A better choice for good health

a wide range of specialists

test results online

convenient facilities near you

better care for healthier tomorrows

I can choose and change my doctor anytime

I can email my doctor

free to focus on you

I’m part of the decision

KAISER PERMANENTE. thrive
Discover the Kaiser Permanente difference

With health care and health coverage working seamlessly together, Kaiser Permanente is uniquely designed to be your partner in health so you can feel your best — in mind, body, and spirit.

your choice of top doctors
You can choose and change your doctor anytime, for any reason. Our doctors are among the best. They love caring for people and aren’t weighed down by a lot of paperwork, so they can focus on you.

lots of healthy extras
Stay at your best with healthy resources like farmers markets and wellness classes, many of which are offered at no cost.

personalized care and attention
You’re at the center of your care. Your doctors, nurses, and specialists, all connected by your electronic health record, work together to help you manage your health.

online access anytime, anywhere
It’s easy to stay involved in your care. Use your computer or mobile device to email your doctor’s office with non-urgent or routine questions, schedule routine appointments, view most lab test results, refill most prescriptions, and more.

everything under one roof
You can do more and drive less because many of our locations include pharmacy, lab, X-ray services, and more.

healthier tomorrows
Every decision starts with what’s best for you. That’s why our high-quality care for conditions like cancer, heart disease, and diabetes leads to better outcomes and healthier tomorrows.

kp.org
Note: Many features discussed in this book are available only to members receiving care at Kaiser Permanente medical facilities.
A better choice for good 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.

What’s inside

Understanding health care ...................................................... 2
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Important deadline

Open enrollment ends February 15, 2015.
See page 10 for details, and learn about special situations that may allow you to submit your Application for Health Coverage after this date.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Understanding health care

Health care coverage makes it easier to get the care you need. This includes all the doctors, nurses, and specialists that provide care and the facilities where you receive care. At Kaiser Permanente, we offer both care and coverage in one package. And now, thanks to the Affordable Care Act (ACA), no one can be denied because of a health problem. This law – also known as health care reform – means more peace of mind for you and your family.

Health care

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, taking medication, or all of the above.

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

Health care includes:

- Doctors’ office visits
- Hospital stays
- Emergency Department
- X-rays
- Laboratory tests
- Prescription drugs
- No-charge preventive care, like:
  - Well-baby exams
  - Well-woman visits
  - Immunizations
  - Health screenings
  - Prenatal exams

Health coverage

Health coverage is a lot like the coverage people get to protect their car or home. Without coverage, high medical bills can wipe out savings and even lead to bankruptcy. Health coverage helps protect you financially.

- Each month, you pay a premium – also called a rate – to your health insurance provider.
- When you need care, in most cases your health coverage will help you pay for it.
- If you have a family, you can cover dependents up to the age of 26 in a family plan.
- Do you need help paying for health coverage? Go to page 17 to learn more about federal financial assistance.

Health care reform

It’s now the law that most U.S. residents must have health coverage. If you don’t have coverage for 3 months in a row or more, you may be charged a tax penalty.

- All our plans meet the standards of the new health care law.
- You can buy one of our plans from us at buykp.org/apply, through the Health Insurance Marketplace – Covered California, or through a broker.
- There are 4 types of Kaiser Permanente plans in the Marketplace – Bronze, Silver, Gold and Platinum.
- All plans offer the same basics, such as doctor visits, hospital care, prescriptions, and preventive care at no cost.
- The plans differ in how much you pay and when. For example, Bronze has lower monthly premiums but higher out-of-pocket costs. Gold has higher premiums and lower out-of-pocket costs.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Experience the Kaiser Permanente difference

Get what you need to live well – in one easy-to-use package. Take a look at everything that comes with your plan, and you’ll agree that Kaiser Permanente is the best choice for your health.

<table>
<thead>
<tr>
<th>The experience ...</th>
<th>Without Kaiser Permanente</th>
<th>With Kaiser Permanente*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choosing your doctor</td>
<td>You have to hope that the doctor you choose takes the insurance you have.</td>
<td>✔ You choose a doctor who’s right for you. You can even view all our doctors’ profiles online. And you can change your doctor at any time.</td>
</tr>
<tr>
<td>Making an appointment</td>
<td>Calling and waiting to schedule an appointment takes forever. You wish you could just hop online to do it.</td>
<td>✔ Schedule or cancel routine appointments with your doctor online or from your mobile device.</td>
</tr>
<tr>
<td>During your visit</td>
<td>Your doctor flips through a big file, asking about your medical history.</td>
<td>✔ Your doctor, backed by a secure, innovative electronic health record system, is always up to speed and ready to take care of you.</td>
</tr>
<tr>
<td>Getting other services</td>
<td>You go to 3 different locations to take lab tests, get X-rays, or fill prescriptions.</td>
<td>✔ At many locations, your doctor, lab services, X-rays, and pharmacy are all under one roof, so you can save time and do more in one visit.</td>
</tr>
<tr>
<td>Visiting a specialist</td>
<td>You show up hoping that your primary care doctor faxed or mailed your records.</td>
<td>✔ When you arrive, your specialist will have your health information right at his or her fingertips, making your care virtually seamless.</td>
</tr>
<tr>
<td>Remembering your doctor’s instructions</td>
<td>Take lots of notes during your visit or listen carefully and trust your memory later. Now, was it ice, then heat?</td>
<td>✔ You get a printed summary at the end of most visits. You can also view most test results online as soon as they’re available.</td>
</tr>
<tr>
<td>Asking routine questions without a visit</td>
<td>If you have questions for your doctor, you probably need to call the office and wait for a call back.</td>
<td>✔ Email your doctor’s office and get a reply back, normally within 48 hours.</td>
</tr>
</tbody>
</table>

We’re proud to be awarded the highest rating of four stars from Covered California because of our quality doctors, care, customer service, and access.¹ But we’re even happier knowing that we can help our members statewide be their healthiest.

To learn more about Kaiser Permanente, visit kp.org.

¹These features are available when you receive care at Kaiser Permanente facilities.
²These scores are based on California data collected by the nationally recognized Consumer Assessment of Healthcare Providers and Systems (CAHPS). View the health plan ratings at: http://hbex.coveredca.com/insurance-companies/ratings/.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
The power to choose
Kaiser Permanente makes it easier to stay in charge of your health. It’s simple to make smart choices when you have great doctors and convenient facilities.

Your choice of top doctors
You have a wide selection of skilled doctors that you can choose from and change anytime, for any reason.

Our doctors:
- Come from many of the top medical schools in the country
- Work hand in hand with your entire care team, who are all connected by your electronic health record
- Don’t have excessive paperwork, so they can focus only on delivering the care you need
- Care about their patients and love what they do
- Have individual profiles on kp.org that you can browse to learn about their background and credentials

Under-one-roof access
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. And when you get care with fewer delays, you can get better faster.

Extra conveniences
Email your doctor’s office with routine questions.
- Often, get same-day, after-hours, and weekend services at most locations.
- Receive personalized care from doctors and staff, many who speak more than one language.
- Refill most prescriptions online with shipping at no charge.
- Make routine appointments with a call or click.
- View recent office visits and most test results online.
- Call an advice nurse with access to your health information, 24/7.
- Travel freely; you’re covered for emergency care worldwide.

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

Hear examples of how Kaiser Permanente has helped different members at kp.org/kpcarestories.

Your doctor’s office
Your record gets updated with each visit to a Kaiser Permanente facility, so it’s always current.

Pharmacy, lab, X-ray
No need for paperwork when you get services at our facilities – your doctor’s orders are already there.

Have questions?  Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Excellent care
Kaiser Permanente has one of the largest multispecialty medical groups in the country, which includes cardiologists, cardiac surgeons, and others.

Personalized care and attention
A care team that’s informed and focused on you can lead to better health. From your doctor and caregivers – who are all connected to your electronic health record and keep up-to-date on how you’re doing – to our online programs and Wellness Coaching by Phone service, your care is not one-size-fits-all. It’s personalized to your needs and schedule.

Top specialty care for healthier tomorrows
Our doctors, nurses, and other caregivers use an advanced care delivery system that Kaiser Permanente pioneered. It’s had a measurable impact on the prevention, detection, and treatment of conditions like cancer, heart disease, stroke, and diabetes. We were also rated in the top 10 percent among cholesterol management programs for patients with cardiovascular conditions.*

Leaders in prevention
We’re committed to preventive care and overall wellness. To help keep you from getting sick in the first place, we provide routine appointments, preventive screenings, wellness programs, and much more. As a result, we’re #1 in screenings for breast cancer in all our regions, and are rated in the top 10 percent for cervical and colon cancer screenings. Plus, 85 percent of our members who were diagnosed with high blood pressure now have their blood pressure under control, compared to 60 percent nationally.*†

These features are available when you receive care at Kaiser Permanente facilities.
*Ratings based on Breast Cancer Screening, Cervical Cancer Screening, Colorectal Cancer Screening, and Controlling High Blood Pressure 2013 ratings for commercial plans from the Healthcare Effectiveness Data and Information Set (HEDIS®) published by the National Committee for Quality Assurance. For more information, visit ncqa.org.
†Kaiser Permanente program average is the weighted average of each regional health plan’s screening rate and its eligible population.

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

Specialty care
Your specialists are up to speed and ready to take care of you.

At home or on the go
Get your health information on your computer or mobile device to stay informed and in charge.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Your health. Your way.

We’re always here when you need us, however you need us. At Kaiser Permanente, you get many services under one roof at most of our locations and can call an advice nurse 24/7. Online or through mobile, you can manage your family’s health needs anytime, anywhere.

It’s easy to stay connected

Members registered on kp.org have secure access to My Health Manager, the online tool that helps you manage your family’s health care anytime, anywhere.

With My Health Manager, you can:
- Email your doctor’s office with routine questions.
- Refill most prescriptions.
- View most lab test results.
- Schedule or cancel routine appointments.

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, and health calculators. Our music channels, podcasts, fitness videos, and recipes from world-class chefs can help you find new and interesting ways to live well and thrive.

Good health on the go

Manage your care at home, work, or play with our mobile app, which puts all the convenient features of My Health Manager right in the palm of your hand. You can download the Kaiser Permanente app from the App StoreSM or Google Play®.

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

Top reasons to join Kaiser Permanente

You can choose and change your doctor anytime, for any reason.

Excellent care for conditions like cancer, heart disease, and diabetes leads to healthier tomorrows.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Healthy extras
Good health starts with helpful information and resources. That’s why you get lots of healthy extras that can help you stay educated on ways to live healthier in mind, body, and spirit.

Learn something new
Fit wellness into your schedule, no matter how busy you are. With the many health classes offered at our facilities, there’s something for everyone. Try classes on yoga, eating well, baby care, ongoing health conditions, and much more. Classes vary by location and some may require a fee.

Fresh food in the parking lot
Eating well is easier when you bring home fresh food from our farmers markets. They’re conveniently located at many of our facilities, so you can pick up some healthy fruits and veggies after your visit. For a list of locations, dates and times for your area, go to kp.org/farmersmarket.

Maximize your health
Our personalized online wellness programs can help you lose weight, stay active, reduce stress, sleep better, stop smoking, and much more. You can also download the Every Body Walk! app for your smartphone or mobile device from the App Store or Google Play. It’s a fun, interactive tool to help you create and maintain a daily walking routine.

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

Find tools, tips, and information for living well at kp.org/livewell.

Under-one-roof convenience
and care online or by phone means you can manage your health needs anytime, anywhere.

Healthy extras
like on-site classes* and farmers markets help you stay well.

*Some classes may require a fee.
Find a facility near you

Our goal is to make it as easy and convenient as possible for you to get the care you need when you need it. Please refer to the map below or search for a facility by ZIP code or keywords at buykp.org/facilities to find the one nearest you.

Northern California

Maps not to scale

Kaiser Permanente medical centers
(hospital and medical offices)

Kaiser Permanente medical offices

Affiliated plan hospitals

Affiliated medical offices

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
When and how to enroll in your plan

Once you understand why you need health care coverage, the next steps are knowing when and how to enroll and finding out if you qualify for federal financial assistance.

Enrolling during an annual open enrollment period

There’s a deadline to apply for health care coverage. You can apply starting November 15, 2014, through February 15, 2015. This is called the open enrollment period. It’s when you can enroll in health plans through Covered California or through Kaiser Permanente.

<table>
<thead>
<tr>
<th>Open enrollment period – November 15, 2014, through February 15, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you want your coverage to start on:</td>
</tr>
</tbody>
</table>

Enrolling during a special enrollment period

You may change or apply for health care coverage during an annual open enrollment period. Outside of the open enrollment period, you may enroll or change your coverage if you experience a situation known as a triggering event. For example, if you get married, have a baby, or lose coverage because you lose your job — all triggering events — you will have a special enrollment period. If your triggering event occurs during open enrollment, you also will have a special enrollment period and your health coverage effective date may vary from open enrollment effective dates.

Generally, a special enrollment period lasts 60 days after the triggering event occurs. That means if you’ve experienced a triggering event, you have 60 days from the date of the triggering event to change or apply for health care coverage for yourself and/or your dependent. In some situations, if you are aware of a triggering event that will occur in the future, you may be able to apply for new coverage prior to the triggering event. For example, if you know you will lose coverage, you have 60 days before your loss of coverage and 60 days after your loss of coverage to apply for health coverage. Please refer to the chart for effective dates on page 15.

You have many important decisions to make about your health care coverage, and we’re committed to helping you understand how these changes will impact you and your family. If you have any questions, we’re here to help.

(continues on next page)

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
(continued from previous page)

**Triggering events**

**Loss of health care coverage:**
If you lose health plan coverage because you didn’t pay your premiums or contributions or because your plan was rescinded, these do not qualify as triggering events. This special enrollment period begins 60 days before the loss of coverage and lasts 60 days after the loss of coverage.

1. **You lose your employer health plan coverage for the following reasons:**
   - You lose your job.
   - Your work hours are reduced so you no longer qualify for health coverage.
   - The person who covers you on his/her employer health plan dies.
   - You are a dependent on the employer’s health plan and your marital status changes due to a legal separation or divorce, so your eligibility as a dependent ends.
   - You lose eligibility for coverage through your employer because you no longer live or work in the service area, and no other group health coverage is available to you.
   - You or your dependent meets or exceeds the maximum lifetime benefits of your health plan because of one specific claim.
   - You are part of a group of employees who are no longer offered coverage from your employer.
   - A dependent child has a birthday and no longer qualifies as a dependent on his/her parent’s health plan.
   - Your employer stops contributing premium payments for your group health coverage.
   - Your COBRA coverage is exhausted.
   - Your retiree coverage is terminated or substantially eliminated when your employer declares federal Chapter 11 bankruptcy.
   - You lose your eligibility for coverage because the person who covered you on the employer health plan becomes entitled to Medicare.
   - You lose your minimum essential coverage for a reason that isn’t your fault.

2. **Your individual plan, Medicaid, Medicare, or other governmental coverage (but not a special Medicaid program) ends.**

3. **Your military coverage ended because you returned from active duty.**

**Gaining or becoming a dependent:**
You have a baby, adopt a child, get married, or register in a domestic partnership. Placement of a foster child is also a triggering event if your plan includes coverage for a foster child. You do not need to be a current member to purchase a health plan for you or your family if you experience this triggering event.

**Permanent relocation:**
You moved to a new location and have a different choice of health plans, or you were recently released from incarceration.

**Court order:**
A state or federal court orders that you, or your dependent, be covered as a dependent.

**Change in eligibility for federal financial assistance through Covered California:**
Your income level changes and, as a result, you qualify or no longer qualify for federal tax credits. Your eligibility to enroll in a health plan with reduced costs (cost-share reduction) changes. For more information about eligibility for federal financial assistance, visit coveredca.com or call 1-800-300-1506. You can also call us at 1-800-494-5314.

**Your eligibility for your employer health coverage changes:**
Your employer discontinues or changes your current coverage options so that you become newly eligible for federal financial assistance.

**Immigration status change:**
You were not previously entitled to enroll in health plan coverage through Covered California because you were not lawfully present in the United States. You may only enroll in a plan offered through Covered California. For more information about enrolling, visit coveredca.com or call 1-800-300-1506. You can also call us at 1-800-494-5314.

(continues on next page)
Triggering events (continued)

Coverage as an American Indian/Native Alaskan:
Covered California determines that you are eligible for a special enrollment period each month to enroll in or change health plan coverage through Covered California. You may only do this through Covered California. For information about enrolling through Covered California, visit coveredca.com or call 1-800-300-1506. You can also call us at 1-800-494-5314.

Determination by Covered California:
Covered California determines that you are entitled to a special enrollment period due to extraordinary circumstances, an error, misrepresentation, or inaction of Covered California, or for any other reason that Covered California may determine in accordance with applicable law.

Misinformation about your current coverage:
Covered California determines that you are entitled to a special enrollment period. You didn’t apply for coverage during the prior open enrollment period because you were misinformed that you had minimum essential coverage.

Provider network changes:
You were under active care for certain conditions with a provider whose participation in your health plan ended. Examples of conditions include: an acute condition, a serious chronic condition, pregnancy, terminal illness, care of newborn, or authorized nonelective surgeries.

Triggering-event confirmation required
Follow these instructions if you are applying through us. If you are applying through Covered California, please refer to the instructions on coveredca.com.

If you are a new applicant, you will need to provide your triggering event and date of the event during the online application process. In some instances, you may apply 60 days before your triggering event occurs so you don’t lose health care coverage.

Be sure to download the Documentation of Triggering Event Form. Check the appropriate boxes on the form for your triggering event and the documentation you are submitting to support your triggering event. Then, send it with your documentation within 10 calendar days of submitting your online application.

If we don’t receive your Documentation of Triggering Event Form and supporting documentation within 10 calendar days, your application will be considered incomplete and it may be canceled. You may reapply and submit the Documentation of Triggering Event Form and supporting documentation, but you must do so within the special enrollment period.

On the first page of your supporting documentation, be sure to write the information for the primary applicant:
1) First and last name as listed on the application
2) Kaiser Permanente medical record number (if known)
3) Home address
4) Date of birth

Applying by mail or fax
New applicants
If you are sending in a paper application, we must receive your paper application within 60 days of your triggering event. You will need to provide your triggering event and the date of your event on your paper application. Your paper application must be received with the Documentation of Triggering Event Form, your supporting documentation, and your first month’s premium. In some instances, you may apply 60 days before your triggering event occurs so you don’t lose health care coverage.
Triggering events (continued)

- Mail or fax your Application for Health Coverage form, Documentation of Triggering Event Form, and supporting documentation within 60 days of your triggering event. Be sure to include your first month's premium. Checks must be mailed and cannot be faxed.

- On the first page of your supporting documentation, be sure to write the information for the primary applicant:
  1) First and last name as listed on the application
  2) Kaiser Permanente medical record number (if known)
  3) Home address
  4) Date of birth

- If you apply near the end of your special enrollment period, be sure we receive your Application for Health Coverage form, Documentation of Triggering Event Form, and supporting documentation before your special enrollment period ends.

Current Kaiser Permanente members

- You must submit an Account Change Form along with the Documentation of Triggering Event Form, and your supporting documentation within 60 days of your triggering event. You will need to provide your triggering event and the date of the event on the form. Any change to your premium will be reflected in your next month's invoice.

- Be sure to download the Documentation of Triggering Event Form from buykp.org/apply. Check the appropriate boxes on the form for your triggering event and the documentation you are submitting to support your triggering event. You may also call 1-800-494-5314 to request a Documentation of Triggering Event Form.

- On the first page of your supporting documentation, be sure to write the information for the primary applicant:
  1) First and last name as listed on the application
  2) Kaiser Permanente medical record number (if known)
  3) Home address
  4) Date of birth

- Mail or fax your Documentation of Triggering Event Form, and supporting documentation with your Account Change Form.

- If you apply near the end of your special enrollment period, be sure we receive your Documentation of Triggering Event Form, and supporting documentation before your special enrollment period ends. If documentation is not received within 60 days of your triggering event, your application may be canceled.
(continued from previous page)

**Triggering-event confirmation required**
Please review the list below to determine the documentation you are required to submit to support your triggering event. Only one document is required, unless otherwise noted.

<table>
<thead>
<tr>
<th>Triggering events</th>
<th>Documentation required (copies only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of health care coverage</td>
<td>Letter stating why you lost your coverage</td>
</tr>
<tr>
<td>Gaining or becoming a dependent</td>
<td>Birth certificate or letter from the medical center showing proof of birth</td>
</tr>
<tr>
<td></td>
<td>Adoption papers or proof of placement for adoption</td>
</tr>
<tr>
<td></td>
<td>Evidence of proof from a court, Department of Social Services, or other agency that you have the legal right to make medical decisions for a child in foster care</td>
</tr>
<tr>
<td></td>
<td>Marriage license or proof of domestic partnership</td>
</tr>
<tr>
<td>Permanent relocation</td>
<td>Utility bill or copy of rental agreement or proof of recent release from incarceration</td>
</tr>
<tr>
<td>Court order</td>
<td>A copy of the court order</td>
</tr>
<tr>
<td>Change in eligibility for federal financial assistance through Covered California</td>
<td>Copy of most recent eligibility determination from Covered California</td>
</tr>
<tr>
<td>Employer health coverage changes</td>
<td>Letter from employer stating change in health coverage</td>
</tr>
<tr>
<td>Immigration status change</td>
<td>Determination by Covered California to purchase health plan coverage</td>
</tr>
<tr>
<td>Coverage as an American Indian/Native Alaskan</td>
<td>Notice from Covered California stating you are eligible for a monthly special enrollment period</td>
</tr>
<tr>
<td>Determination by Covered California</td>
<td>Notice from Covered California stating you are eligible for a special enrollment period</td>
</tr>
<tr>
<td>Misinformation about coverage</td>
<td>Notice from Covered California stating you are eligible for a special enrollment period</td>
</tr>
<tr>
<td>Provider network changes</td>
<td>Notice from provider stating you are eligible for a special enrollment period</td>
</tr>
</tbody>
</table>

By submitting a signed application or Account Change Form, a Documentation of Triggering Event Form, and supporting documentation, you are confirming that a triggering event occurred. It’s important that we receive your Documentation of Triggering Event Form and supporting documentation because we will rely on them to decide that you’re eligible to enroll during a special enrollment period. If we determine that the triggering event did not occur, we may take legal action, including but not limited to, terminating your coverage.

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(continued from previous page)

**Effective dates**
Your coverage start date will depend on the triggering event that you experience. Please review this chart to see your effective date.

<table>
<thead>
<tr>
<th>Type</th>
<th>Receipt of application or Account Change Form</th>
<th>Effective date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of health care coverage or change in eligibility for employer coverage due to changes in employer coverage</td>
<td>On or before last date of coverage</td>
<td>First day of the month following the last date of coverage</td>
</tr>
<tr>
<td></td>
<td>After loss of coverage or change in employer coverage: between the 1st and the 15th of the month</td>
<td>First day of the following month</td>
</tr>
<tr>
<td></td>
<td>After loss of coverage or change in employer coverage: between the 16th and the last day of the month</td>
<td>First day of the second following month</td>
</tr>
<tr>
<td>Marriage or domestic partnership registration</td>
<td>Any day of the month</td>
<td>First day of the month following receipt of application</td>
</tr>
<tr>
<td>Birth, adoption, or placement for adoption or foster care</td>
<td>Any day of the month</td>
<td>Date of birth, adoption, or placement for adoption or foster care</td>
</tr>
<tr>
<td>Permanent relocation, release from incarceration, court order, change in eligibility for federal financial assistance, change in immigration status, status as an American Indian/Native Alaskan, misinformation about your current coverage, or provider network changes</td>
<td>Between the 1st and 15th of the month</td>
<td>First day of the following month</td>
</tr>
<tr>
<td></td>
<td>Between the 16th and the last day of the month</td>
<td>First day of the second following month</td>
</tr>
<tr>
<td>Determination by Covered California</td>
<td>Any day of the month</td>
<td>Any day of the month as determined by Covered California, including a retroactive date</td>
</tr>
</tbody>
</table>

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Simple steps to enroll

1. Choose a plan
   Pick the plan that’s right for you. You can cover your entire family under the same plan or separate plans.

2. Confirm your rate area
   Check the “Working out your rate” section on page 26 to see whether your home ZIP code is listed. If it isn’t, call us at 1-800-494-5314, or contact your agent or broker.

3. See if you’re eligible for federal financial assistance
   You may be eligible for federal financial assistance from the federal government for your 2015 Kaiser Permanente health plan. 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
   - Out-of-pocket costs, such as copayments, coinsurance, or deductibles
   See “You may qualify for federal financial assistance” on page 17 for more information.
   If you’re eligible, you must purchase your Kaiser Permanente plan through Covered California to get assistance. If you’re not eligible, continue to step 4.

4. Complete your application
   Complete an online application at buykp.org/apply or use a paper application. If you’re working with an agent or broker, be sure to complete the agent/broker/KPIF representative section of the application.

5. Select your payment method
   Payment for your first month’s coverage by check, money order, electronic payment, credit card, or debit card is required with your application.

6. Sign the application form
   Please make sure you’ve signed everywhere indicated on the application. If your application is missing any information, signatures, or payment, this may delay your effective date or cancel your application. If you are applying during a special enrollment period, be sure to include the Documentation of Triggering Event Form and your supporting documentation.

7. Submit the application form with payment and all necessary documentation
   - Online: For the fastest response, enroll online today at buykp.org/apply. Or if you’re working with an agent or broker, use the personalized link he or she has provided.
   - Fax: 1-866-816-5139
   - Mail: Kaiser Permanente, California Service Center – KPIF
     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 agent or broker.
You may qualify for federal financial assistance

If you need help paying for health care, you may qualify for federal financial assistance. Under health care reform, the federal government will provide federal financial assistance for people with qualifying incomes. Here’s some information to help you find out whether you may be eligible.

Federal financial assistance is available

You can apply for federal financial assistance from the federal government to help pay for care and coverage under our new 2015 plans.

- Help with premiums and out-of-pocket expenses (deductibles, copayments, coinsurance) will be available only if you buy your Kaiser Permanente coverage through your Health Insurance Marketplace, Covered California.
- If you are eligible, the federal government will pay the financial assistance to us.
- Assistance will be on a sliding scale, based on modified adjusted gross income and family size.

Do you qualify for assistance with monthly premiums?

This chart shows the approximate (estimated) family income levels that qualify people for help. The numbers change slightly every year, so it’s important to contact us. The chart below is just a guide.

<table>
<thead>
<tr>
<th>NUMBER OF PEOPLE IN HOUSEHOLD</th>
<th>ANNUAL FAMILY INCOME LEVELS TO QUALIFY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$46,680 or below</td>
</tr>
<tr>
<td>2</td>
<td>$62,920 or below</td>
</tr>
<tr>
<td>3</td>
<td>$79,160 or below</td>
</tr>
<tr>
<td>4</td>
<td>$95,400 or below</td>
</tr>
<tr>
<td>5</td>
<td>$111,640 or below</td>
</tr>
<tr>
<td>6</td>
<td>$127,880 or below</td>
</tr>
<tr>
<td>7</td>
<td>$144,120 or below</td>
</tr>
<tr>
<td>8</td>
<td>$160,360 or below</td>
</tr>
</tbody>
</table>

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

What should you do next?

Go to buykp.org or coveredca.com to see if you qualify for assistance. You’ll also be able to enroll in one of our plans on Covered California.

Please note that if you have the option of receiving health coverage through your employer, you may not be eligible for federal financial assistance.

To avoid being double billed, if you enroll in a plan through Covered California and you are already enrolled in a Kaiser Permanente plan, you must cancel your current plan through Kaiser Permanente by calling our Member Service Contact Center on or before the effective date of your new plan.

What if you don’t qualify for assistance?

You have two choices:

- You can still purchase your Kaiser Permanente plan through Covered California.
- Or you can purchase your coverage from us or your broker.

Either way, your plan will offer the same benefits and services.

Have questions?

We’ve got answers. We’ll help you decide which plan is best for you, even if you apply through coveredca.com. Call us at 1-800-494-5314 (TTY 711 for the deaf, hard of hearing, or speech impaired), or contact your agent or broker.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Comparing health plans

Bronze, Silver, Gold and Platinum – there are different types of plans that work in different ways, depending on how you want to pay for services. You can choose one plan for your entire family or separate plans for different family members. If your family members choose different plans, each plan will have a separate deductible and out-of-pocket maximum.

All our plans include no-charge preventive care

No matter which Kaiser Permanente plan you choose, there is no charge for preventive care. This kind of care can help keep you healthy by providing an early alert for many health conditions. That way, they can be treated before they become serious.

Here are some examples of preventive care services:
- Routine preventive physical exams
- Well-child exams
- Well-woman visits
- Annual flu shots
- Routine preventive laboratory tests
- Autism screenings
- Mammogram screenings
- Contraceptive care and counseling
- Breastfeeding support

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

Our copayment plans

Kaiser Permanente - Platinum 90 HMO
Kaiser Permanente - Gold 80 HMO
Kaiser Permanente - Gold 80 HMO 0/30

Copayment plans have set fees for many covered services and no deductibles.
- With copayments, you know in advance how much you’ll pay for things like doctor’s office visits.

How it works*

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.
- With the Kaiser Permanente - Gold 80 HMO 0/30 copayment plan, you would pay a separate copayment or coinsurance for each of the covered services you received. You do not have to reach a deductible.
- In this case, you would pay a $30 copayment for the doctor’s office visit, a $50 copayment for the X-ray, and a $15 copayment for the generic drug.
- Your copayments and coinsurance would apply to your out-of-pocket maximum.

*Please note this is only an example of how a plan works. See the “Health plan benefit highlights” chart starting on page 21 for more detailed information.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Our deductible plans
Kaiser Permanente - Silver 70 HMO
Kaiser Permanente - Silver 70 HMO 1250/40
Kaiser Permanente - Bronze 60 HMO
Kaiser Permanente - Minimum Coverage

Deductible plans have lower monthly rates. If you need care, you’ll usually pay full charge for most covered services until you reach a set amount known as your deductible.

However, both our Silver deductible plans offer generic drugs, and office visits for just a copayment before the deductible is met.

Deductible plans with family coverage have both an individual deductible and a family deductible. That means that one member of the family can meet the lower individual deductible and be eligible for coinsurance or copayments before the higher family deductible is satisfied. Similarly, one family member can meet the individual out-of-pocket maximum before the family out-of-pocket maximum is met.

- Once you’ve reached your deductible, you’ll pay a copayment or coinsurance for most covered services for the rest of the calendar year until you reach your out-of-pocket maximum.
- Most preventive care services will be covered at no charge even before you reach your deductible.
- There’s an additional Minimum Coverage plan, a high-deductible plan option for applicants under age 30. Applicants age 30 and older may also purchase this plan only if they provide a certificate from Covered California demonstrating hardship or lack of affordable coverage. The Minimum Coverage plan has the same basic benefits as the Bronze, Silver, Gold, and Platinum plans. But it has lower premiums and higher out-of-pocket costs (including a higher deductible than the other deductible plans). However, the Minimum Coverage plan offers a total of three office visits for certain services as well as preventive care services for no charge before the deductible.

How it works*
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.

On the Kaiser Permanente - Silver 70 HMO 1250/40 deductible plan, you would have to pay $1,250 out of pocket before being eligible to pay only a copayment or coinsurance for certain covered services.

- So, in this example, your doctor’s office visit, and the generic prescription would be available for a copayment before you reach your deductible.
- You would just pay a $40 copayment for the doctor’s office visit, and a $20 copayment for the generic drug.
- You would pay full charge for the X-ray. This amount would be applied to your $1,250 annual deductible. After reaching your deductible, you would pay a $40 copayment for an X-ray.
- These copayments would apply to your out-of-pocket maximum but not toward your deductible.
- All the charges you pay for covered services, including all copayments, coinsurance, and deductible payments apply to your out-of-pocket maximum.

*Please note this is only an example of how a plan works. See the “Health plan benefit highlights” chart starting on page 21 for more detailed information.
Our HSA-qualified deductible plans

Kaiser Permanente - Silver 70 HSA 1500/20%
Kaiser Permanente - Bronze HSA 3500/30
Kaiser Permanente - Bronze 60 HSA

With HSA-qualified deductible plans, you can open a health savings account (HSA) that allows you to pay for qualified medical expenses with tax-deductible or pretax dollars.

- You can contribute tax-deductible or pretax dollars into an HSA, and use this money to help pay for eligible medical expenses, such as copayments, coinsurance, and deductible payments for services covered under your health plan.
- You can also use your HSA dollars for services that may not be covered under your health plan, such as eyeglasses, dental care for adults, and chiropractic services. For a complete list of qualified medical expenses, see Publication 502, Medical and Dental Expenses, at irs.gov.
- Tax references relate to federal income tax only. For more information, consult your financial or tax adviser. To learn more about health savings accounts, visit irs.gov/publications/p969/ar02.html or call 1–800–829–1040.

The HSA-qualified deductible plans for families

Deductibles and out-of-pocket maximums work differently in our regular deductible plans versus our HSA-qualified deductible plans for family coverage.

Regular deductible plans allow one family member to receive benefits after they have met an individual deductible. HSA-qualified plans work differently because they usually require that the entire family deductible be met before any one family member receives cost-sharing benefits. This is called an aggregate deductible.

Under our HSA-qualified deductible family plans, all plans have a family deductible and out-of-pocket maximum, which can be met by the expenses of one or more family members toward a combined family deductible and out-of-pocket maximum. Once the combined expenses of all covered family members reach the applicable deductible or out-of-pocket maximum, the deductible or out-of-pocket maximum will be considered satisfied for all family members for the remainder of the calendar year.

How it works*

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.

- With the Kaiser Permanente - Bronze 60 HSA 3500/30 plan, you would pay full charge for most covered services until you reach your $3,500 deductible.
- However, if you open and fund an HSA, you can pay for your deductible, copayments, and coinsurance with tax-deductible or pretax dollars. There is no charge for most preventive care services even before you meet your deductible.
- So, in this example, you pay the first $3,500 of your medical and pharmacy expenses out-of-pocket. However, if you have money available in your HSA, you can be reimbursed from your health savings account. After meeting the $3,500 deductible, you start paying only a copayment or coinsurance for most covered services.
- If you haven’t met your deductible, you pay full charge for the doctor’s office visit, the X-ray, and the medication. If you’ve already reached your deductible, you pay only a $30 copayment for the doctor’s office visit, a $30 copayment for the X-ray, and a $15 copayment for the generic drug.

All the charges you pay for covered services, including all payments, coinsurance, and deductible payments, apply to your out-of-pocket maximum.
Health plan benefit highlights

See the “Health plan benefit highlights” chart starting on the next page for an overview of what you can expect to pay for services under our plans. This will help you understand which one best meets your needs. For regular deductible plans, keep in mind that most of the amounts shown apply only after you reach your deductible. To get an idea of what you might pay before reaching your deductible, check out our resources at kp.org/treatmentestimates.

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Kaiser Permanente Silver 70 HMO 1250/40</th>
</tr>
</thead>
<tbody>
<tr>
<td>Features</td>
<td></td>
</tr>
<tr>
<td>Individual plan annual deductible (subscriber only)</td>
<td>$1,250</td>
</tr>
<tr>
<td>Family plan annual deductible (individual/family)</td>
<td>$1,250/$2,500</td>
</tr>
<tr>
<td>Individual plan annual out-of-pocket maximum (subscriber only)</td>
<td>$6,350</td>
</tr>
<tr>
<td>Family plan annual out-of-pocket maximum (individual/family)</td>
<td>$6,350/$12,700</td>
</tr>
<tr>
<td>Benefits</td>
<td></td>
</tr>
<tr>
<td>Preventive care</td>
<td></td>
</tr>
<tr>
<td>Routine physical exam, mammograms, etc.</td>
<td>No charge</td>
</tr>
<tr>
<td>Primary care office visit</td>
<td>$40</td>
</tr>
<tr>
<td>Specialty care office visit</td>
<td>$40</td>
</tr>
<tr>
<td>Most X-rays</td>
<td>$40 after deductible</td>
</tr>
<tr>
<td>Most lab tests</td>
<td>$25 after deductible</td>
</tr>
<tr>
<td>MRI, CT, PET</td>
<td>$300 after deductible</td>
</tr>
<tr>
<td>Outpatient surgery</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Mental health visit</td>
<td>$40</td>
</tr>
<tr>
<td>Inpatient hospital care</td>
<td></td>
</tr>
<tr>
<td>Room and board, surgery, anesthesia, X-rays, lab tests, medications</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Maternity</td>
<td></td>
</tr>
<tr>
<td>Routine prenatal care visit, first postpartum visit</td>
<td>No charge</td>
</tr>
<tr>
<td>Delivery and inpatient well-baby care</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Emergency and urgent care</td>
<td></td>
</tr>
<tr>
<td>Emergency Department visit</td>
<td>$250 after deductible</td>
</tr>
<tr>
<td>Urgent care visit</td>
<td>$40</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td></td>
</tr>
<tr>
<td>Plan pharmacy (up to a 30-day supply)</td>
<td></td>
</tr>
<tr>
<td>Generic: $20</td>
<td></td>
</tr>
<tr>
<td>Brand: $50</td>
<td></td>
</tr>
<tr>
<td>Specialty: 30%</td>
<td></td>
</tr>
<tr>
<td>§ After $250 brand deductible</td>
<td></td>
</tr>
<tr>
<td>Mail order (up to a 100-day supply)</td>
<td></td>
</tr>
<tr>
<td>Generic: $40</td>
<td></td>
</tr>
<tr>
<td>Brand: $100</td>
<td></td>
</tr>
<tr>
<td>§ After $250 brand deductible</td>
<td></td>
</tr>
</tbody>
</table>

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

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 charge for most services until you reach $1,250 for yourself or $2,500 for your family. Then you’d start paying copayments or coinsurance.

Annual out-of-pocket maximum

This is the most you’ll pay for care during a calendar year before your plan starts paying 100 percent for most covered services. In this example, you’d never pay more than $6,350 for yourself and no more than $12,700 for your family for your deductible, copayments, and coinsurance 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.

Not subject to the deductible

Some services are always covered at a copayment or coinsurance, regardless of whether you’ve reached your deductible. Under this plan, primary care visits are covered at a $40 copayment — even before you meet your deductible. With our Silver deductible plans, primary care, specialty care, and urgent care visits are not subject to the deductible.

Coinsurance

This is a percentage of the total cost you pay for certain services, usually after you’ve reached your deductible. After reaching your deductible, you may start paying a percentage of the total cost for certain services. Here, you’d pay 30 percent 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.

Copayment

This is the set amount you pay for certain services, usually after you reach your deductible. In this example, you’d start paying a $40 copayment for urgent care visits whether or not you have met your deductible. For these plans, there is an out-of-pocket maximum.
**Kaiser Permanente for Individuals and Families**

*Also available on Covered California. You can find more Kaiser Permanente plans on Covered California.*

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Kaiser Permanente Bronze 60 HSA*</th>
<th>Kaiser Permanente Bronze 60 HMO*</th>
<th>Kaiser Permanente Bronze 60 HSA 3500/30</th>
<th>Kaiser Permanente Silver 70 HSA 1500/20%</th>
<th>Kaiser Permanente Silver 70 HMO 1250/40</th>
</tr>
</thead>
<tbody>
<tr>
<td>Features</td>
<td>HSA-qualified</td>
<td>Deductible</td>
<td>HSA-qualified</td>
<td>HSA-qualified</td>
<td>Deductible</td>
</tr>
<tr>
<td>Individual plan annual deductible (subscriber only)</td>
<td>$4,500</td>
<td>$5,000</td>
<td>$3,500</td>
<td>$1,500</td>
<td>$1,250</td>
</tr>
<tr>
<td>Family plan annual deductible (individual/family)</td>
<td>$9,000/$9,000</td>
<td>$5,000/$10,000</td>
<td>$7,000/$7,000</td>
<td>$3,000/$3,000</td>
<td>$1,250/$2,500</td>
</tr>
<tr>
<td>Individual plan annual out-of-pocket maximum (subscriber only)</td>
<td>$6,250</td>
<td>$6,250</td>
<td>$6,350</td>
<td>$6,350</td>
<td>$6,350</td>
</tr>
<tr>
<td>Family plan annual out-of-pocket maximum (individual/family)</td>
<td>$12,500/$12,500</td>
<td>$6,250/$12,500</td>
<td>$12,700/$12,700</td>
<td>$12,700/$12,700</td>
<td>$6,350/$12,700</td>
</tr>
</tbody>
</table>

**Benefits**

### Preventive care

**Routine physical exam, mammograms, etc.**

| No charge | No charge | No charge | No charge | No charge |

### Outpatient services (per visit or procedure)

| Primary care office visit | 40% after deductible | $60 after deductible | $30 after deductible | 20% after deductible | $40 |
| Specialty care office visit | 40% after deductible | $70 after deductible | $30 after deductible | 20% after deductible | $40 |
| Most X-rays | 40% after deductible | 30% after deductible | $30 after deductible | 20% after deductible | $25 after deductible |
| Most lab tests | 40% after deductible | 30% after deductible | 30% after deductible | 20% after deductible | $300 after deductible |
| MRI, CT, PET | 40% after deductible | 30% after deductible | 30% after deductible | 20% after deductible | 30% after deductible |
| Outpatient surgery | 40% after deductible | 30% after deductible | 30% after deductible | 20% after deductible | 30% after deductible |
| Mental health visit | 40% after deductible | $60 after deductible | $30 after deductible | 20% after deductible | $40 |

### Inpatient hospital care

**Room and board, surgery, anesthesia, X-rays, lab tests, medications**

| 40% after deductible | 30% after deductible | 30% after deductible | 20% after deductible | 30% after deductible |

### Maternity

**Routine prenatal care visit, first postpartum visit**

| No charge | No charge | No charge | No charge | No charge |

### Delivery and inpatient well-baby care

| 40% after deductible | 30% after deductible | 30% after deductible | 20% after deductible | 30% after deductible |

### Emergency and urgent care

**Emergency Department visit**

| 40% after deductible | $300 per visit after deductible | 30% after deductible | 20% after deductible | $250 after deductible |

### Urgent care visit

| 40% after deductible | $60 after deductible | $30 after deductible | 20% after deductible | $40 |

### Prescription drugs

**Plan pharmacy (up to a 30-day supply)**

| Generic: 40% | Brand: 40% | Specialty: 40% | All after deductible | Generic: $15 Brand: $50 Specialty: 30% | All after deductible | Generic: $15 Brand: $40 Specialty: 30% | All after deductible | Generic: $20 Brand: $50 Specialty: 30% | All after deductible |
| Mail-order (up to a 100-day supply)** | Generic: 40% | Brand: 40% | Specialty: 40% | All after deductible | Generic: $30 Brand: $100 | All after deductible | Generic: $30 Brand: $80 | All after deductible | Generic: $20 Brand: $100 | All after deductible |

**Other Services**

ChooseHealthy™ discounts, as well as other wellness and health programs at kp.org/livehealthy

| included | included | included | included | included |

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This is a summary of the most frequently asked-about benefits and their copayments, coinsurance, and deductibles. For more information, please refer to the Disclosure Form. Detailed information about your plan is in the Membership Agreement, which will be mailed to you upon enrollment or upon request. To request a copy of the Membership Agreement for a particular plan, please call us at 1-800-634-4579 or contact your broker. For services subject to the deductible, you will have to pay health care expenses out of pocket until you meet your deductible. Most deductibles, copayments, and coinsurance apply to the out-of-pocket maximum.

The Kaiser Permanente - Bronze 60 HMO plan includes three office visits at $60 each before you reach your deductible. Office visits include primary, urgent, postnatal, or outpatient mental health care.

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Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
This is a summary of the most frequently asked-about benefits and their copayments, coinsurance, and deductibles. For more information, please refer to the Disclosure Form. Detailed information about your plan is in the Membership Agreement, which will be mailed to you upon enrollment or upon request. To request a copy of the Membership Agreement for a particular plan, please call us at 1-800-634-4579 or contact your broker.

For services subject to the deductible, you will have to pay health care expenses out of pocket until you meet your deductible. Most deductibles, copayments, and coinsurance apply to the out-of-pocket maximum.

**After five days, there is no charge for covered services related to the admission.

†Only applicants under age 30, or applicants age 30 and older who provide a certificate from Covered California demonstrating hardship or lack of affordable coverage, may purchase a Kaiser Permanente - Minimum Coverage plan.

††The Kaiser Permanente - Minimum Coverage plan includes three office visits at no charge before you reach your deductible. Office visits include primary, urgent, postnatal, or outpatient mental health care.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Optional Adult Dental Insurance Plan

Kaiser Permanente health plans include pediatric dental benefits for those age 18 and younger. For adults age 19 and older, we offer this optional Dental Insurance Plan. Our optional adult Dental Insurance Plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., and administered by Delta Dental of California, one of the nation’s largest and most experienced dental benefits providers.

Freedom to choose

This dental plan features competitive annual deductibles and rates. Plus, you may choose from Delta Dental’s more than 25,000 affiliated Delta Dental PPO or Premier dental providers in California or select any other licensed dentist of your choice.

To enroll in or decline the optional adult Dental Insurance Plan, simply check the appropriate box on your Application for Health Coverage form.

How the plan works

If you enroll in the plan, you will receive a Table of Allowances (in the dental plan’s Certificate of Insurance) that lets you see all covered services and the amount the plan pays.*

Advantages of seeing a Delta Dental participating dentist include no claim forms and no wait for reimbursement.

Although you can visit any dentist, you may be able to pay less when you visit a Delta Dental PPO network dentist. Delta Dental PPO dentists agree to accept Delta Dental contracted fees minus any deductibles and coinsurance. Your share of the bill will likely be lower than when you visit a non-Delta dentist.

When you visit a Delta Dental participating dentist, you will pay the difference between what the dentist charges and what the plan pays. If you go to a non-Delta dentist, you may be responsible for the entire bill, and you will receive reimbursement of the covered amount from KPIC after submitting your claim to Delta Dental.

Example

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>ADULT CLEANING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan dentist charges†</td>
<td>$75.00</td>
</tr>
<tr>
<td>Plan pays</td>
<td>- $43.20</td>
</tr>
<tr>
<td>You pay</td>
<td>$31.80</td>
</tr>
</tbody>
</table>

*The Table of Allowances lists the maximum amount, or allowance, that the plan will pay for each covered dental service. The plan will pay the lowest dollar amount among the following three: the dentist’s usual, customary, and reasonable fee; the fee actually charged; or the allowance. Any difference between the allowance and the dentist’s fee will be the responsibility of the patient.

†Service charges vary.

‡The waiting period is the period of time during which you and your covered dependents are required to have been continuously covered under the Dental Insurance Plan before a specific dental service will be a covered benefit.

No deductible for preventive services

There is no deductible to meet for diagnostic or preventive services, like cleanings and X-rays. For other services, there is a $25 calendar-year deductible per person, up to a maximum of $75 for your family.

Annual maximum

The plan will pay up to a maximum of $1,000 toward dental services for each covered enrollee per calendar year.

Waiting period

Some covered dental services are subject to a waiting period. Consult the complete Table of Allowances in the Certificate of Insurance for the specific dental services subject to this waiting period.

Eligibility

If you elect to enroll, all members of your family age 19 and older who are covered must also enroll in the optional adult Dental Insurance Plan. In other words, you cannot choose to enroll some members of your family and not others. If you do not enroll at this time, you may not enroll until the time of your next annual plan update.

Once enrolled, you cannot cancel your dental coverage without canceling your medical coverage unless you make the change during open enrollment.

2015 MONTHLY RATE

| Each enrollee age 19 and older | $27.00 |

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply. • Or contact your agent or broker.
Sample list of allowable services

<table>
<thead>
<tr>
<th>PROCEDURE</th>
<th>Plan pays</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DIAGNOSTIC</strong></td>
<td></td>
</tr>
<tr>
<td>Comprehensive oral evaluation—new or established patient</td>
<td>$25.20</td>
</tr>
<tr>
<td>X-rays—complete intraoral series including bitewings</td>
<td>$54.00</td>
</tr>
<tr>
<td><strong>PREVENTIVE</strong></td>
<td></td>
</tr>
<tr>
<td>Prophylaxis/cleaning</td>
<td>$43.20</td>
</tr>
<tr>
<td><strong>RESTORATIVE</strong></td>
<td></td>
</tr>
<tr>
<td>Fillings</td>
<td></td>
</tr>
<tr>
<td>Amalgam—one surface, primary or permanent</td>
<td>$35.00</td>
</tr>
<tr>
<td>Resin-based composite—one surface, anterior</td>
<td>$46.00</td>
</tr>
<tr>
<td>Note: Procedures are subject to a six-month waiting period.</td>
<td></td>
</tr>
<tr>
<td>Crown</td>
<td></td>
</tr>
<tr>
<td>Resin with high noble metal</td>
<td>$182.00</td>
</tr>
<tr>
<td>Note: Procedures are subject to a six-month waiting period.</td>
<td></td>
</tr>
<tr>
<td><strong>ENDODONTICS</strong></td>
<td></td>
</tr>
<tr>
<td>Root canal</td>
<td></td>
</tr>
<tr>
<td>Anterior (excluding final restoration)</td>
<td>$193.00</td>
</tr>
<tr>
<td>Bicuspid (excluding final restoration)</td>
<td>$227.00</td>
</tr>
<tr>
<td>Molar (excluding final restoration)</td>
<td>$306.00</td>
</tr>
<tr>
<td>Note: Coverage includes treatment plan, clinical procedures, and follow-up care. Procedures include all test X-rays taken as part of the complete root canal procedure. Procedures are subject to a six-month waiting period.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PROCEDURE</th>
<th>Plan pays</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PROSTHODONTICS</strong></td>
<td></td>
</tr>
<tr>
<td>Complete denture—mandibular</td>
<td>$241.00</td>
</tr>
<tr>
<td>Note: Coverage includes routine post-delivery care. Procedures are subject to a 12-month waiting period. Procedures relating to dentures, partial dentures, and relines include adjustments for a six-month period following installation. Such procedures do not include specialized techniques involving precision dentures, personalization, or characterizations.</td>
<td></td>
</tr>
<tr>
<td><strong>ORAL AND MAXILLOFACIAL SURGERY</strong></td>
<td></td>
</tr>
<tr>
<td>Extraction, erupted tooth, or exposed root (elevation and/or forceps removal)</td>
<td>$39.00</td>
</tr>
<tr>
<td>Note: Coverage includes local anesthesia; suturing, if needed; and routine postoperative care. Procedures are subject to a six-month waiting period.</td>
<td></td>
</tr>
<tr>
<td>Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth</td>
<td>$74.00</td>
</tr>
<tr>
<td>Note: Extraction includes local anesthesia; suturing, if needed; and routine postoperative care. Procedures are subject to a six-month waiting period.</td>
<td></td>
</tr>
<tr>
<td><strong>GENERAL SERVICES</strong></td>
<td></td>
</tr>
<tr>
<td>Office visit</td>
<td></td>
</tr>
<tr>
<td>Office visit for observation—during regularly scheduled hours (no other services performed)</td>
<td>$24.00</td>
</tr>
<tr>
<td>Office visit—after regularly scheduled hours</td>
<td>$49.00</td>
</tr>
<tr>
<td>For a complete list of benefits, consult the Table of Allowances in the Certificate of Insurance.</td>
<td></td>
</tr>
</tbody>
</table>

To make an appointment
Simply contact the dentist of your choice and let him or her know you are covered under Delta Dental.

Have a question? Call toll free.
Call Delta Dental at 1-800-933-9312 (if you are already enrolled, call 1-800-835-2244), 8 a.m. to 4 p.m., Monday through Friday, or visit deltadentalins.com for a list of PPO or Premier providers in your area.

*There are certain limitations and exclusions to the benefits of this plan. Please refer to the Certificate of Insurance for an accurate and complete list of treatments and services not covered. To receive a Certificate of Insurance, call Delta Dental of California.

†Plan payment amounts are only a sample and are to be used for illustrative purposes only. Please refer to the Table of Allowances in the Certificate of Insurance for an accurate and complete list of benefits and allowances. To receive a Certificate of Insurance, call Delta Dental of California.
No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or 1-800-464-4000. For more help call the CA Dept. of Insurance at 1-800-927-4357. English

Servicios de idiomas sin costo. Puede obtener un intérprete. Le pueden leer documentos y que le envíen algunos en español. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o al 1-800-464-4000. Para obtener más ayuda, llame al Departamento de Seguros de CA al 1-800-927-4357. Spanish

免费语言服务。您可获得口译员服务。可以用中文把文件唸给您听，有些文件有中文的版本，也可以把这些文件寄给您。欲取得协助，请致电您的保険卡所列的電話號碼，或撥打 1-800-464-4000 與我們聯絡。欲取得其他協助，請致電 1-800-927-4357 與加州保険部門聯絡。Chinese

* * * * * * * * * *

No Cost Language Services. You can get an interpreter and get documents read to you in your language. For help, call us at the number listed on your ID card or 1-800-464-4000. For more help call the CA Dept. of Insurance at 1-800-927-4357 English

Các Dịch Vụ Trợ Giúp Ngôn Ngữ Miễn Phí. Quy vị có thể được nhận dịch vụ thông dịch và được người khác đọc giúp các tài liệu bằng tiếng Việt. Để được giúp đỡ, hãy gọi cho chúng tôi tại số điện thoại qí trên hoặc viết qí hoặc 1-800-464-4000. Để được trợ giúp thêm, xin gọi Sở Báo Hiểm California tại số 1-800-927-4357. Vietnamese

 무료 통역 서비스. 귀하는 한국어 통역 서비스를 받으실 수 있으며 한국어로 서류를 납득해주는 서비스를 받으실 수 있습니다. 도움이 필요하신 분은 귀하의 ID 카드에 나와있는 안내 전화: 1-800-464-4000 번으로 문의해 주십시오. 보다 자세한 사항을 문의하시면 캘리포니아 주 보험관, 안내 전화 1-800-927-4357번으로 연락해 주십시오. Korean

Walang Gastos na mga Serbisyo sa Wika. Makakakuha ka ng interpreter o tagasalin at maipapabasa mo sa Tagalog ang mga dokumento. Para makakuha ng tulong, tawagan kami sa iyong ID card o sa 1-800-464-4000. Para sa karagdagang tulong, tawagan ang CA Dept. of Insurance sa 1-800-927-4357. Tagalog

Անկախ լեզուային ծառայություններ. Հետաձգում եք լեզուային ծառայություններ բեռնելու համար, կամ եք հայերենի կերպով ծառայություններ էլ հայերենի կերպով (ID) նշված քույր քաղաքի համար 1-800-464-4000 համարով. Անկախ լեզուային ծառայությունների կազմակերպման «FwdWlsh»: Armenian

Бесплатные услуги перевода. Вы можете воспользоваться услугами переводчика, и ваши документы прочтут для вас на русском языке. Если вам требуется помощь, звоните нам по номеру, указанному на вашей идентификационной карте, или 1-800-464-4000. Если вам требуется дополнительная помощь, звоните в Департамент страхования штата Калифорния (Department of Insurance) по телефону 1-800-927-4357. Russian

無料の言語サービス 日本語で通訳をご提供し、書類をお読みします。サービスをご希望の方は、IDカード記載の番号または1-800-464-4000までお問い合わせください。更なるお問い合わせは、カリフォルニア州保険庁、1-800-927-4357までご連絡ください。Japanese

 خدمات מתחדשות בvation. מונויניק אבר מתקיים של מתרחום שפה א市政协 ק整形 ובעריך מדריך בשיא פאריסBR ידוע אנשי. בראウィד רומית, בש. Persian

In English: CA Dept. of Insurance

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With health care and health coverage working seamlessly together, Kaiser Permanente is uniquely designed to be your partner in health so you can feel your best — in mind, body, and spirit.
It’s time to choose better

Learn more about Kaiser Permanente at [kp.org](http://kp.org) or call us toll free at [1-800-494-5314](tel:1-800-494-5314), or contact your agent or broker. For TTY for the deaf, hard of hearing, or speech impaired, call [711](tel:711).

For updates about health care reform, visit [kp.org/reform](http://kp.org/reform).