

# CHOOSE A PLAN

## SIGNATURE PLANS

What our new Signature plans offer and how they work

### IN THIS BROCHURE

- Three types of plans
- Understanding health savings accounts (HSAs)
- Benefit highlights



# CHOOSE A PLAN THAT FITS YOU WELL

Get the health coverage you need—at a price you can afford.



With our plans, you get choice—lots of choice.

Everyone has different health and financial needs. That's why we offer a choice of plans—so you can pick one that's healthy for you and your budget.

Your health shapes everything you do. Good health gets you going in the morning. It helps you focus on your day's work. And it keeps you moving until the kids are tucked in at night. That's why it's important to have the right health care—to keep you and your family healthy and going strong.

Our plans are designed to keep you—and your budget—in top shape. Advantages include:

## **Personalized care**

You can choose your own personal doctor (and switch to another for any reason). You'll have a wide selection of physicians from top-ranked medical schools. They're dedicated to providing the care you need—and to listening to you to be sure your needs are met. And we're growing to better serve you. Look for even more doctors and new facilities to be added over the next few years.

## **Convenience**

Enjoy the ease of getting many services all in one place. That means you'll save time by seeing a doctor and getting laboratory, X-ray, and pharmacy services all in one building at most Kaiser Permanente medical facilities. You can also see a doctor in the evening or on weekends at select locations, or receive nurse advice 24 hours a day by phone.

## **Simplicity**

We have our own doctors at our own offices—so you don't have to worry about filling out claim forms when you visit our medical facilities or any of our affiliated hospitals. Your health care providers will also use your secure electronic health records to make sure they have your up-to-date medical information at the moment when it's needed most. You'll experience first-hand the unique value of integrated care—your doctor will coordinate your care with our expert health teams in our medical facilities and pharmacies.

You have the choice to become a healthier you—by choosing a plan and taking advantage of the resources available through Kaiser Permanente.

Our new plans are easy to understand and easy to use.

Services that require a copayment are not subject to the deductible. Services that require a coinsurance payment are full charge until you meet your deductible. Simple.

We offer three types of plans—all are deductible plans and all offer the same quality coverage at affordable rates. The main differences between the plans are the deductible levels and the way you pay for services.

- **Signature Premier.** Our Premier plans offer our highest benefit level. Premier plans feature unlimited physician visits for just a copay. Many other services, such as Emergency Room visits, after-hours visits, and generic drugs, are also available for a copay from the first day of coverage.
- **Signature.** Our Signature plans are a good pick for those who don't usually visit their doctor often. With these plans, you pay a copay for your first four office visits before meeting your deductible. Other services, such as Emergency Room visits, after-hours visits, and generic drugs, are also available for a copay from the first day of coverage.
- **Signature HSA.** If you want to build up a tax-advantaged nest egg for medical services, one of our Signature HSA (health savings account) plans may be a good choice. With these plans, once you meet your deductible, all covered services are available at no charge. Better yet, if you open an HSA, you can meet your deductible with tax-free dollars.<sup>1</sup> Read more about our HSA plans on pages 4 and 5.

No matter which plan you choose, you can enjoy preventive care services at no charge from the first day of coverage, no deductible required.

### A quick guide to our plan names

We've designed our plan names so you can easily tell what each one offers. The first number indicates your deductible and the second is your copay.

For example, our Signature Premier 1500/30/Rx plan has a \$1,500 deductible and a \$30 copay for select covered services. All of our Signature plans include prescription benefits, including our Signature HSA plans.

<sup>1</sup>Tax references relate to federal income tax only.

# GOOD HEALTH IS AN INVESTMENT IN LIFE

## Save for future expenses with an HSA-qualified deductible plan

You may be looking for a plan that not only saves you money, but also allows you to save for health expenses today and in the future. Our HSA-qualified deductible plans, designed for people who want to take charge of their health care costs, may be right for you. When you enroll in one of these plans and choose to open a health savings account (HSA), you can use tax-free savings to pay for qualified medical expenses, such as deductibles.<sup>1</sup>

## How an HSA-qualified plan works

With our HSA-qualified deductible plans, you pay full charge for certain covered services until you meet your deductible. In these plans, your deductible is the same as your out-of-pocket maximum, so when you reach your deductible, you do not have to pay anything for these services for the rest of the year. You can also save money with HSA-qualified plans if you pay for services with tax-deductible dollars from an HSA.

All you have to do is:

- Enroll in an HSA-qualified health care plan.
- If you are eligible, open a health savings account.
- Contribute tax-deductible dollars to this account.<sup>2</sup>
- Use those tax-free funds to pay for qualified health care expenses.

What you don't use rolls over to the next year and continues earning interest.<sup>3</sup>

## An HSA offers triple tax advantages

- Tax-deductible contributions to your account
- Tax-free investment earnings
- Tax-free withdrawals when funds are used for qualified medical expenses

## Other advantages of opening an HSA

- **Portability.** The money belongs to you, so if you change plans, you can take your HSA with you.
- **Unused funds roll over.** There is no "use it or lose it" restriction each year. What you don't use stays in your account until you are ready to use it.
- **Control.** You decide when to put the money in and when to take it out.
- **Retirement savings.** The money in your account can be invested through the institution where you open it. And after age 65, you can use the funds, taxed at your ordinary income rate, for any reason without penalties.
- **Flexibility.** You can use the money in your HSA to pay for qualified medical expenses, even those your deductible plan does not cover.

<sup>1</sup>Tax references relate to federal income tax only. The tax treatment of health savings account contributions and distributions under state income tax laws differs from the federal tax treatment. Consult with your financial or tax adviser for more information.

<sup>2</sup>For 2011, the federally established maximum contribution for an eligible individual with self-only coverage is \$3,050, and the annual maximum contribution for an eligible individual with family coverage is \$6,150. This annual maximum is indexed annually for inflation. Tax savings refer to federal income tax only. For more information, please consult your financial or tax adviser.

<sup>3</sup>Earnings vary depending on the type of investment plan you opt for and/or the HSA provider you choose. Amount earned is based on the investment plan and market value, and in some instances, the account may actually lose money.

## What are qualified medical expenses?

You can use an HSA to pay for your deductible and many supplies and services not covered by your health plan. Generally, these are expenses that would qualify for the medical and dental expense deduction on your income tax.

Here are just a few examples of HSA-qualified expenses:

- Eyeglasses and laser eye surgery
- Dental and orthodonture care
- Acupuncture
- Chiropractic services
- Hearing aids

For a complete list, see *Publication 502, Medical and Dental Expenses* at [www.irs.gov](http://www.irs.gov).

## Who's eligible for an HSA?

To be eligible for an HSA, you need to meet the following requirements:

- You can't be enrolled in Medicare.
- You can't be eligible to be claimed as a dependent on someone else's tax return.
- You can't have additional health coverage that is not a qualified deductible plan (with certain exceptions).
- You can't have received benefits from the Department of Veterans Affairs in the past three months.

You may set up your HSA through any financial institution that offers these accounts.<sup>1</sup>



<sup>1</sup>Kaiser Permanente does not provide or administer financial products, including HSAs, and does not offer financial, tax, or investment advice. Members are responsible for their own investment decisions. If a member uses his or her HSA debit card to pay for something other than a qualified medical expense, the expenditure is subject to tax and, for individuals who are not disabled or over 65, a 20 percent tax penalty.

# BENEFIT HIGHLIGHTS

## Signature Premier plans

	1500/30/Rx	2500/30/Rx	3500/30/Rx	5000/30/Rx
<b>Features</b>				
Annual deductible (individual/family)	\$1,500/\$3,000	\$2,500/\$5,000	\$3,500/\$7,000	\$5,000/\$10,000
Annual out-of-pocket maximum (includes deductible) (individual/family)	\$3,000/\$6,000	\$5,000/\$10,000	\$7,000/\$14,000	\$10,000/\$20,000
<b>Benefits</b> (Services not subject to deductible unless indicated)				
<b>Preventive care</b>				
Immunizations	No charge			
Well-child visit (to age 2)	No charge			
Certain preventive screenings	No charge			
Mammogram	No charge			
Vision exam	No charge			
<b>Outpatient services (per visit or procedure)</b>				
Primary care office visit	\$30 copay			
Specialist office visit	\$50 copay			
Most X-rays and lab tests	No charge			
MRI, CT, and PET	30% coinsurance (after deductible)			
Outpatient surgery	30% coinsurance (after deductible)			
<b>Inpatient hospital care</b>				
Room and board, surgery, anesthesia, X-rays, lab tests, and medication	30% coinsurance (after deductible)			
<b>Maternity</b>				
Obstetrician, midwife, hospital delivery	Not covered			
<b>Emergency and urgent care</b>				
Emergency Room visit (waived if admitted)	\$250 copay			
After-hours visit	\$75 copay			
Ambulance service	30% coinsurance (after deductible)			
<b>Prescription drugs</b>				
Brand-name pharmacy deductible	\$500 (brand drugs only)			
Generic drugs (Kaiser Permanente pharmacies only)	\$15 copay			
Brand drugs (Kaiser Permanente pharmacies only)	\$35 copay (after pharmacy deductible)			

This plan summary is intended to only highlight some of the principal provisions of our plans. Please refer to the *Evidence of Coverage*, available upon acceptance, for more details of your plan or for specific limitations and exclusions. Certain underwriting guidelines apply. Applicants are subject to medical review.

## Signature plans

	1750/35/Rx	2750/35/Rx	3750/35/Rx	5750/35/Rx
<b>Features</b>				
Annual deductible (individual/family)	\$1,750/\$3,500	\$2,750/\$5,500	\$3,750/\$7,500	\$5,750/\$11,500
Annual out-of-pocket maximum (includes deductible) (individual/family)	\$5,750/\$11,500	\$6,750/\$13,500	\$7,750/\$15,500	\$9,750/\$19,500
<b>Benefits</b> (Services not subject to deductible unless indicated)				
<b>Preventive care</b>				
Immunizations	No charge			
Well-child visit (to age 2)	No charge			
Certain preventive screenings	No charge			
Mammogram	No charge			
Vision exam	No charge			
<b>Outpatient services (per visit or procedure)</b>				
Primary care office visit	First 4 office visits (primary care or specialist): \$35 copay 5+ visits: 30% coinsurance (after deductible)			
Specialist office visit	First 4 office visits (primary care or specialist): \$50 copay 5+ visits: 30% coinsurance (after deductible)			
Most X-rays and lab tests	No charge			
MRI, CT, and PET	30% coinsurance (after deductible)			
Outpatient surgery	30% coinsurance (after deductible)			
<b>Inpatient hospital care</b>				
Room and board, surgery, anesthesia, X-rays, lab tests, and medication	30% coinsurance (after deductible)			
<b>Maternity</b>				
Obstetrician, midwife, hospital delivery	Not covered			
<b>Emergency and urgent care</b>				
Emergency Room visit (waived if admitted)	\$500 copay			
After-hours visit	\$75 copay			
Ambulance service	30% coinsurance (after deductible)			
<b>Prescription drugs</b>				
Brand-name pharmacy deductible	\$1,000 (brand drugs only)			
Generic drugs (Kaiser Permanente pharmacies only)	\$15 copay			
Brand-name drugs (Kaiser Permanente pharmacies only)	\$35 copay (after pharmacy deductible)			

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# BENEFIT HIGHLIGHTS

## Signature HSA plans

	2500/0/HSA	3500/0/HSA
<b>Features</b>		
Annual deductible (individual/family)	\$2,500/\$5,000	\$3,500/\$7,000
Annual out-of-pocket maximum (includes deductible) (individual/family)	\$2,500/\$5,000	\$3,500/\$7,000
<b>Benefits</b> (Services not subject to deductible unless indicated)		
<b>Preventive care</b>		
Immunizations		No charge
Well-child visit (to age 2)		No charge
Certain preventive screenings		No charge
Mammogram		No charge
Vision exam		No charge
<b>Outpatient services (per visit or procedure)</b>		
Primary care office visit		No charge (after deductible)
Specialist office visit		No charge (after deductible)
Most X-rays and lab tests		No charge (after deductible)
MRI, CT, and PET		No charge (after deductible)
Outpatient surgery		No charge (after deductible)
<b>Inpatient hospital care</b>		
Room and board, surgery, anesthesia, X-rays, lab tests, and medication		No charge (after deductible)
<b>Maternity</b>		
Obstetrician, midwife, hospital delivery		Not covered
<b>Emergency and urgent care</b>		
Emergency Room visit (waived if admitted)		No charge (after deductible)
After-hours visit		No charge (after deductible)
Ambulance service		No charge (after deductible)
<b>Prescription drugs</b>		
Generic drugs (Kaiser Permanente pharmacies only)		No charge (after deductible)
Brand-name drugs (Kaiser Permanente pharmacies only)		No charge (after deductible)

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