

**Hawaii State Teachers Association (HSTA) VB
Kaiser Permanente Group Medical Plan
2018 Benefits summary**

This is only a summary. It does not fully describe your benefit coverage. For details on your benefit coverage, exclusions, and plan terms, please refer to your employer’s applicable Face Sheet, Group Medical and Hospital Service Agreement, benefit schedule, and riders (collectively known as “Service Agreement”). The Service Agreement is the legally binding document between Health Plan and its members. In event of ambiguity, or a conflict between this summary and the Service Agreement, the Service Agreement shall control. Senior Advantage members must refer to their Kaiser Permanente Senior Advantage Evidence of Coverage for a description of their benefits.

You are covered for Medically Necessary services at Kaiser Permanente facilities within the Hawaii service area, and which are provided, prescribed or directed by a Kaiser Permanente physician and consistent with reasonable medical management techniques specified under this plan with respect to the frequency, method, treatment or licensing or certification, to the extent the provider is acting within the scope of the provider’s license or certification under applicable state law. All care and services need to be coordinated by a Kaiser Permanente physician except for emergency services, urgent care or services authorized by a written referral.

Riders, if any, are described after the Exclusions and Limitations sections.

Unless explicitly described in a particular benefit section (e.g. physical therapy is explicitly described under the hospice benefit section), each medical service or item is covered in accord with its relevant benefit section.

Section	Benefits	You pay
Supplemental charges maximum **	Your copays and coinsurance for covered Basic Health Services are capped by a supplemental charges maximum	\$2,000 per member, \$6,000 per family unit (3 or more members) per calendar year
Deductible	Deductible **	None
Outpatient services	Office visits **	
	<ul style="list-style-type: none"> • For primary care • With a Specialist 	<ul style="list-style-type: none"> \$15 per visit \$15 per visit
	Outpatient surgery and procedures	
	<ul style="list-style-type: none"> • Provided in medical office during a primary care visit • Provided in medical office with a Specialist • Provided in an ambulatory surgery center (ASC) or hospital-based setting • Routine pre- and post-surgical office visits in connection with a covered surgery 	<ul style="list-style-type: none"> \$15 per visit \$15 per visit \$15 per visit No Charge
	Telehealth	Applicable cost shares apply. See applicable benefit sections†
	Allergy testing	\$15 per visit
	Allergy treatment materials that are on Kaiser Permanente’s formulary and require skilled administration by medical personnel	No charge
	Chemotherapy , includes the treatment of infections or malignant diseases	
	<ul style="list-style-type: none"> • Office visits • Chemotherapy infusions or injections that require skilled administration by medical personnel • Self-administered oral chemotherapy 	<ul style="list-style-type: none"> \$15 per visit No charge Self-administered/take home drug copay. See attached Drug Summary
	<i>Note: In accordance with state law, oral chemotherapy will be administered at the same or lower cost share as intravenous chemotherapy.</i>	
	* Physical, occupational and speech therapy **	\$15 per visit
	Note: includes short-term therapy only (ie. rehabilitative services are not covered)	

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† For example, office visits are subject to office visit copay, inpatient care are subject to hospital inpatient care cost share, lab, imaging and testing are subject to lab, imaging and testing cost share, etc.).

* See **Coverage Exclusions** Section

** See **Coverage Limitations** Section

Section	Benefits	You pay
	Autism services**	Applicable cost shares apply. See applicable benefit sections†
	Dialysis	
	<ul style="list-style-type: none"> • Kaiser Permanente physician and facility services for dialysis • Equipment, training and medical supplies for home dialysis 	10% of applicable charges No charge
	Materials for dressings and casts	Applicable cost shares apply. See applicable benefit sections†
Outpatient laboratory, imaging, and testing services	Laboratory services **	\$15 per day
	Imaging services **	
	<ul style="list-style-type: none"> • General radiology • Specialty imaging services 	\$15 per day \$15 per day
	Testing services**	\$15 per day
Outpatient radiation therapy	Radiation therapy **	\$15 per visit
Observation	Observation	No charge
Hospital inpatient care	Hospital inpatient care **	No charge
	* Physical, occupational and speech therapy ** Note: includes short-term therapy only (ie. habilitative services are not covered)	Included in the above hospital inpatient care cost share
Transplants	* Transplants **	Applicable cost shares apply. See applicable benefit sections†
Preventive care services	Preventive care office visits for:	No charge
	<ul style="list-style-type: none"> • Well child office visits (at birth, ages 2 months, 4 months, 6 months, 9 months, 12 months, 15 months, 18 months, 2 years, 3 years, 4 years, and 5 years) • One preventive care office visit per calendar year for members 6 years of age and over • One gynecological office visit per calendar year for female members 	
	Preventive screening services which meet Kaiser Permanente Prevention Committee's average risk guidelines are limited to the services listed below:	
	<ul style="list-style-type: none"> • Anemia and lead screening for children • Colorectal cancer screening • Chlamydia detection • Fecal occult blood test • Lipid evaluation • Newborn metabolic screening • Cervical cancer screening • Screening mammography • Osteoporosis screening 	

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Section	Benefits	You pay
Prescribed drugs	Prescribed drugs that require skilled administration by medical personnel , such as injections and infusions (e.g. cannot be self-administered) **	No charge ▼
	• Provided in a medical office	Applicable cost shares apply. See applicable benefit sections†
	• Provided during other settings, such as hospital stay, outpatient surgery, skilled nursing care	See attached Drug summary
	Prescribed Self-administered drugs (such as drugs taken orally)	\$10 per prescription
	Diabetes supplies **	No charge
	Tobacco cessation drugs and products **	50% of applicable charges (a minimum price as determined by Pharmacy Administration may apply) ▼
	Other drug therapy services	
	• Home IV/Infusion therapy **	No charge
	• Medically necessary growth hormone therapy	Applicable cost shares apply. See applicable benefit sections†
	• Prescribed inhalation therapy	No charge
Routine immunizations		
Obstetrical care, interrupted pregnancy, family planning, in vitro fertilization, and sterilization services	Routine obstetrical (maternity) care **	
	• Routine prenatal visits	No Charge
	• Routine postpartum visit	No Charge
	• Delivery/hospital stay (uncomplicated)	No charge
	Non-routine obstetrical (maternity) care , including complications of pregnancy and false labor	Applicable cost shares apply. See applicable benefit sections†
	Inpatient stay and inpatient care for newborn , including circumcision and nursery care, during or after mother's hospital stay (assuming newborn is timely enrolled on Kaiser Permanente subscriber's plan)	Hospital inpatient care cost share apply (see hospital inpatient care section)
	Interrupted pregnancy **	\$15 per visit
	Family planning office visits for female members that are provided in accordance with the Patient Protection and Affordable Care Act	\$15 per visit
	All other family planning office visits	\$15 per visit for primary care \$15 per visit for specialty care
	* In vitro fertilization (IVF)**	20% of applicable charges
* Artificial insemination	Primary care and Specialist office visit copay applies	
Sterilization services	Applicable cost shares apply. See applicable benefit sections†	
• Vasectomy services		
• Female sterilizations **, such as tubal ligation		

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Section	Benefits	You pay
Reconstructive surgery	Surgery to improve physical function , such as bariatric surgery and surgery to correct congenital defects and birth anomalies Surgery following injury or medically necessary surgery Surgery following mastectomy , including treatment for complications resulting from a covered mastectomy and reconstruction, such as lymphedema	Applicable cost shares apply. See applicable benefit sections†
Home health care and hospice care	Home health care , nurse and home health aide visits to homebound members, when prescribed by a Kaiser Permanente physician Hospice care **	No charge (office visit copays apply to physician visits) No charge (office visit copays apply to physician visits)
Skilled nursing care *	Skilled nursing care **	No charge for up to 100 days per benefit period
Emergency services	Emergency services ** <u>within</u> and <u>outside the Hawaii service area</u> <i>Note: The copayment for emergency services is waived if you are directly admitted as a hospital inpatient from the emergency department (the hospital copay will apply).</i>	\$50 per visit in-area, 20% of applicable charges out-of-area
Urgent care services	Urgent care services ** <ul style="list-style-type: none"> At a Kaiser Permanente (or Kaiser Permanente-designated) urgent care center within the Hawaii service area, for primary care services At a Kaiser Permanente(or Kaiser Permanente-designated) urgent care center within the Hawaii service area, with a Specialist At a non-Kaiser Permanente facility outside the Hawaii service area 	\$15 per visit \$15 per visit 20% of applicable charges
Ambulance services	Ambulance services **	20% of applicable charges
Blood	Blood and blood processing **	No charge†
Mental health services **	Mental health outpatient services, including office visits, day treatment and partial hospitalization services Mental health hospital inpatient care, including non-hospital residential services	\$15 per visit No charge
Chemical dependency services **	Chemical dependency outpatient services, including office visits, day treatment and partial hospitalization services Chemical dependency hospital inpatient care, including non-hospital residential services and detoxification services	\$15 per visit No charge
Health education	General health education services **, including diabetes self-management training and education	\$15 per visit for primary care \$15 per visit for specialty care
Internal prosthetics, devices, and aids **	Implanted internal prosthetics , including fitting and adjustment of these devices, including repairs and replacement other than those due to misuse or loss:	No charge†
Durable medical equipment **	Diabetes equipment Home phototherapy equipment for newborns Breast feeding pump , including any equipment that is required for pump functionality All other durable medical equipment	50% of applicable charges No charge 20% of applicable charges 20% of applicable charges
External prosthetic devices and braces **	External prosthetic devices and braces An external breast prosthesis following mastectomy (such as mastectomy bra), if all or part of a breast is surgically removed for medically necessary reasons	20% of applicable charges \$15 per visit

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Section	Benefits	You pay
	<i>Note: Replacement will be made when a prosthesis is no longer functional. Custom-made prostheses will be provided when necessary.</i>	
Hearing aids **	Hearing aids , provided once every 36 months for each hearing impaired ear	500 less than regular cost
Other medical services and supplies	Anesthesia and hospital services for dental procedures for children with serious mental, physical, or behavioral problems Pulmonary rehabilitation Hyperbaric oxygen therapy Anesthesia services , including general anesthesia, regional anesthesia, and monitored anesthesia for high-risk members Orthodontic services for treatment of orofacial anomalies resulting from birth defects or birth defect syndromes **	Applicable cost shares apply. See applicable benefit sections†
Dependent coverage	Dependent (biological, step or adopted) children of the Subscriber (or the Subscriber's spouse) are eligible up to the child's 19 th birthday. Other dependents may include: 1) the Subscriber's (or Subscriber's spouse's) dependent (biological, step or adopted) children (over age 19) who are incapable of self-sustaining employment because of a physically- or mentally-disabling injury, illness, or condition that occurred prior to reaching age 19, and receive 50 percent or more of their support and maintenance from the Subscriber (or Subscriber's Spouse) (proof of incapacity and dependency may be required), or 2) a person who is under age 19, for whom the Subscriber (or Subscriber's spouse), is (or was before the person's 18 th birthday) the court appointed legal guardian.	

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* Coverage exclusions

When a Service is excluded or non-covered, all Services that are necessary or related to the excluded or non-covered Service are also excluded. "Service" means any treatment, diagnosis, care, procedure, test, drug, injectable, facility, equipment, item, device, or supply. The following Services are excluded:

- **Acupuncture.** (This exclusion may not apply if you have the applicable Complementary Alternative Medicine Rider.)
- **Alternative medical Services** not accepted by standard allopathic medical practices such as: hypnotherapy, behavior testing, sleep therapy, biofeedback, massage therapy, naturopathy, rest cure and aroma therapy. (The massage therapy portion of this exclusion may not apply if you have the applicable Complementary Alternative Medicine Rider.)
- **Artificial aids, corrective aids and corrective appliances** such as orthopedic aids, corrective lenses and eyeglasses. If your plan is required to cover all essential health benefits, then part of this exclusion does not apply (for example, external prosthetic devices, braces, and hearing aids may be covered benefits). Corrective lenses and eyeglasses may be covered for certain medical conditions, if all essential health benefits are required to be covered. Pediatric vision care services and devices may also be covered as an essential health benefit. (The eyeglasses and contact lens portion of this exclusion may not apply if you have an Optical Rider.)
- **All blood, blood products, blood derivatives, and blood components** whether of human or manufactured origin and regardless of the means of administration, except as stated under the "Blood" section. Donor directed units are not covered.
- **Cardiac rehabilitation.**
- **Chiropractic Services.** (This exclusion may not apply if you have the applicable Complementary Alternative Medicine Rider.)
- Services for **confined members** (confined in criminal institutions, or quarantined).
- **Contraceptive foams and creams, condoms** or other non-prescription substances used individually or in conjunction with any other prescribed drug or device.
- **Cosmetic Services,** such as plastic surgery to change or maintain physical appearance, which is not likely to result in significant improvement in physical function, including treatment for complications resulting from cosmetic services. However, Kaiser Permanente physician services to correct significant disfigurement resulting from an injury or medically necessary surgery, incident to a covered mastectomy, or cosmetic service provided by a Physician in a Health Plan facility are covered.
- **Custodial Services or Services in an intermediate level care facility.**
- **Dental care Services,** including pediatric oral care, such as dental x-rays, dental implants, dental appliances, or orthodontia and Services relating to Craniomandibular Pain Syndrome. If your plan is required to cover all essential health benefits, then part of this exclusion does not apply (for example, Services relating to temporomandibular joint dysfunction (TMJ) may be covered). (Part of this exclusion may not apply if you have a Dental Rider.)
- **Employer or government responsibility:** Services that an employer is required by law to provide or that are covered by Worker's Compensation or employer liability law; Services for any military service-connected illness, injury or condition when such Services are reasonably available to the member at a Veterans Affairs facility; Services required by law to be provided only by, or received only from, a government agency.
- **Experimental or investigational Services.**
- **Eye examinations** for contact lenses and vision therapy, including orthoptics, visual training and **eye exercises.** If your plan is required to cover all essential health benefits, then part of this exclusion does not apply (for example, habilitative services and pediatric vision care services may be covered). (Eye exams for contact lens may be partially covered if you have an Optical Rider.)
- **Eye surgery** solely for the purpose of correcting refractive error of the eye, such as Photo-refractive keratectomy (PRK), lasek eye surgery, and lasik eye surgery. If your plan is required to cover all essential health benefits, then part of this exclusion does not apply (for example, vision procedures for certain medical conditions may be covered).
- **Routine foot care,** unless medically necessary.
- **Health education:** specialized health promotion classes and support groups (such as weight management and bariatric surgery program).
- **Homemaker Services.**
- **Infertility services** including services related to conception by artificial means (such as ovum transplants, gamete intrafallopian transfer (GIFT) and zygote intrafallopian transfer (ZIFT)), services to reverse voluntary, surgically-induced infertility, and stand-alone ovulation induction Services. Artificial insemination must meet Health Plan and Medical Group requirements and criteria.
- **In vitro fertilization (IVF)** is limited to a one-time only benefit at Kaiser Permanente. Additional IVFs are not covered. In vitro fertilization must meet state law requirements, and Health Plan and Medical Group requirements and criteria. The cost of donor sperm, donor eggs, equipment and of collection, storage and processing of sperm or eggs are not covered. In vitro fertilization using either donor sperm or donor eggs is not covered.
- **Non FDA-approved drugs and devices.**
- **Certain exams and Services.** Certain Services and related reports/paperwork, in connection with third party requests, such as those for: employment, participation in employee programs, sports, camp, insurance, disability, licensing, or on court-order or for

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parole or probation. Physical examinations that are authorized and deemed medically necessary by a Kaiser Permanente physician and are coincidentally needed by a third party are covered according to the member's benefits.

- Long term **physical therapy, occupational therapy, speech therapy;** maintenance therapies; cardiac rehabilitation; unskilled therapy and physical, occupational, and speech therapy deficits due to developmental delay.
- **Services not generally and customarily available in the Hawaii service area.**
- **Services and supplies not medically necessary.** A service or item is medically necessary (in accord with medically necessary state law definitions and criteria) only if, 1) recommended by the treating Kaiser Permanente physician or treating Kaiser Permanente licensed health care practitioner, 2) is approved by Kaiser Permanente's medical director or designee, and 3) is for the purpose of treating a medical condition, is the most appropriate delivery or level of service (considering potential benefits and harms to the patient), and known to be effective in improving health outcomes. Effectiveness is determined first by scientific evidence, then by professional standards of care, then by expert opinion. Coverage is limited to the services which are cost effective and adequately meet the medical needs of the member.
- All Services, drugs, injections, equipment, supplies and prosthetics related to treatment of **sexual dysfunction**, except evaluations and health care practitioners' services for treatment of sexual dysfunction.
- Personal comfort items, such as telephone, television, and take-home medical supplies, during covered **skilled nursing care**.
- **Take home supplies** for home use, such as bandages, gauze, tape, antiseptics, ace type bandages, drug and ostomy supplies, catheters and tubing.
- The following costs and Services for **transplants**:
 - Non-human and artificial organs and their transplantation.
 - Bone marrow transplants associated with high-dose chemotherapy for the treatment of solid tissue tumors, except for germ cell tumors and neuroblastoma in children.
- Services for injuries or illness caused or alleged to be caused by **third parties or in motor vehicle accidents**.
- **Transportation** (other than covered ambulance services), **lodging, and living expenses**.
- **Travel immunizations**.
- **Services for which coverage has been exhausted, Services not listed as covered, or excluded Services.**

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** Coverage limitations

Benefits and Services are subject to the following limitations:

- Services may be curtailed because of major disaster, epidemic, or other circumstances beyond Kaiser Permanente's control such as a labor dispute or a natural disaster.
- Coverage is not provided for treatment of conditions for which a member has refused recommended treatment for personal reasons when Kaiser Permanente physicians believe no professionally acceptable alternative treatment exists. Coverage will cease at the point the member stops following the recommended treatment.
- **Ambulance services** are those services which: 1) use of any other means of transport, regardless of availability of such other means, would result in death or serious impairment of the member's health, and 2) is for the purpose of transporting the member to receive medically necessary acute care. In addition, air ambulance must be for the purpose of transporting the member to the nearest medical facility designated by Health Plan for receipt of medically necessary acute care, and the member's condition must require the services of an air ambulance for safe transport.
- **Autism services** are limited to: 1) diagnosis and treatment of autism, and 2) applied behavioral analysis services. Treatment for autism will be provided in accord with an approved treatment plan. The following are excluded from coverage: 1) services provided by family or household members, and 2) autism services that duplicate services provided by another therapy or available through schools and/or government programs.
- Coverage of **blood and blood processing** includes (regardless of replacement, units and processing of units) whole blood, red cell products, cryoprecipitates, platelets, plasma, and fresh frozen plasma. Rh immune globulin is provided subject to the cost share for skilled-administered prescription drugs. Coverage of blood and blood processing also includes collection, processing, and storage of autologous blood when prescribed by a Kaiser Permanente physician for a scheduled surgery whether or not the units are used.
- **Chemical dependency services** include coverage in a specialized alcohol or chemical dependence treatment unit or facility approved by Kaiser Permanente Medical Group. Specialized alcohol or chemical dependence treatment services include day treatment or partial hospitalization services and non-hospital residential services. All covered chemical dependency services will be provided under an approved individualized treatment plan.
- Members are covered for **contraceptive drugs and devices** (to prevent unwanted pregnancies) only when all of the following criteria are met: 1) prescribed by a licensed Prescriber, 2) the drug is one for which a prescription is required by law, and 3) obtained at pharmacies in the Service Area that are operated by Kaiser Foundation Hospital or Kaiser Foundation Health Plan, Inc.
- When applicable, the **deductible** is the amount that members must pay for certain services before Health Plan will cover those services. Services that are subject to the deductible are noted in the "You Pay" column of this benefit summary (for example, if "after deductible" is noted in the "You Pay" column after the copayment, then members or family units must meet the deductible before the noted copayment will be effective). This deductible is separate from any other benefit-specific deductible that may be described herein. For example if prescription drugs are subject to a drug deductible, payments toward that drug deductible do not count toward this medical deductible. Payments toward this medical deductible do not count toward any other benefit-specific deductible (such as a drug deductible). Services that are subject to this medical deductible are: 1) outpatient surgery or procedures provided in an ambulatory surgery center (ASC) or other hospital-based setting, 2) hospital inpatient care, 3) specialty laboratory services, 4) specialty imaging services, 5) skilled nursing care, and 6) emergency services (when noted).
- Up to a 30-consecutive-day supply of **diabetes supplies** is provided (as described under the **prescribed drugs** section) if all of the following criteria are met: 1) prescribed by a licensed Prescriber, 2) on the Health Plan formulary and used in accordance with formulary criteria, guidelines, or restrictions, and 3) obtained at pharmacies in the Service Area that are operated by Kaiser Foundation Hospital, Kaiser Foundation Health Plan, Inc. or a pharmacy we designate.
- **Prescribed drugs that require skilled administration by medical personnel** must meet all of the following: 1) prescribed by a Kaiser Permanente licensed prescriber, 2) on the Health Plan formulary and used in accordance with formulary guidelines or restrictions, and 3) prescription is required by law.
- **Durable medical equipment** (such as oxygen dispensing equipment and oxygen, diabetes equipment, home phototherapy equipment for newborns, and breast feeding pump) must be prescribed by a Kaiser Permanente or Kaiser Permanente-designated physician, preauthorized in writing by Kaiser Permanente, and obtained from sources designated by Kaiser Permanente on either a purchase or rental basis, as determined by Kaiser Permanente. Durable medical equipment is that equipment and supplies necessary to operate the equipment which: 1) is intended for repeated use, 2) is primarily and customarily used to serve a medical purpose, 3) is appropriate for use in the home, 4) is generally not useful to a person in the absence of illness or injury, 5) was in general use on March 1 of the year immediately preceding the year in which this Service Agreement became effective or was last renewed, 6) is not excluded from coverage from Medicare, and if covered by Medicare, meets the coverage definitions, criteria and guidelines established by Medicare at the time the diabetes equipment is prescribed, and 7) is on Kaiser Permanente's formulary and used in accordance with formulary criteria, guidelines, or restrictions. Repair, replacement and adjustment of durable medical equipment, other than due to misuse or loss, is included in coverage. **Diabetes equipment** is limited to glucose meters and external insulin pumps, and the supplies necessary to operate them. Coverage of **breast feeding pump** includes any equipment that is required

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for pump functionality. If rented or loaned from Kaiser Permanente, the member must return any durable medical equipment items to Kaiser Permanente or its designee or pay Kaiser Permanente or its designee the fair market price for the equipment when it is no longer prescribed by a Kaiser Permanente physician or used by the member. Coverage is limited to the standard item of durable medical equipment in accord with Medicare guidelines that adequately meets the medical needs of the member. Convenience and luxury items and features are not covered. The following are excluded from coverage: 1) comfort and convenience equipment, and devices not medical in nature such as sauna baths and elevators, 2) disposable supplies for home use such as bandages, gauze, tape, antiseptics, and ace type bandages, 3) exercise and hygiene equipment, 4) electronic monitors of the function of the heart or lungs, 5) devices to perform medical tests on blood or other body substances or excretions, 6) dental appliances or devices, 7) repair, adjustment or replacement due to misuse or loss, 8) experimental or research equipment, 9) durable medical equipment related to sexual dysfunction, and 10) modifications to a home or car.

- **Emergency services** are covered for initial emergency treatment only. Member (or member's family) must notify Health Plan within 48 hours if admitted to a non-Kaiser Permanente facility. Emergency Services are those medically necessary services available through the emergency department to medically screen, examine and Stabilize the patient for Emergency Medical Conditions. An Emergency Medical Condition is a medical condition manifesting itself by acute symptoms of sufficient severity that meet the prudent layperson standard and the absence of immediate medical attention will result in serious impairment to bodily functions, serious dysfunction of any bodily organ or part, or place the health of the individual in serious jeopardy. Examples of an Emergency Medical Condition include chest pain or other heart attack signs, poisoning, loss of consciousness, convulsions or seizures, broken back or neck, heavy bleeding, sudden weakness on one side, severe pain, breathing problems, drug overdose, severe allergic reaction, severe burns, and broken bones. Examples on non-emergencies are colds, flu, earaches, sore throats, and using the emergency room for convenience or during normal office hours for medical conditions that can be treated in a medical office. Continuing or follow-up treatment for Emergency Medical Conditions at a non-Kaiser Permanente facility is not covered.
- When applicable, **essential health benefits** are provided to the extent required by law and include ambulatory services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services (including behavioral health treatment), prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services and chronic disease management, and pediatric services to the extent required by HHS and EHB-benchmark plan. Pediatric oral care services are covered under this Service Agreement only if a separate Dental Rider is attached (covered services are described within any applicable Dental Rider). A complete list of essential health benefits is available through Member Services. Essential health benefits are provided upon payment of the copayments listed under the appropriate benefit sections (e.g. – office visits subject to office visit copay, inpatient care subject to hospital inpatient care copay, etc.).
- **External prosthetic devices and braces** (including speech generating devices and voice synthesizers) must be prescribed by a Kaiser Permanente physician, preauthorized in writing by Kaiser Permanente, and obtained from sources designated by Kaiser Permanente. External prosthetic devices must meet all of the following criteria: 1) are affixed to the body externally, 2) are required to replace all or part of any body organ or replace all or part of the function of a permanently inoperative or malfunctioning body organ, 3) were in general use on March 1 of the year immediately preceding the year in which this Service Agreement became effective or was last renewed, and 4) are not excluded from coverage from Medicare, and if covered by Medicare, meet the coverage definitions criteria and guidelines established by Medicare at the time the prosthetic is prescribed. Fitting and adjustment of these devices, including repairs and replacement other than due to misuse or loss, is included in coverage. Covered **braces** are those rigid and semi-rigid devices which: 1) are required to support a weak or deformed body member, or 2) are required to restrict or eliminate motion in a diseased or injured part of the body, and 3) are not excluded from coverage from Medicare, and if covered by Medicare, meet the coverage definitions, criteria and guidelines established by Medicare at the time the brace is prescribed. The following items are not covered as external prosthetics, but may be covered under another benefit category: 1) pacemakers and other surgically implanted internal prosthetic devices (these are covered under implanted internal prosthetic devices and aids), 2) hearing aids (these are covered under the hearing aid benefit), and 3) corrective lenses and eyeglasses (these are covered under any applicable pediatric vision care service and may also be covered if an Optical Rider is attached). The following items are excluded from coverage: 1) dental prostheses, devices and appliances, 2) non-rigid appliances such as elastic stockings, garter belts, arch supports, non-rigid corsets and similar devices, 3) orthopedic aids such as corrective shoes and shoe inserts, 4) replacement of lost prosthetic devices, 5) repairs, adjustments or replacements due to misuse or loss, 6) experimental or research devices and appliances, 7) external prosthetic devices related to sexual dysfunction, 8) supplies, whether or not related to external prosthetic devices or braces, 9) external prosthetics for comfort and/or convenience, or which are not medical in nature, and 10) disposable supplies for home use such as bandages, gauze, tape, antiseptics, and ace type bandages. Coverage is limited to the standard model of external prosthetic device or brace in accord with Medicare guidelines that adequately meets the medical needs of the member. Convenience and luxury items and features are not covered.
- When covered as a preventive care service (under the Patient Protection and Affordable Care Act), the following types of **female sterilizations** and related items and services are provided: 1) sterilization surgery for women: Trans-abdominal Surgical Sterilization/Surgical Implant; 2) sterilization implant for women: Trans-cervical Surgical Sterilization Implant; 3) pre and post operative visits associated with female sterilization procedures; and 4) Hysterosalpingogram test following sterilization implant procedure.
- General **health education services** include patient education classes which are educational programs directed toward members

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who have specific diagnosed medical conditions whereby members are taught self-care skills to understand, monitor, manage and/or improve their condition. Examples of conditions include asthma, diabetes, cardiovascular disease, chronic obstructive pulmonary disease (COPD), and behavioral health conditions.

- **Hearing aids** must be prescribed by a Kaiser Permanente physician or Kaiser Permanente audiologist and obtained from sources designated by Kaiser Permanente. Coverage is limited to the lowest priced model hearing aid(s). Hearing aid(s) above the lowest priced model will be provided upon payment of the copayment that member would have paid for a lowest priced model hearing aid(s) plus all additional charges for any amount above the lowest priced model hearing aid(s). All other related costs are excluded from coverage, including but not limited to consultation, fitting, rechecks and adjustments for the hearing aid(s).
- Prescription drugs that are self-administered intravenously under the **home IV/infusion** benefit include biological therapeutics, biopharmaceuticals, or intravenous nutrient solutions needed for primary diet. Self-administered injections are covered upon payment of the member cost share for take-home, self-administered prescription drugs.
- Coverage of **hospice care** is supportive and palliative care for a terminally ill member, as directed by a Kaiser Permanente physician. Hospice coverage includes two 90-day periods, followed by an unlimited number of 60-day periods. The member must be certified by a Kaiser Permanente physician as terminally ill at the beginning of each period. (Hospice benefits apply in lieu of any other plan benefits for treatment of terminal illness.) Hospice includes services such as: 1) nursing care (excluding private duty nursing), 2) medical social services, 3) home health aide services, 4) medical supplies, 5) physician services, 6) counseling and coordination of bereavement services, 7) services of volunteers, and 8) physical therapy, occupational therapy, or speech language pathology.
- **Hospital inpatient care** (for acute care registered bed patients) includes services such as: 1) room and board, 2) general nursing care and special duty nursing, 3) physicians' services, 4) surgical procedures, 5) respiratory therapy and radiation therapy, 6) anesthesia, 7) medical supplies, 8) use of operating and recovery rooms, 9) intensive care room, 10) isolation care room, 11) medically necessary services provided in an intermediate care unit at an acute care facility, 12) special diet, 13) laboratory services, 14) imaging services, 15) testing services, 16) radiation therapy, 17) chemotherapy, 18) physical therapy, 19) occupational therapy, 20) speech therapy, 21) administered drugs, 22) internal prosthetics and devices, 23) blood, 24) durable medical equipment ordinarily furnished by a hospital, and 25) external prosthetic devices and braces ordinarily furnished by a hospital.
- Specialty **imaging services** are services such as CT, interventional radiology, MRI, nuclear medicine, and ultrasound. General radiology includes services such as x-rays and diagnostic mammography.
- **Internal prosthetics, devices, and aids** (such as pacemakers, hip joints, surgical mesh, stents, bone cement, bolts, screws, and rods) must be prescribed by a Physician, preauthorized in writing by Kaiser Permanente, and obtained from sources designated by Health Plan. Internal prosthetics, devices, and aids are those which meet all of the following: 1) are required to replace all or part of an internal body organ or replace all or part of the function of a permanently inoperative or malfunctioning body organ, 2) are used consistently with accepted medical practice and approved for general use by the Federal Food and Drug Administration (FDA), 3) were in general use on March 1 of the year immediately preceding the year in which this Service Agreement became effective or was last renewed, and 4) are not excluded from coverage from Medicare, and if covered by Medicare, meet the coverage definitions, criteria and guidelines established by Medicare at the time the device is prescribed. Fitting and adjustment of these devices, including repairs and replacement other than due to misuse or loss, is included in coverage. The following are excluded from coverage: a) all implanted internal prosthetics and devices and internally implanted aids related to an excluded or non-covered service/benefit, and b) Prosthetics, devices, and aids related to sexual dysfunction. Coverage is limited to the standard prosthetic model that adequately meets the medical needs of the member. Convenience and luxury items and features are not covered.
- The following **interrupted pregnancies** are included: 1) medically indicated abortions, and 2) elective abortions (including abortion drugs such as (RU-486). Elective abortions are limited to two per member per lifetime.
- Specialty **laboratory services** include tissue samples, cell studies, chromosome studies, pathology, and testing for genetic diseases. Basic **laboratory services** include services such as thyroid tests, throat cultures, urine analysis, fasting blood sugar and A1c for diabetes monitoring, electrolytes, drug screening, blood type and cross match, cholesterol tests, and hepatitis B.
- A service or item is **Medically Necessary** (subject to the applicable state law definitions and criteria) only if, 1) recommended by the treating Physician or treating Kaiser Permanente licensed health care practitioner, 2) is approved by Kaiser Permanente's medical director or designee, and 3) is for the purpose of treating a medical condition, is the most appropriate delivery or level of service (considering potential benefits and harms to the patient), and known to be effective in improving health outcomes. Effectiveness is determined first by scientific evidence. If no scientific evidence exists, then by professional standards of care. If no professional standards of care exist or if they exist but are outdated or contradictory, then by expert opinion.
- **Mental health services** include coverage in a specialized mental health treatment unit or facility approved by Kaiser Permanente Medical Group. Specialized mental health treatment services include day treatment or partial hospitalization services and non-hospital residential services. All covered mental health services will be provided under an approved individualized treatment plan.
- **Office visits** are limited to one or more of the following services: examination, history, medical decision making and/or consultation. Members' choice of primary care providers and access to specialty care allow for the following: 1) member may

▼ Members must pay their office visit copay for the office visit.

† For example, office visits are subject to office visit copay, inpatient care are subject to hospital inpatient care cost share, lab, imaging and testing are subject to lab, imaging and testing cost share, etc.).

* See **Coverage Exclusions** Section

** See **Coverage Limitations** Section

choose any primary care physician available to accept member, 2) parents may choose a pediatrician as the primary care physician for their child, 3) members do not need a referral or prior authorization for certain specialty care, such as obstetrical or gynecological care, and 4) the physician may have to get prior authorization for certain services. A **Specialist** is a licensed medical practitioner identified by Health Plan or Medical Group, including a Kaiser Permanente physician, except does not include (i) family practice, (ii) general practice, (iii) internal medicine, (iv) pediatrics, (v) obstetrics/gynecology (including certified nurse midwives), (vi) physician assistants (PA), and (vii) Health Plan employed providers. Members must obtain a referral for most initial visits in order to receive covered services from certain Specialists

- **Orthodontic services for treatment of orofacial anomalies** resulting from birth defects or birth defect syndromes are limited to a maximum benefit per treatment phase set annually by the insurance commissioner for the applicable calendar year. For example, for 2016 contracts, Member will be responsible for all charges after Health Plan has paid the maximum benefit of \$5,500 per treatment phase.
- Short-term **physical, occupational and speech therapy** (only if the condition is subject to significant, measurable improvement in physical function; Kaiser Permanente clinical guidelines apply) services means medical services provided for those conditions which meet all of the following criteria: 1) the therapy is ordered by a Physician under an individual treatment plan; 2) in the judgment of a Physician, the condition is subject to significant, measurable improvement in physical function with short-term therapy; 3) the therapy is provided by or under the supervision of a Physician-designated licensed physical, speech, or occupational therapist, as appropriate.; and 4) as determined by a Physician, the therapy must be skilled and necessary to sufficiently restore neurological and/or musculoskeletal function that was lost or impaired due to an illness or injury. **Occupational therapy** is limited to hand rehabilitation services, and medical services to achieve improved self care and other customary activities of daily living. **Speech-language pathology** is limited to deficits due to trauma, drug exposure, chronic ear infections, hearing loss, and impairments of specific organic origin.
- **Radiation therapy** services include radium therapy, radioactive isotope therapy, specialty imaging and skilled administered drugs.
- In accordance with **routine obstetrical (maternity) care**, if member is discharged within 48 hours after delivery (or within 96 hours if delivery is by cesarean section), the member's Kaiser Permanente physician may order a follow-up visit for the member and newborn to take place within 48 hours after discharge.
- Covered **skilled nursing care** in an approved facility (such as a hospital or skilled nursing facility) includes the following services: 1) nursing care, 2) room and board (including semi-private rooms), 3) medical social services, 4) medical supplies, 5) durable medical equipment ordinarily provided by a skilled nursing facility, 6) external prosthetic devices and braces ordinarily furnished by a skilled nursing facility, 7) radiation therapy, and 8) chemotherapy. In addition to Health Plan criteria, Medicare guidelines are used to determine when skilled nursing services are covered, except that a prior three-day stay in an acute care hospital is not required.
- Your incurred copays and coinsurance for covered medical Basic Health Services are capped each calendar year by a medical **supplemental charges maximum**.
 - All incurred copays, coinsurance, and deductibles (if applicable) count toward the limit on supplemental charges, and are credited toward the calendar year in which the medical services were received.
 - Supplemental charges for the following Basic Health Services can be applied toward the supplemental charges maximum, if the item or service is covered under this Service Agreement: office visits for services listed in this Basic Health Services section, allergy test materials, ambulance service, artificial insemination, blood or blood processing, braces, chemical dependency services, contraceptive drugs and devices, payments toward any applicable deductible, dependent child coverage outside the service area, diabetes supplies and equipment, dialysis, drugs requiring skilled administration, durable medical equipment, emergency service, external prosthetics, family planning office visits, health evaluation office visits for adults, hearing aids, home health, hospice, imaging (including X-rays), immunizations (excluding travel immunizations), internal prosthetics, internal devices and aids, in vitro fertilization procedure, inpatient room (semi-private), interrupted pregnancy/abortion, laboratory, medical foods, mental health services, obstetrical (maternity) care, outpatient surgery and procedures, radiation and respiratory therapy, radioactive materials, reconstructive surgery, covered self-administered/outpatient prescription drugs (including payments toward any applicable prescription drug deductible), short-term physical therapy, short-term speech therapy, short-term occupational therapy, skilled nursing care, testing services, transplants (the procedure), and urgent care.
 - The following services are not Basic Health Services and charges for these services/items are not applicable towards the Supplemental Charges Maximum: all services for which coverage has been exhausted, all excluded or non-covered benefits, all other services not specifically listed above as a Basic Health Service, complementary alternative medicine (chiropractic, acupuncture, massage therapy, or naturopathy), dental services, dressings and casts, handling fee or taxes, health education services, classes or support groups, medical social services, office visits for services which are not Basic Health Services, take-home supplies, and travel immunizations.
- **Testing services** include electrocardiograms, electroencephalograms, EMG, pulmonary function studies, sleep studies, and treadmill.
- Up to a 30-consecutive-day supply of **tobacco cessation drugs and products** is provided when all of the following criteria are met: 1) prescribed by a licensed Prescriber, 2) available on the Health Plan formulary's Tobacco Cessation list of approved drugs

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† For example, office visits are subject to office visit copay, inpatient care are subject to hospital inpatient care cost share, lab, imaging and testing are subject to lab, imaging and testing cost share, etc.).

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and products, including over-the-counter drugs and products, and in accordance with formulary criteria, guidelines, or restrictions, 3) obtained at pharmacies in the Service Area that are operated by Kaiser Foundation Hospital, Kaiser Foundation Health Plan, Inc. or a pharmacy we designate, and 4) member meets Health Plan-approved program-defined requirements for smoking cessation classes or counseling (tobacco cessation classes and counseling sessions are provided at no charge).

- **Tuberculin skin test** is limited to one per calendar year, unless medically necessary.
- **Transplant services and transplant evaluations** for transplant donors. Covered transplants include kidney, pancreas, heart, heart-lung, liver, lung, simultaneous kidney-pancreas, bone marrow, cornea, small bowel, small bowel-liver transplants, small bowel and multivisceral transplants, and stem-cell transplants. Health Plan will pay for medical services for living organ and tissue donors and prospective donors if the medical services meet all of the requirements below. Health Plan pays for these medical services as a courtesy to donors and prospective donors, and this document does not give donors or prospective donors any of the rights of Kaiser Permanente members.
 - Regardless whether the donor is a Kaiser Permanente member or not, the terms, conditions, and Supplemental Charges of the transplant-recipient Kaiser Permanente member will apply. Supplemental charges for medical services provided to transplant donors are the responsibility of the transplant-recipient Kaiser Permanente member to pay, and count toward the transplant-recipient Kaiser Permanente member's limit on supplemental charges.
 - The medical services required are directly related to a covered transplant for a Kaiser Permanente member and required for a) screening of potential donors, b) harvesting the organ or tissue, or c) treatment of complications resulting from the donation.
 - For medical services to treat complications, the donor receives the medical services from Kaiser Permanente practitioners inside a Health Plan Region or Group Health service area.
 - Health Plan will pay for emergency services directly related to the covered transplant that a donor receives from non-Kaiser Permanente practitioners to treat complications.
 - The medical services are provided not later than three months after donation.
 - The medical services are provided while the transplant-recipient is still a Kaiser Permanente member, except that this limitation will not apply if the Kaiser Permanente member's membership terminates because he or she dies.
 - Health Plan will not pay for travel or lodging for donors or prospective donors.
 - Health Plan will not pay for medical services if the donor or prospective donor is not a Kaiser Permanente member and is a member under another health insurance plan, or has access to other sources of payment.
 - The above policy does not apply to blood donors.
- **Urgent care services** are covered for initial urgent care treatment only. "Urgent Care Services" means medically necessary services for a condition that requires prompt medical attention but is not an Emergency Medical Condition. Continuing or follow-up treatment at a non-Kaiser Permanente facility is not covered.

Third party liability, motor vehicle accidents, and surrogacy health services

Kaiser Permanente has the right to recover the cost of care for a member's injury or illness caused by another person or in an auto accident from a judgment, settlement, or other payment paid to the member by an insurance company, individual or other third party.

Kaiser Permanente has the right to recover the cost of care for Surrogacy Health Services. Surrogacy Health Services are Services the member receives related to conception, pregnancy, or delivery in connection with a Surrogacy Arrangement. The member must reimburse Kaiser Permanente for the costs of Surrogacy Health Services, out of the compensation the member or the member's payee are entitled to receive under the Surrogacy Arrangement.

▼ Members must pay their office visit copay for the office visit.

† For example, office visits are subject to office visit copay, inpatient care are subject to hospital inpatient care cost share, lab, imaging and testing are subject to lab, imaging and testing cost share, etc.).

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	Benefits	You pay
Alternative medicine rider A - 20 visits / \$12	<p><u>Chiropractic services</u></p> <p>Up to a maximum of 20 office visits per calendar year.</p> <p>This rider does not cover services which are performed or prescribed by a Kaiser Permanente physician or other Kaiser Permanente health care provider. Services must be performed and received from Participating Chiropractors of American Specialty Health (ASH). Covered Services include:</p> <ul style="list-style-type: none"> • Chiropractic services for the treatment or diagnosis of Neuromusculo-skeletal Disorders which are authorized by ASH and performed by a Participating Chiropractor. • Adjunctive therapy as set forth in a treatment plan approved by ASH, which may involve chiropractic modalities such as ultrasound, hot packs, cold packs, electrical muscle stimulation and other therapies. • Diagnostic tests are limited to those required for further evaluation of the Member's condition and listed on the pay or summary and fee schedule. Medically necessary x-rays, radiologic consultations, and clinical laboratory studies must be performed by either an appropriately certified Participating Chiropractor or staff member or referred to a facility that has been credentialed to meet the criteria of ASH. Diagnostic tests must be performed or ordered by a Participating Chiropractor and authorized by ASH. <p><u>Chiropractic appliances</u> when prescribed and provided by a Participating Chiropractor and authorized by ASH.</p> <p>Exclusions:</p> <ul style="list-style-type: none"> • Any Chiropractic service or treatment not furnished by a Participating Chiropractor and not provided in the Participating Chiropractor's office. • Examination and/or treatment by a Participating Chiropractor of conditions other than Neuromusculo-skeletal Disorders. • Services, lab tests, x-rays and other treatments not documented as medically necessary or as appropriate. • Services, lab tests, x-rays and other treatments classified as experimental or investigational. • Diagnostic scanning and advanced radiographic imaging, including Magnetic Resonance Imaging (MRI), CAT scans, and/or other types of diagnostic scanning or therapeutic radiology; thermography; bone scans, nuclear radiology, any diagnostic radiology other than plain film studies. • Alternative medical services not accepted by standard allopathic medical practices including, but not limited to, acupuncture, hypnotherapy, behavior training, sleep therapy, weight programs, massage therapy, lomi lomi, educational programs, naturopathy, podiatry, rest cure, aroma therapy, osteopathy, non-medical self-care or 	<p>\$12 copayment per office visit</p> <p>Not covered</p>

Benefits	You pay
<ul style="list-style-type: none"> self-help, or any self-help physical exercise training, or any related diagnostic testing. • Vitamins, minerals, nutritional supplements, botanicals, ayurvedic supplements, homeopathic remedies or other similar-type products. • Nutritional supplements which are Native American, South American, European, or of any other origin. • Traditional Chinese herbal supplements. • Nutritional supplements obtained by Members through a health food store, grocery store or by any other means. • Prescriptive and non prescriptive drugs, injectables and medications. • Transportation costs, such as ambulance charges. • Hospitalization, manipulation under anesthesia, anesthesia or other related services. • Services or treatment for pre-employment physicals or vocational rehabilitation. • Any services or treatments caused by or arising out of the course of employment or covered under any public liability insurance. • Air conditioners, air purifiers, therapeutic mattresses, supplies or any other similar devices or appliances; all chiropractic appliances or durable medical equipment. • Services provided by a chiropractor outside the State of Hawaii. • All auxiliary aids and services, such as interpreters, transcription services, written materials, telecommunications devices, telephone handset amplifiers, television decoders, and telephones compatible with hearing aids. • Adjunctive therapy not associated with spinal, muscle or joint manipulation. • Services and/or treatment which are not documented as Medically Necessary services. • Any services or treatment not authorized by ASH, except for an initial examination. • Any office visits beyond 20 per calendar year. 	

What you need to know about your alternative medicine benefits

1. Do I need to see my Kaiser Permanente physician to obtain a referral for a Participating Chiropractor?

No. These alternative medicine services do not require a Kaiser Permanente physician's approval.

2. How do I choose a Participating Chiropractor?

You may select a Participating Chiropractor that participates with ASH. You may obtain a list with their addresses and phone numbers by calling the Kaiser Permanente Customer Service Center at 1-800-966-5955. You may also view the list by logging on to our website at www.kp.org.

3. Will an X-ray be covered if it is ordered by the Participating Chiropractor and performed at a Kaiser Permanente location?

Only medically necessary X-rays authorized by ASH are covered. The X-rays must be performed in either a Participating Chiropractor's office or an ASH participating ancillary provider's office in order to be covered.

4. How do I obtain chiropractic services in Hawaii?

Simply select a Participating Chiropractor and call to set-up an appointment. At your appointment, present your Kaiser Foundation Health Plan membership information card and pay your designated copayment.

Kaiser Permanente Fit Rewards® Program provides these extra services

Kaiser Permanente Fit Rewards – Calendar Year	<u>Basic Program fitness club and exercise center membership program</u>	No Charge
	<ul style="list-style-type: none">• Eligible Members may enroll with an American Specialty Health, Inc. (ASH) contracted network fitness club• Program enrollment includes standard fitness club services and features• Eligible Members should verify services and features with ASH contracted fitness club	
	<u>Note:</u>	
	<ul style="list-style-type: none">• Eligible members must pay the Active&Fit \$200 annual program fee †• Eligible members must meet the 45-day, 30-minute per session activity requirement by end of 2018	
	Or	
	<u>Home Fitness Program</u>	\$10 †
	<ul style="list-style-type: none">• Eligible Members may select up to two of the available ASH home fitness kits per year	
	<u>Active&Fit website</u>	
	<ul style="list-style-type: none">• All eligible Members have access to Active&Fit web-based services such as facility provider search, enrollment functions, educational content and fitness tools and trackers.	
	The following are excluded from the Active&Fit Program:	
	<ul style="list-style-type: none">• Personal trainers, classes, and club services, amenities, and products or supplies that are not routinely included in the general membership• Access to fitness or exercise clubs that are not part of ASH’s contracted network.• Home fitness kits not provided through ASH’s Active&Fit program.• Enrollment for Members not specifically listed as eligible for this program, as defined by the Group.• Enrollment for Members under the age of 16.	

† Members must pay their fee directly to ASH prior to using services. Kaiser Permanente Fit Rewards is a value-added service and not part of your medical benefits. Fees do not count toward the eligible Member’s health benefit plan’s Supplemental Charges Maximum.

Kaiser Permanente FIT REWARDS

2018 Frequently Asked Questions

What is Kaiser Permanente Fit Rewards?

Kaiser Permanente Fit Rewards is a value-added program offering Kaiser Permanente Hawaii members the opportunity to earn a free gym membership.¹

Who is eligible for Kaiser Permanente Fit Rewards?

All Kaiser Permanente Hawaii members 16 years and older, except Medicare and QUEST Integration (Medicaid) members, are eligible.

How does Kaiser Permanente Fit Rewards work?

- Starting January 1, 2018, enroll/re-enroll in KP Fit Rewards (see **ENROLLMENT & PAYMENT** information).
- Work out at a participating gym at least 45 days for a minimum of 30 minutes per session by December 31, 2018.¹
- Get your annual program fee back!¹

Is Kaiser Permanente Fit Rewards the same as other Active&Fit® programs available in Hawaii?

No. Other health plans offer Active&Fit® programs with discounted gym memberships, but Kaiser Permanente is the only health plan in Hawaii that offers members the opportunity to earn a free gym membership.¹

How do I renew my KP Fit Rewards gym membership for 2018?

Just pay your non-refundable annual program fee directly to a participating gym on or after January 1, 2018.

If you choose to enroll/re-enroll at 24 Hour Fitness, visit kp.org/activeandfit or call toll free **1-877-750-2746**, Monday through Friday, 5 a.m. to 6 p.m., Pacific time, to pay your fee.¹

ENROLLMENT & PAYMENT

How do I enroll in Kaiser Permanente Fit Rewards if I did not participate in KP Fit Rewards in 2017?

1. Starting January 1, 2018, go to kp.org/activeandfit and register to use the website.²
2. Choose a gym. Call toll free **1-877-750-2746** and ask for your **Fitness ID number**. Your gym will ask you for this number.
3. Pay the annual program fee of no more than \$200 directly to your gym. There will be no additional monthly dues to worry about!

Note: If you would like to join 24 Hour Fitness and pay your annual program fee, visit kp.org/activeandfit, or call toll free **1-877-750-2746**, Monday through Friday, 5 a.m. to 6 p.m., Pacific time.

What is not included in the Kaiser Permanente Fit Rewards annual program fee?

Any taxes and additional fees you pay your gym for membership upgrades, classes, services, or amenities are not included in your Kaiser Permanente Fit Rewards annual program fee and are not eligible for reimbursement.



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Kaiser Permanente FIT REWARDS 2018 Frequently Asked Questions

PARTICIPATING GYMS

Where can I find a list of participating gyms?

Visit kp.org/fitrewards to see the full list of participating gyms. You also can call toll free **1-877-750-2746**, Monday through Friday, 5 a.m. to 6 p.m., Pacific time.

How can I suggest adding a gym to the network?

You can request the addition of gyms online at kp.org/activeandfit or by calling toll free **1-877-750-2746**.

Can I switch participating gyms?

Yes. You can switch participating gyms by going online at kp.org/activeandfit or by calling toll free **1-877-750-2746**.

If I switch gyms, do I have to pay my annual program fee again?

No. If you switch to another participating gym, you do not need to pay your annual fee again unless it's a new calendar year.

If I switch gyms, how soon can I go to my new gym?

You can go to your new gym on the first day of the following month.

ACTIVITY REQUIREMENT & REIMBURSEMENT

When will I receive my reimbursement?

If you successfully meet the 45-day, 30 minutes per session activity requirement before the end of the calendar year, you will receive your annual program fee reimbursement within 45 days, once your gym reports your completion.

If I change gyms during the year and meet the 45-day, 30 minutes per session activity requirement, will I receive reimbursement?

Yes. Your total number of visits count toward the 45-day, 30 minutes per session activity requirement, as long as you have Kaiser Permanente Hawaii coverage and go to participating gyms.

If I work out two times in one day, does it count as two visits toward the 45-day, 30 minutes per session activity requirement?

You get credit for a maximum of one workout a day, whether you work out once, twice, or three times in a day.

When do my gym visits start counting towards my reimbursement?

Gym visits made before your annual program fee is paid do not count towards reimbursement. Your 2017 gym visits will not count towards your 2018 KP Fit Rewards activity requirement reimbursement.

HOME FITNESS PROGRAM

What if I am physically unable or prefer not to go to a gym?

You can choose to participate in the Home Fitness program instead of attending a participating gym. For a \$10 annual program fee, you can choose up to 2 home fitness kits and work out anytime at home. The fitness kits may include DVDs, guides, and other items to help you get fit.

Note: If you participate in the Home Fitness program, your \$10 annual program fee is non-refundable and will not be prorated.



¹Reimbursement is limited to your annual program fee each calendar year. Taxes and additional charges you pay your gym for membership upgrades, classes, or amenities are not included in the program and are not eligible for reimbursement. Please consult with your tax advisor about the taxability of the reimbursement. Except for earning your annual program fee back by exercising 45 days a year for at least 30 minutes per session at a participating gym, your annual program fee is not refundable and will not be prorated. Fitness center visits made before your annual program fee is paid do not count towards the reimbursement activity requirement.

²The program website is available for members who are 18 years and older.

Kaiser Permanente Fit Rewards is a value-added service and not part of your medical benefits. Your annual fee does not count toward your health plan's annual out-of-pocket maximum. For details, including conditions, limitations, and exclusions, please see your *Benefit Summary* or kp.org/fitrewards.

Kaiser Permanente Fit Rewards is part of the Active&Fit[®] program, administered by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit and the Active&Fit logo are federally registered trademarks of ASH and used with permission herein.

	Benefits	You pay
Domestic partner coverage	<p>A Domestic Partner who meets the Domestic Partner eligibility requirements may enroll as a Subscriber's Family Dependent.</p> <p>The Subscriber and Subscriber's Domestic Partner must fill out a Domestic Partner Affidavit and return it to Kaiser Permanente. This information is subject to prior verification by Kaiser Permanente.</p>	

	Benefits	You pay
Drug Rider \$10	<p>For each prescription, when the quantity does not exceed:</p> <ul style="list-style-type: none"> • a 30–consecutive-day supply of a prescribed drug, or • an amount as determined by the formulary. <p>Self-administered drugs are covered only when all of the following criteria are met:</p> <ul style="list-style-type: none"> • prescribed by a Kaiser Permanente physician/licensed prescriber, or a prescriber we designate, • on the Health Plan formulary. Senior Advantage members with Medicare Part D are entitled to drugs on the Health Plan formulary and Kaiser Permanente Hawaii Medicare Drug Formulary. Drugs must be used in accordance with formulary guidelines or restrictions, • the drug is one for which a prescription is required by law, • obtained at pharmacies in the Service Area that are operated by Kaiser Foundation Hospital or Kaiser Foundation Health Plan, Inc., or pharmacies we designate, and • drug does not require administration by nor observation by medical personnel. 	\$10 per prescription
	Insulin	\$10 per prescription
	Diabetes supplies are described in the prescribed drugs section.	
	Exclusions:	
	<ul style="list-style-type: none"> • Drugs for which a prescription is not required by law (e.g. over-the-counter drugs) including condoms, contraceptive foams and creams or other non-prescription substances used individually or in conjunction with any other prescribed drug or device. This exclusion does not apply to tobacco cessation drugs and products as described in the prescribed drugs section. • Drugs in the same therapeutic category as the non-prescription drug, as approved by the Pharmacy & Therapeutics Committee. • Drugs obtained from a non-Kaiser Permanente pharmacy. • Non-prescription vitamins. • Drugs when used primarily for cosmetic purposes. • Medical supplies such as dressings and antiseptics. • Reusable devices such as blood glucose monitors and lancet cartridges. • Diabetes supplies such as blood glucose test strips, lancets, syringes and needles. • Non-formulary drugs unless specifically prescribed and authorized by a Kaiser Permanente physician/licensed prescriber, or prescriber we designate. • Brand-name/specialty drugs requested by a Member when there is a generic equivalent. • Prescribed drugs that are necessary for or associated with excluded or non-covered services, except for Senior Advantage Members with Medicare Part D. • Drugs related to sexual dysfunction. • Drugs to shorten the duration of the common cold. • Drugs related to enhancing athletic performance (such as weight training and body building). • Any packaging other than the dispensing pharmacy’s standard packaging. • Immunizations, including travel immunizations. • Contraceptive drugs and devices (to prevent unwanted pregnancies). • Abortion drugs (such as RU-486). 	

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- Replacement of lost, stolen or damaged drugs.
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Questions and answers about the drug rider

1. *How does the drug rider work?*

When you visit a Kaiser Permanente physician, a licensed prescriber or a prescriber we designate, and they prescribe a drug for which a prescription is required by law, you can take the prescription to any Kaiser Permanente pharmacy or pharmacy we designate.

- In most cases you will be charged only \$10 for a prescription when it does not exceed a 30-consecutive-day supply of a prescribed drug (or an amount as determined by the formulary). Each refill of the same prescription will also be provided at the same charge.
- If you go to a non-Kaiser Permanente pharmacy, you will be responsible for 100% of charges.

2. *Where are Kaiser Permanente pharmacies located?*

Most Kaiser Permanente Clinics have a pharmacy on premises. Please consult the Member Handbook for the pharmacy nearest you and its hours of operation.

3. *Can I get any drug prescribed by my Physician?*

Our drug formulary is considered a closed formulary, which means that medications on the list are usually covered under the prescription drug rider. However drugs on our formulary may not be automatically covered under your prescription drug rider depending on which plan you've selected. Even though nonformulary drugs are generally not covered under your prescription drug rider, your Kaiser Permanente physician can sometimes request a nonformulary drug for you, specifically when formulary alternatives have failed or use of nonformulary drug is medically necessary, provided -- the drug is not excluded under the prescription drug rider.

Kaiser Permanente pharmacies may substitute a chemical or generic equivalent for a brand-name/specialty drug unless this is prohibited by your Kaiser Permanente physician. If you want a brand-name/specialty drug for which there is a generic equivalent, or if you request a non-formulary drug, you will be charged Member Rates for these selections, since they are not covered under your prescription drug rider. If your KP physician deems a higher priced drug to be medically necessary when a less expensive drug is available, you pay the usual drug copayment. If you request the higher priced drug and it has not been deemed medically necessary, you will be charged Member Rates.

4. *Do I need to present any identification when I receive drugs?*

Yes, always present your Kaiser Permanente membership ID card, which has your medical record number, to the pharmacist. If you do not have a medical record number, please call Member Services at 1-800-966-5955.

5. *What if I need more than a month's supply of medication?*

Your Kaiser Permanente membership contract entitles you to a maximum one-month's supply per prescription. However, as a convenience to you, our Kaiser Permanente Pharmacies will dispense up to a three-month's supply of certain prescriptions upon request (you will be responsible for three copayment amounts). Dispensing a three-month's supply is done in good faith, presuming you will remain a Kaiser Permanente member for the next three months. If you terminate your membership with Kaiser Permanente before the end of the three-month period, we will bill you the retail price for your remaining drugs. For example, if you end your membership after two months, we will bill you for the remaining one-month's supply. Unless otherwise directed by Kaiser Permanente, refills may be allowed when 75% of the current prescription supply is taken/administered according to prescriber's directions.

6. *How do I receive prescriptions by mail?*

Save time and money on refills! If you have prescription drug coverage, you can get a 90-day supply of qualified prescription drugs covered under your drug rider for the price of 60 by using our convenient mail order service*. And we pay the postage!

You can order your refills at your convenience, 24/7, using one of the methods below.

- For the quickest turnaround time, order online at kp.org.
- Order via our automated prescription refill service by calling (808) 643-7979, press 1
- Order using our mail-order envelope, available at all Kaiser Permanente clinic locations.
- Order via our Pharmacy Refill Center at (808) 643-7979, press 3 then press 5, Monday to Friday, 8:30 a.m. to 5 p.m. TTY users may call 1-877-447-5990.

So the next time you've used two-thirds of your existing supply of prescription medications, try using one of these convenient options.

If you must pick up your prescriptions at a clinic pharmacy, refillable prescriptions are usually ready for pickup at the designated pharmacy in one business day. Prescriptions requiring a physician's approval are usually ready in two business days. Call the pharmacy or Kaiser Permanente Hawaii's automated prescription refill line in advance to make sure that your prescription is ready. Orders not picked up within one week are returned to stock.

*We are not licensed to mail medications out of state. There are restrictions for delivery of certain medications and supplies, including but not limited to controlled medications, injections, medications affected by temperature, and medications excluded by Kaiser Permanente's Pharmacy & Therapeutic Committee.

7. *What are the definitions of the different classes of drugs?*

- **Generic drugs** are drugs approved by the U.S. Food and Drug Administration (FDA), have the same active ingredient of the Brand-name drugs, are produced and sold under their Generic names after the patent of the Brand-name drug expires, and are on the Health Plan formulary.
- **Maintenance drugs** are those which are used to treat chronic conditions, such as asthma, hypertension, diabetes, hyperlipidemia, cardiovascular disease, and mental health, and are on the Health Plan formulary.
- **Generic Maintenance drugs** are specific Generic drugs used for the treatment of chronic conditions and are on Health Plan's approved list. However, not all Generic drugs used for the treatment of chronic conditions are considered Generic "Maintenance" drugs.
- **Brand-name drugs** are drugs approved by the U.S. Food and Drug Administration (FDA), produced and sold under the original manufacturer's Brand-name, and are on the Health Plan formulary. Brand-name drugs include single source drugs (where there is only one approved product available for that active ingredient, dosage form, route of administration, and strength).
- **Specialty drugs** are very high-cost drugs approved by the U.S. Food and Drug Administration (FDA) that are on the Health Plan formulary.

	Benefits	You pay
Hearing Aids rider - \$500 allowance	Up to \$500 allowance per calendar year for up to 2 hearing aid(s) every 36 months, when prescribed by a KP physician or KP audiologist, and obtained from sources designated by Health Plan	\$500 less than regular cost (every three years)
	Exclusions:	
	<ul style="list-style-type: none"> • All other hearing aid related costs, including but not limited to: consultation, fitting, rechecks and adjustments for the hearing aid(s). • All other costs greater than the \$500 allowance given once every 36 months. 	

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NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan, Inc. (Kaiser Health Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

We also:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **1-800-966-5955** (TTY: **711**)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail or phone at:

Membership Services

Attn: Kaiser Civil Rights Coordinator
711 Kapiolani Blvd
Honolulu, HI 96813
1-800-966-5955

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-966-5955** (TTY: **711**).

Cebuano (Bisaya) ATENSYON: Kung nagsulti ka og Cebuano, aduna kay magamit nga mga serbisyo sa tabang sa lengguwahe, nga walay bayad. Tawag sa **1-800-966-5955** (TTY: **711**).

中文 (Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-800-966-5955** (TTY: **711**)。

Chuuk (Chukese) MEI AUCHEA: Ika iei foosun fonuomw: Foosun Chuuk, iwe en mei tongeni omw kopwe angei aninisin chiakku, ese kamo. Kori **1-800-966-5955** (TTY: 711).

‘Ōlelo Hawai‘i (Hawaiian) E NĀNĀ MAI: Inā ho‘opuka ‘oe i ka ‘ōlelo Hawai‘i, hiki iā ‘oe ke loa‘a i ke kōkua manuahi. E kelepona i ka helu **1-800-966-5955** (TTY: 711).

Iloko (Ilocano) PAKDAAR: No agsasaoka iti Ilokano, dagiti awan bayadna a serbisio a para iti beddeng ti lengguahe ket sidadaan para kenka. Awagan ti **1-800-966-5955** (TTY: 711)

日本語 (Japanese) 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。 **1-800-966-5955** (TTY: 711) まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-966-5955** (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂບດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-966-5955 (TTY: 711).

Kajin Majōl (Marshallese) LALE: Ñe kwōj kōnono Kajin Majōl, kwomaroñ bōk jermal in jipañ ilo kajin ñe aṃ ejjeļok wōñāān. Kaalok **1-800-966-5955** (TTY: 711).

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti’go Diné Bizaad, saad bee áká’ánída’áwo’déé’, t’áá jiik’eh, éí ná hóló, koji’ hódíłnih **1-800-966-5955** (TTY: 711).

Lokaiahn Pohnpei (Pohnpeian) MEHN KAIR: Ma komw kin lokiaiahn Pohnpei, wasahn sawas en palien lokaia kak sawas ni sohte isais. Koahl nempe **1-800-966-5955** (TTY: 711).

Faa-Samoa (Samoan) MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoani, e fai fua e leai se totogi, mo oe, Telefoni mai: **1-800-966-5955** (TTY: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-966-5955** (TTY: 711).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-966-5955** (TTY: 711).

Lea Faka-Tonga (Tongan) FAKATOKANGA’I: Kapau ‘oku ke Lea Faka-Tonga, ko e kau tokoni fakatonu lea ‘oku nau fai atu ha tokoni ta’etotongi, pea teke lava ‘o ma’u ia. Telefoni mai **1-800-966-5955** (TTY: 711).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-966-5955** (TTY: 711).

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