Your Guide to the Kaiser Plus Plan

Understanding how your medical and prescription drug coverage works is the key to getting the most value from your plan. Use this guide to explore your plan benefits and learn how your health savings account can help you have more money for healthcare expenses.
Qualified Status Change

Your plan covers all of 2018 unless you have a qualified status change, such as marriage, the birth of a child or your spouse/domestic partner gets or loses medical coverage. If you have a qualified status change, you can update certain enrollment choices within 31 days of the change at UPoint > Life Changes.

Visit UPoint to learn about Health Insurance Portability and Accountability Act (HIPAA) Special Enrollment Rights that let you enroll in coverage outside of Annual Enrollment.
Overview

Everything You Love about Kaiser Permanente, PLUS...

The Kaiser Plus plan is a high-deductible HMO plan that combines everything you love about Kaiser Permanente with the money-saving power of a health savings account. Contributing to a health savings account is voluntary, but we encourage you to take advantage of this new feature and all the benefits it offers.

If you were enrolled in the Kaiser HMO plan (outside of Hawaii) in 2017, you’re probably already familiar with Kaiser Permanente’s healthcare system and how it works. However, the Kaiser Plus plan is different than the Kaiser HMO plan in a couple of important ways. The Kaiser Plus plan has:

• A higher annual deductible. The higher deductible qualifies you to contribute to a health savings account.

• No copays. You pay the full cost of your non-preventive care out of pocket until you meet your annual deductible.

• Coinsurance. After you meet the annual deductible, you and the plan begin sharing the cost of your non-preventive care. This is called coinsurance. Your share of coinsurance is 20%. The plan pays 80%.

Although the Kaiser Plus plan has a higher deductible than the Kaiser HMO plan, the good news is you pay lower monthly premiums. It’s a good idea to contribute the money you save on premiums to your health savings account. The more you can contribute to your health savings account, the more money you’ll have to pay for eligible healthcare expenses, save for the future or invest.

Don’t Forget to Activate Your Health Savings Account

McKesson helps you kick-start your healthcare savings by making a contribution to your health savings account, but McKesson’s contribution (and yours if you choose to contribute) can’t be deposited until you activate your account. See p. 6 for details.

Coverage for a Variety of Health Services

Your plan covers more than health exams and surgery. You’re covered for a variety of services, such as chiropractic care, acupuncture, addiction treatment, infertility treatment, speech therapy and physical therapy. Learn more about what your plan covers in the Summary of Benefits and Coverage (SBC) at www.mckesson.com/totalrewardslibrary • Plan Documents.

If you were enrolled in the Kaiser HMO plan in 2017 and didn’t take action during Annual Enrollment, your coverage defaulted to the Kaiser Plus plan.
Overview

Your Medical ID Card

If you weren’t enrolled in the Kaiser HMO plan for 2017, you’ll receive a new medical ID card for 2018.

**Kaiser Plus plan members in Colorado and Georgia**

If you were enrolled in the 2017 Kaiser HMO plan or a different medical plan, you’ll get a new medical ID card by January 1, 2018.

**Kaiser Plus plan members in California, Mid-Atlantic states, Oregon and Washington**

If you had McKesson medical coverage with Kaiser Permanente in 2017, you can continue using your current medical ID card. If you were enrolled in a different medical plan, you’ll get your medical ID card by January 1, 2018.

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**Take Charge of Your Health Online**

Register on the Kaiser Permanente website, kp.org, so you can securely:

- Make appointments
- Email your doctor’s office
- Refill most prescriptions
- View your medical records and most lab results
- Find details of your plan coverage
- Pay your medical bills

**Registering Is Easy**

Go to kp.org/register and follow the prompts. You need your medical record number/health record number, which you can find on your Kaiser Permanente medical ID card.

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**Access Your Information on the Go!**

After registering on kp.org, download the Kaiser Permanente app from the App Store® or Google Play™. You need your kp.org user ID and password to activate the app. Use the app to access your medical ID card information and do almost anything you’d do on the website.
Key Plan Features

- An opportunity to contribute to a health savings account. McKesson contributes to your account too (see chart below).
- A deductible you need to pay for eligible expenses before coinsurance kicks in.
- Preventive care covered at 100%. Preventive care services include well visits and physicals, qualifying immunizations and screenings, age appropriate preventive mammograms and colonoscopies. Certain preventive medications are also covered at 100%. See p. 8.
- Coinsurance after meeting your deductible. Coinsurance is the percentage you and your plan each pay when you're sharing costs.
- Comprehensive medical and prescription drug coverage.
- An out-of-pocket maximum that limits how much you pay for covered services (medical and prescription medications) each year. Your deductible and coinsurance payments count toward your out-of-pocket maximum. After you reach your out-of-pocket maximum, you won't have to pay anything for covered services for the rest of the year.

You need to use Kaiser Permanente providers for your coverage to apply. Out-of-network coverage is limited to emergency care only.

Find details about your coverage in your region's Summary of Benefits and Coverage (SBC) — look for it at https://my.kp.org/mckessoncorp.

Kaiser Plus Plan by the Numbers

Use the chart below to find out how much you can contribute to a health savings account and the Kaiser Plus plan's annual deductibles, coinsurance and out-of-pocket maximums.

<table>
<thead>
<tr>
<th>Health Savings Account</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Out-of-Pocket Maximum</th>
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<tbody>
<tr>
<td><strong>EE</strong></td>
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<tr>
<td>EE contribution*</td>
<td>$0 - $2,700</td>
<td>$750</td>
<td>$2,125</td>
</tr>
<tr>
<td>McKesson contribution</td>
<td></td>
<td></td>
<td>You pay 20% after deductible</td>
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<td></td>
<td>$4,625</td>
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<tr>
<td><strong>EE + SP/DP or Child(ren)</strong></td>
<td>$0 - $5,800</td>
<td>$1,100</td>
<td>$4,250†</td>
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<tr>
<td></td>
<td></td>
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<td>You pay 20% after deductible</td>
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<td>$9,250††</td>
</tr>
<tr>
<td><strong>EE + Family</strong></td>
<td>$0 - $5,400</td>
<td>$1,500</td>
<td>$4,250†</td>
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<td></td>
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<td>You pay 20% after deductible</td>
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<td>$9,250††</td>
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</tbody>
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* The amounts shown are the IRS limit minus McKesson’s annual contribution. Putting money in a health savings account is voluntary. You choose how much to put in, up to the annual IRS limit shown in the chart. You can put in up to 1/12 of the annual limit each month. If you’re age 55 or older, you can make catch-up contributions of up to $1,000 per year ($83.33 per month). Avoid tax penalties by making sure you don’t put more in your account than the IRS monthly or annual limit. McKesson and Fidelity don’t monitor your contributions for you. For more information on health savings accounts, go to www.mckesson.com/totalrewardslibrary > Health Savings Account.

** EE = employee. SP/DP = spouse/domestic partner.
† There is an embedded individual deductible of $2,700. This means that if one person in a family meets the $2,700 deductible before the $4,250 family deductible is met, that person will have met the individual deductible and begin paying coinsurance for covered services.
†† There is an embedded individual out-of-pocket maximum of $4,625. Once an individual meets the individual out-of-pocket maximum of $4,625, the plan pays 100% of all eligible expenses for that person, even if the family out-of-pocket maximum of $9,250 has not been met.
Now that you’re enrolled in the Kaiser Plus plan, you need to activate your health savings account with Fidelity (www.netbenefits.com) before your contributions — and McKesson’s — can be deposited. Activate your account online or by phone.

**Online**

1. Go to www.netbenefits.com. Click Register Now to set up your account.
2. Click Open in the Health Savings Account box.
3. Review eligibility information, then click Get Started.
4. Enter your personal information, such as your name and email address, then click Continue.
5. If your personal information is correct, click Confirm My Information.
6. Review Fidelity’s terms & conditions. If you accept the terms & conditions, click Agree & Open Account.

**By Phone**

Call Fidelity at 800.544.3716.

A health savings account is not only for healthcare. It benefits your financial health too. Learn more at www.mckesson.com/totalrewardslibrary > Health Savings Account.

TIP

You need to activate your health savings account within 90 days of your date of coverage to get McKesson’s contribution.
You only need to activate your health savings account once — not every year. After you do, Fidelity mails a health savings account debit card to your home. You can use your card to pay for eligible healthcare expenses.

Put Your Lower Premium Savings to Work

If you were in a Kaiser HMO plan for 2017, you can expect your premiums to be lower with the Kaiser Plus plan. Consider putting the money you save on your monthly premiums into your health savings account.

Remember that you can start, stop or change your contribution amount at any time during the year on UPPoint or by calling the HR Support Center.
Kaiser Permanente administers your prescription drug coverage. Medication needs to be prescribed by a Kaiser Permanente doctor and filled at a Kaiser Permanente pharmacy for your coverage to apply.

**No-Cost Preventive Medications**

If your medication is on the Kaiser Permanente preventive care drug list, you don’t pay anything for the medication. To find the list, go to https://my.kp.org/mckessoncorp > Understanding your costs.

**Non-Preventive Medications**

After meeting your deductible, you’re responsible for paying a certain percentage for non-preventive medications. Your share of the cost depends on the region you live in. Check the SBC at https://my.kp.org/mckessoncorp.

**Kaiser Permanente Mail Order Program**

Skip waiting in line and get your medications delivered straight to your mailbox. If you take a certain medication on a regular basis, you can refill your prescription online or by phone and have it delivered by mail. Call your local Kaiser Permanente pharmacy or, once you’re registered on kp.org, go to kp.org/rxrefill to learn more.

**Coverage with You in Mind**

Your prescription coverage has safeguards that help you save money and live a healthier life. Following step therapy rules and the Center for Disease Control’s (CDC) best practice guidelines for opioid care help ensure you get the most appropriate and cost-effective treatment. Learn more about your prescription coverage at www.mckesson.com/totalrewardslibrary > Healthcare Benefits.
Outside of routine and specialized medical care, Kaiser Permanente offers a range of services that can help you live a healthier life.

### Non-Emergency Treatment Options

#### Get Advice 24/7

Connect with a licensed healthcare provider who can find the right care for you, schedule appointments and more. Go to [www.kp.org/getcare](http://www.kp.org/getcare).

#### Urgent Care

Visit a Kaiser Permanente facility that offers urgent care services to treat non-emergency symptoms, like a swollen ankle, urinary tract infection or rash.

#### Video Visits

You may now see a doctor without leaving your home. Check with your doctor’s office to find out if video visits are an option for you. Learn more at [www.kp.org/getcare](http://www.kp.org/getcare).

#### Stay Ahead of Healthcare Costs

Understand your costs for scheduled services before your visit. You can get a personalized cost estimate based on your plan benefits and whether or not you’ve met your annual deductible. Go to [www.kp.org/costestimates](http://www.kp.org/costestimates) to get started.

#### Call a Wellness Coach

If you’re looking to make a lifestyle change, speaking to a wellness coach can help you take the necessary steps forward. Call [866.862.4295](tel:866.862.4295) to start today.

### What to Do in an Emergency

If you have an emergency, call 911 or go to the nearest emergency department.* You pay for emergency care like any other eligible expense. If coinsurance applies, the plan pays 80% of the cost whether your care is from an in-network or out-of-network provider.

*An emergency is a severe medical condition (including severe pain, unexpected symptoms during an illness or after a serious accident) that would cause a reasonable person to expect that the absence of immediate medical attention will result in placing the health or survival of the individual in serious jeopardy, seriously impair bodily functions or cause serious dysfunction to a bodily organ or part.
The Kaiser Permanente website is loaded with helpful tools and resources to support your health. When you have questions or need help making decisions about your care, go to kp.org to use tools, such as:

**The Health Encyclopedia**
kp.org/health

Browse over 40,000 pages of health-related information and treatment options.

**Interactive Quizzes and Calculators**
kp.org/calculators

Get a personalized look at your health.

**Drug Encyclopedia**
kp.org/medications

Find detailed information about your medications and the possible side effects.

**Symptoms Checker**
kp.org/symptoms

See what type of care you need based on your symptoms.

**Medical Test Directory**
kp.org/healthdecisions

Learn about the benefits of common tests and procedures, and how they’re conducted.

**Recipes**
kp.org/foodforhealth

Get tips and ideas for preparing healthy dishes for your family.
Kathy enrolls in the Kaiser Plus plan during Annual Enrollment and activates her health savings account with Fidelity (see p. 6). Her coverage begins January 1, 2018, and the $750 McKesson contribution is added to her health savings account during the first week of January. She also makes her own contribution of $200 a month. (If Kathy had enrolled later in the year, McKesson’s contribution would have been deposited as soon as administratively possible.)

One April morning, Kathy wakes up feeling under the weather and makes an appointment to see her doctor. Let’s see how the Kaiser Plus plan works to cover her care.

1. Kathy visits her doctor and shows her Kaiser Permanente medical ID card.

2. Because this is not a preventive visit and Kathy hasn’t met her deductible, she pays an estimated cost before seeing her doctor. Kathy can pay out of pocket or use her Fidelity health savings account debit card. Because Kathy saved McKesson’s contribution and has been contributing to her account since January, she has enough money in her account to cover the expense.

3. Kathy’s doctor runs some basic tests and finds that she has high blood pressure. He writes Kathy a prescription for a generic blood pressure medication and suggests she come back for a checkup next month.

4. Kathy goes to a Kaiser Permanente pharmacy and fills her prescription. She pays nothing for the medication because it is on the list of no-cost preventive medications.

5. A few weeks later, Kathy gets an Explanation of Benefits (EOB) in the mail, followed by a bill. The EOB is a summary of the services she received at her doctor’s office, the total cost of her visit, how much her plan paid and how much she’s responsible for. The bill shows the total cost of all services received, how much Kathy paid at the time of the visit and any balance that still needs to be paid.

6. The following month, Kathy’s blood pressure is under control and she’s feeling much better.
Contacts by Region

Kaiser Permanente Health Plan of Southern California
800.464.4000
https://my.kp.org/mckessoncorp

Kaiser Permanente Health Plan of Colorado
800.632.9700
https://my.kp.org/mckessoncorp

Kaiser Permanente Health Plan of Georgia
888.865.5813
https://my.kp.org/mckessoncorp

Kaiser Permanente Health Plan of Mid-Atlantic States Inc.
800.777.7902
https://my.kp.org/mckessoncorp

Kaiser Permanente Health Plan of Northern California
800.464.4000
https://my.kp.org/mckessoncorp

Kaiser Foundation Health Plan of the Northwest
800.813.2000
https://my.kp.org/mckessoncorp

UPoint
http://resources.hewitt.com/mckesson
Review and manage your Total Rewards.

Total Rewards Library
www.mckesson.com/totalrewardlibrary
Find benefits and wellness information from any device connected to the internet.

HR Support Center
855.GO.MCKHR (855.466.2547)
Press 1 for Health, Vitality and Pension questions. Benefit experts are available 7 a.m. - 6 p.m. Central time, M-F.
Oprime 1 para asistencia en español a través del McKesson Benefits Center.

Resources for Living®
888.425.6174
www.resourcesforliving.com
(username: mckesson, password: eap)
The Employee Assistance Program (EAP) is available 24/7 for free, confidential support for everything from child care referrals to addiction counseling. No problem is too big or too small.

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