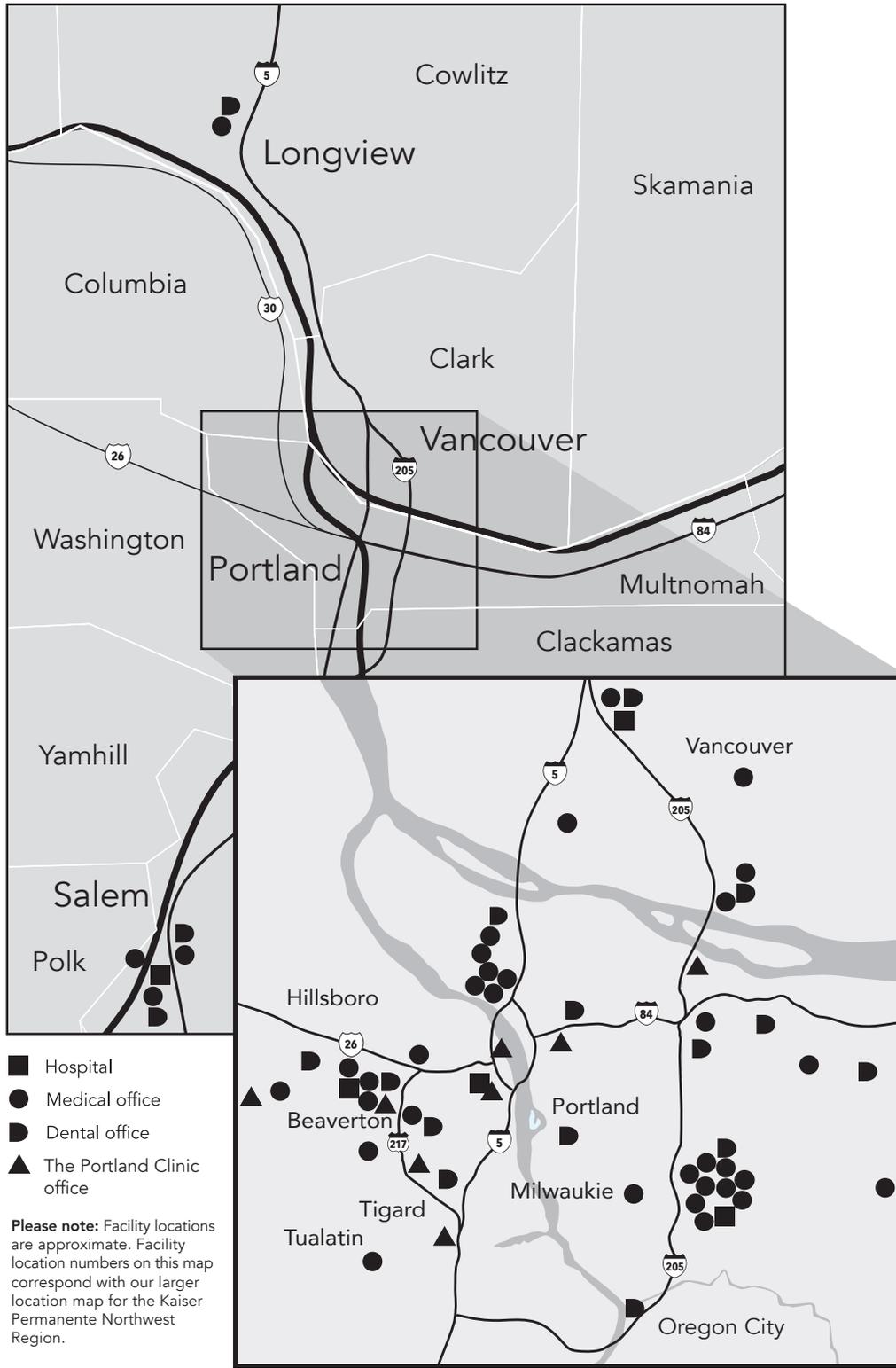
For more information on our medical facilities, visit buykp.org/facilities.

Dental care

We have 17 dental offices in the Portland metro area, Salem, southwest Washington, and Longview, so there's sure to be one near you. Our dental group includes pediatric dentists, orthodontists, periodontists, oral surgeons, endodontists, and prosthodontists.

For more information regarding our dental plans and services, please visit kp.org/dental/nw.

Northwest locations



Hospital
 Medical office
D Dental office
 The Portland Clinic office

Please note: Facility locations are approximate. Facility location numbers on this map correspond with our larger location map for the Kaiser Permanente Northwest Region.

 Maps not to scale

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your producer.

The right choice for a healthier you

Learn more about all that Kaiser Permanente has to offer. Visit kp.org/thrive or call us at **1-800-494-5314**, (711 TTY for the deaf, hard of hearing, or speech impaired).



Kaiser Foundation Health Plan of the Northwest
500 NE Multnomah St., Suite 100
Portland, OR 97232

kp.org