

This is an advertisement.

Your 2014 CalPERS Enrollment Guide

# Better Informed Better Together

easy to get appointments



test results online



excellent prenatal care

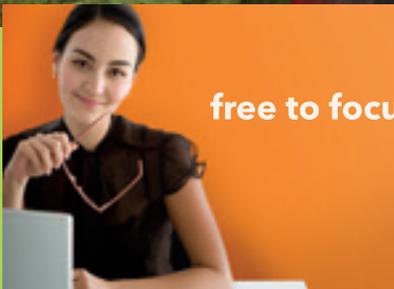
I can choose my doctor



I'm part of the decision



free to focus on my patients



I can email my doctor



a wide range  
of specialists



# A better choice for good health

With care and coverage working seamlessly together, Kaiser Permanente is uniquely designed to give you the information and support you need to live healthy.



## your choice of top doctors

Our doctors are among the best, and caring for people is their passion. Plus, you've got the power to change doctors anytime.



## personalized care and attention

Your doctors, nurses, and specialists are connected to your electronic health record, so they can work together to deliver great care that's right for you.



## everything under one roof

You can do more and drive less because most of our locations include pharmacy, lab, X-ray services, and more.



## lots of healthy extras

Stay at your best with healthy resources like farmers markets and wellness classes, many of which are free.



## online access anytime, anywhere

Use your computer, smartphone, or mobile device to email your doctor's office, schedule routine appointments, view lab test results, refill prescriptions, and more.



## a better experience

We care about the whole you—body, mind, and spirit. Our doctors, health plans, and medical facilities all work as one, so your experience is smoother and simpler.

[kp.org/calpers](http://kp.org/calpers)

Note: Many features discussed in this book are available only to members receiving care at Kaiser Permanente medical facilities.

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# Better Informed. Better Together.

Nationwide, over 9 million people turn to us as their trusted partner for better-informed care and support for total health. Take a look, and you'll see why Kaiser Permanente is your best choice.

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## **The power to choose**

Make the best choice for you and your family. With many great doctors and convenient facilities to choose from, it's easier to get the care you need when you need it.



## **Excellent care**

Your electronic health record informs your care team at Kaiser Permanente facilities and enables their teamwork. This way you're treated as a person, not a symptom.



## **Online access anytime, anywhere**

Stay better informed about your health — and better able to manage it — with online and mobile tools that help you get the support you need.



## **Convenient classes, resources, and more**

Take your health beyond checkups with a partner that provides the inspiration and information you need to live life to the fullest.

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Watch members share why they chose Kaiser Permanente at [kp.org/thrive](https://kp.org/thrive).



## The power to choose

Stay in charge of your health. It's simple to make the right choice when you've got great doctors, convenient facilities, and care when you need it.



### Your choice of top doctors

We've carefully selected our doctors so you can make the right choice for you and your family. Many of our highly respected doctors come from the top medical schools in the country. And it's easy to take your pick — just go online to view our doctor profiles. You can choose or change your doctor anytime.



### Under-one-roof convenience

Save time and avoid driving all over town for care. You 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.



### What you need, when you need it

- email your doctor's office with nonurgent questions
- refill prescriptions online with free shipping
- make routine appointments with a call or click
- view recent office visits and most test results online
- get same-day, after-hours, and weekend services at many locations
- travel freely; you're covered for emergency care worldwide

Call for advice from a registered nurse, 24 hours a day.

### Your electronic health record brings it all together

#### Your doctor's office

Your record gets updated with each visit to our Kaiser Permanente facilities, 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.

See how Kaiser Permanente has helped members at [kp.org/carestories](http://kp.org/carestories).



## Excellent care

Teamwork and expertise combined help make our doctors, nurses, and specialists better informed to provide the best care for your needs.



### Personalized care and attention

A care team that's informed and focused on you can lead to better health. Supported by your secure electronic health record, your doctors, nurses, and specialists are better prepared to deliver the right care at the right time — even if you go to different Kaiser Permanente locations in your area.



### Easy access to specialty care

Our specialists are connected to real-time updates on your electronic health record, so they can diagnose and treat conditions more efficiently. And because they work closely with your doctor, referrals are easier. You can email your doctor's office to request a referral, and once you get it, see any available specialist of your choice.



### A focus on you and your family

With virtually no paperwork or bills to worry about, you and your care team have more time to focus on your needs. You're empowered to get the care you need, and your doctors, nurses, and specialists can focus on what they do best. With caring, compassion, and a love for what they do, your team is united by one shared goal — to help you get well and stay well.

### 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.

Learn more about the doctors available in your area at [kp.org/doctorsandlocations](https://kp.org/doctorsandlocations).



## Online access anytime, anywhere

At home or on the go, we've got you covered. Plug into your health with our online and mobile tools that help you get what you want, when you want it.



### 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 care at our facilities.

- email your doctor's office
- refill prescriptions
- view most lab test results
- schedule or cancel routine appointments
- care for a family member using these features



### 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 ways to live well.



### Good health on the go

Manage your care at home, work, or play with our mobile app. It puts all the convenient features of My Health Manager right in the palm of your hand. You can download the free Kaiser Permanente app from the App Store<sup>SM</sup> or Google Play<sup>®</sup>.

App Store is a service mark of Apple, Inc. Google Play is a trademark of Google, Inc.

## Top reasons to join Kaiser Permanente

### Better care

A care team that's coordinated and focused on you.

### Better doctors

Choose from top doctors who are in it because they care.

For a guided tour of My Health Manager, visit [kp.org/experience](https://kp.org/experience).



## Convenient classes, resources, and more

We have a passion for prevention. That's why we give you lots of healthy extras that can help you stay informed about ways to live healthier in body, mind, 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, specific 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.



### 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 free 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.

### Better access

Email your Kaiser Permanente doctor's office, call for advice, get appointments when you need them.

### Better visits

Doctor, lab, X-rays, and pharmacy all in one place at most of our locations.



Watch members share why they chose Kaiser Permanente at [kp.org/thrive](https://kp.org/thrive).

Find tools, tips, and information for living well at [kp.org/livehealthy](https://kp.org/livehealthy).

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## Your CalPERS Basic Plan

With your Kaiser Permanente health plan, your benefits include a wide range of programs and support to help you stay healthy. And you get a streamlined approach to care that helps you make choices simply and get things done quickly — so you can get well and get on with your life.



### Highlights of your plan

- simple copays for most covered services, including office visits and most prescriptions
- virtually no paperwork to fill out or bills for the services you receive
- no deductibles to keep track of or percentages to figure out
- no referrals for certain specialties, like optometry and obstetrics-gynecology



### Convenient access

When you need care, it's easy to find a Kaiser Permanente location near your home or work. Just visit [kp.org/doctorsandlocations](http://kp.org/doctorsandlocations) or download our free Kaiser Permanente app for your smartphone or mobile device. Then use our convenient location finder to search by ZIP code or keyword. For an overview of our locations, see the facility maps in this brochure.



### Call us to learn more

For more information about your Basic Plan, visit [kp.org/calpers](http://kp.org/calpers) or call our Member Service Contact Center at **1-800-464-4000**, 24 hours a day, 7 days a week (closed holidays). For TTY service for the hearing/speech impaired, call **1-800-777-1370**.

### Health care reform and you

On March 23, 2010, the Affordable Care Act became federal law. Many health care reform changes that affect your health plan may already be in place, including the following examples:

- no annual or lifetime limits on essential health benefits
- coverage for children with pre-existing health problems
- your kids can stay on your plan until they turn 26 years old

We encourage you to stay well-informed about health care reform. Visit [kp.org/reform](http://kp.org/reform) for news and updates, or call our Member Service Contact Center if you have questions.

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## Kaiser Permanente Senior Advantage (HMO)

If you qualify for Medicare, the Kaiser Permanente Senior Advantage plan might be right for you. Our Medicare-eligible members enjoy health plans that celebrate independence and well-being. Our plan gives you more benefits and services than Original Medicare alone. Much more. And all at a value that will keep you feeling great.



### Lower copays help protect your pocketbook

Here are just some of the benefits and services you can expect with our plan:

- low copays for routine preventive care and a \$175 eyewear allowance every 24 months
- low copays for appointments with your personal physician
- Part D drug coverage — including drugs through the coverage gap — with low copays
- no charge for hospital services, X-rays, and lab tests
- a cap on medical expenses for the year, so your finances are always protected
- doctor's office, lab, and pharmacy services, often under one roof
- convenient online services, including refilling most prescriptions and checking most lab test results



### Call us to learn more

For more information about Kaiser Permanente Senior Advantage, call our Member Service Contact Center at **1-800-443-0815** or **711** (TTY for the hearing/speech impaired), 8 a.m. to 8 p.m., seven days a week.

Kaiser Permanente is an HMO plan with a Medicare contract. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Benefits, formulary, pharmacy network, provider network, premiums, and copayments/coinsurance may change on January 1 of each year and at other times in accord with your group's contract with us.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply.

You must continue to pay your Medicare Part B premium and any other applicable Medicare premium(s), if not otherwise paid by Medicaid or another third party.

## CalPERS summary of benefits for 2014

These benefits reflect the 2014 contract year. For a complete explanation of benefits, exclusions, and limitations, refer to the 2014 **Combined Evidence of Coverage and Disclosure Form (Evidence of Coverage)**. For details about changes to your prescription drug benefits, please see your **Evidence of Coverage**, and check with your agency for information about your monthly premiums.

	Basic Plan	Kaiser Permanente Senior Advantage (HMO)
<b>Physician services</b>	\$15 per visit	\$10 per visit
<b>Hospital services</b>	No charge	No charge
<b>Emergency care</b>	\$50 per Emergency Department visit (does not apply if you are held for observation in a hospital unit outside the Emergency Department or if you are admitted directly to the hospital as an inpatient)	\$50 per Emergency Department visit (does not apply if you are held for observation in a hospital unit outside the Emergency Department or if admitted to the hospital as an inpatient within 24 hours for the same condition)
<b>X-ray and lab tests</b>	No charge	No charge
<b>Online service features</b> (Available through My Health Manager at <a href="http://kp.org/calpers">kp.org/calpers</a> )	Email your doctor's office: No charge Take a Total Health Assessment: No charge View most lab test results: No charge Schedule routine appointments: No charge View portions of your medical record: No charge Order prescription refills: No extra charge for delivery	Email your doctor's office: No charge Take a Total Health Assessment: No charge View most lab test results: No charge Schedule routine appointments: No charge View portions of your medical record: No charge Order prescription refills: No extra charge for delivery
<b>Prescription drugs</b>	\$5 generic/\$20 brand, up to a 30-day supply from a Plan pharmacy <sup>3</sup> \$10 generic/\$40 brand, up to a 100-day supply by mail-order service (delivery at no extra charge) <sup>3</sup> Drugs prescribed for treatment of sexual dysfunction now covered at 50% coinsurance for up to a 100-day supply from a Plan pharmacy or by mail-order service (delivery at no extra charge) <sup>4</sup>	\$5 generic/\$20 brand, up to a 30-day supply from a Plan pharmacy <sup>3</sup> \$10 generic/\$40 brand, up to a 100-day supply by mail-order service (delivery at no extra charge) <sup>3</sup> Drugs prescribed for treatment of sexual dysfunction now covered at 50% coinsurance for up to a 100-day supply from a Plan pharmacy or by mail-order service (delivery at no extra charge) <sup>4</sup>
<b>Routine preventive care</b>	Periodic health exam: No charge Scheduled prenatal care and first postpartum visit: No charge Well-child visits (0–23 months): No charge Vaccines (immunizations): No charge Eye refraction exam: No charge (no charge for eyeglasses or contact lenses following cataract surgery)	Periodic health exam: \$10 per visit Scheduled prenatal care and first postpartum visit: \$10 per visit Eye refraction exam and glaucoma screening: \$10 per visit (\$175 allowance for eyeglasses and contact lenses every 24 months; no charge for eyeglasses or contact lenses following cataract surgery, in accord with Medicare guidelines)
<b>Mental health</b>	Outpatient visits: \$15 per individual visit; \$7 per group visit Inpatient psychiatric hospitalization: No charge	Outpatient visits: \$10 per individual visit; \$5 per group visit Inpatient psychiatric hospitalization: No charge
<b>Hearing services</b>	Routine preventive hearing tests: No charge Hearing aid(s): \$1,000 allowance every 36 months	Routine preventive hearing tests: \$10 per visit Hearing aid(s): \$1,000 allowance every 36 months
<b>Allergy services</b>	Allergy injection visits: No charge Allergy testing visits: \$15 per visit	Allergy injection visits: \$3 per visit Allergy testing visits: \$10 per visit

## Find additional health resources to meet your needs.

Get reduced rates on acupuncture, chiropractic care, and massage therapy, plus preferred rates on selected health club memberships at [kp.org/choosehealthy](http://kp.org/choosehealthy).<sup>1,2</sup> These convenient resources can help you stay on track for good health.

<sup>1</sup>The products and services described here are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Kaiser Permanente Senior Advantage grievance process.

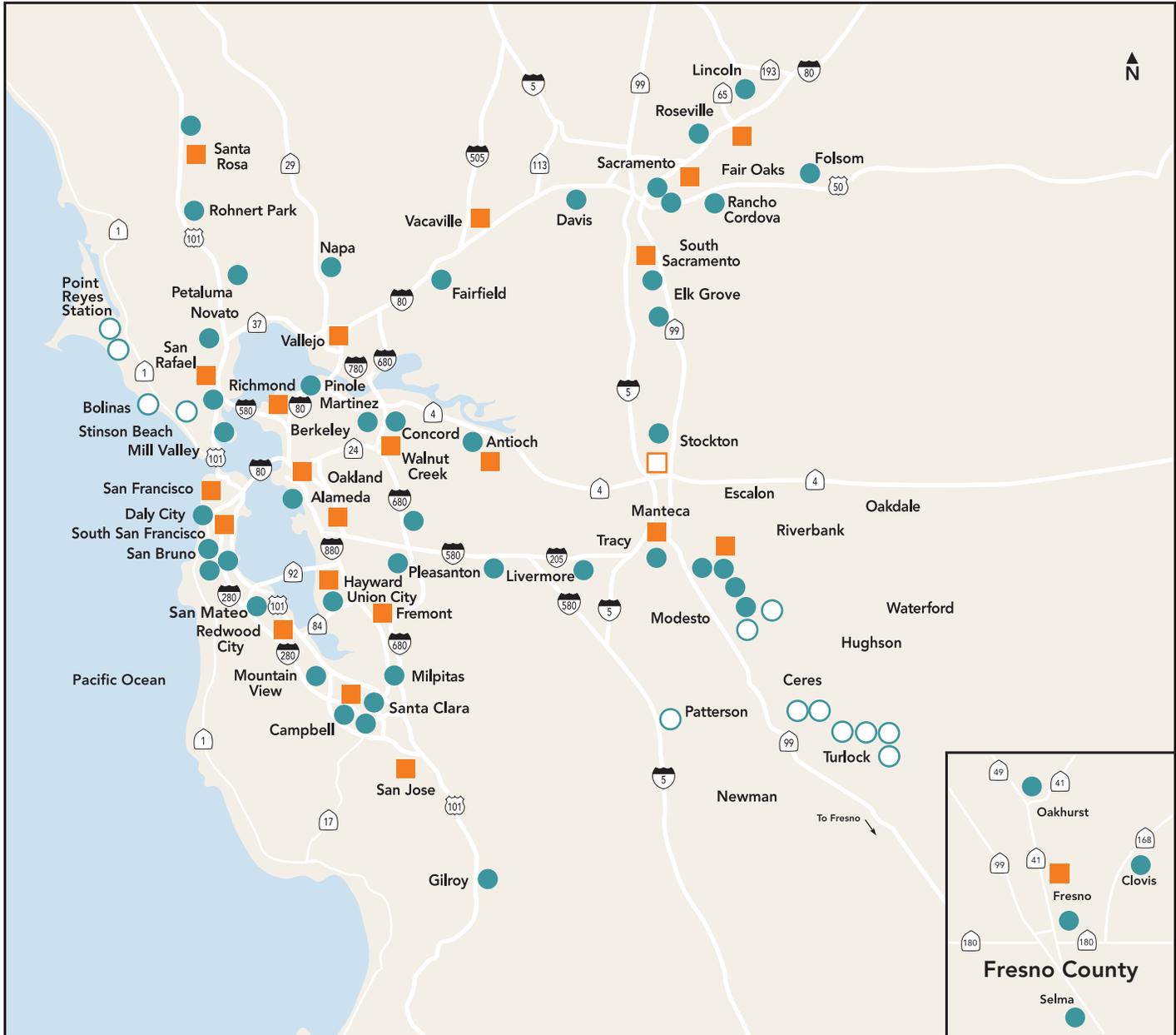
<sup>2</sup>These products and services are provided by entities other than Kaiser Permanente. Some Kaiser Permanente benefit plans include coverage for certain of these services. Plan benefits must be used before those services are available. Check your **Evidence of Coverage** for details. Kaiser Permanente disclaims any liability for these products and services. Should a problem arise, you may take advantage of the Kaiser Permanente grievance process by calling the Member Service Contact Center at **1-800-464-4000** or **1-800-777-1370** (TTY for the hearing/speech impaired), 24 hours a day, 7 days a week (closed holidays).

<sup>3</sup>Includes covered outpatient items in accord with our drug formulary guidelines.

<sup>4</sup>Episodic drugs prescribed for the treatment of sexual dysfunction are covered up to a maximum of eight doses in any 30-day period or 27 doses in any 100-day period.

# What's new in Northern California

- **Oakland Medical Center (scheduled for completion in 2014):** Our expanded facility will feature a new, 12-story hospital with a comprehensive pediatric center and 14 inpatient operating rooms.
- **San Leandro Medical Center (scheduled to open in 2014):** The new hospital will include a 24-hour pharmacy, urgent care with extended hours, and 116 primary and specialty care provider offices.

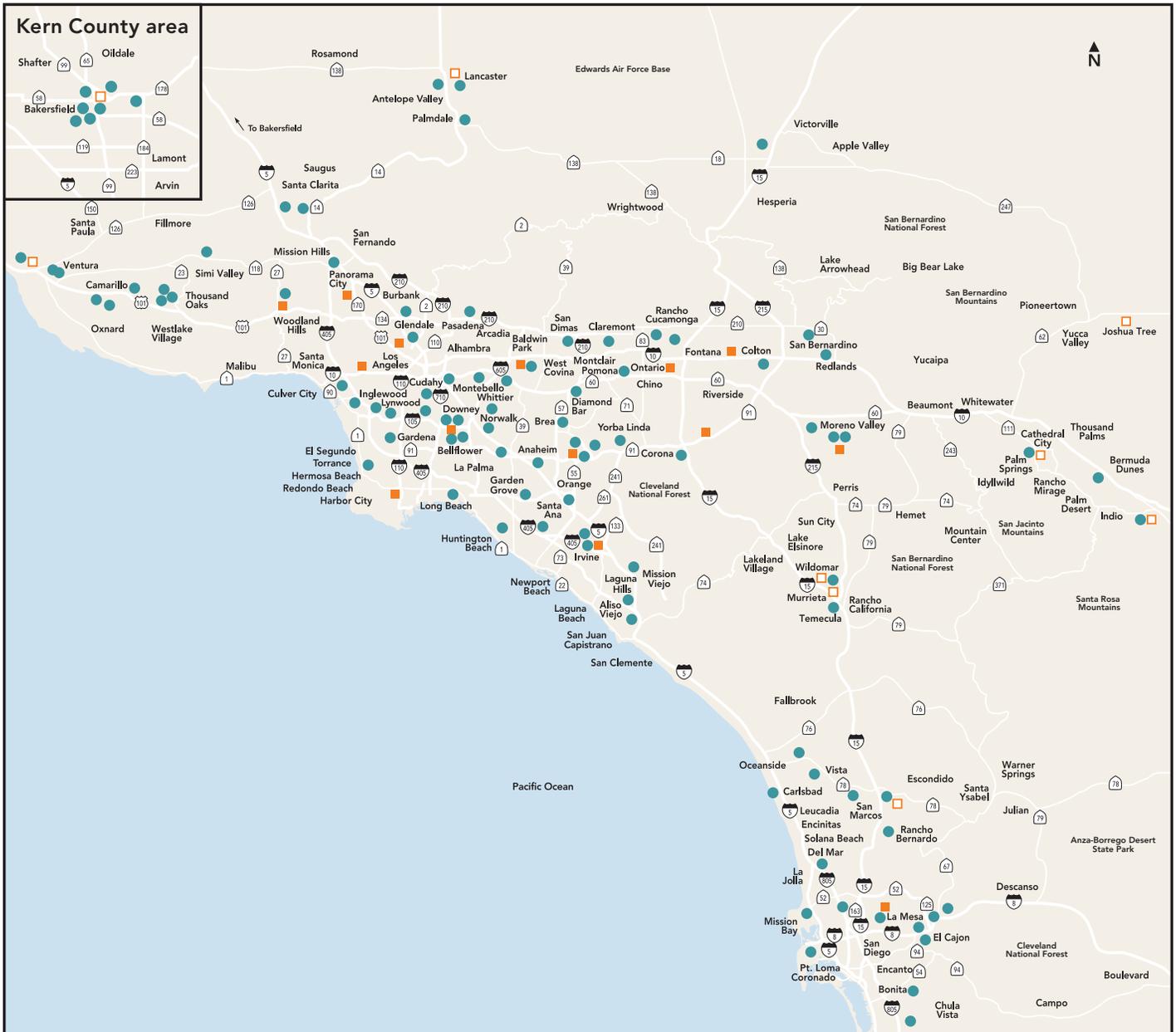


- Kaiser Permanente medical centers (hospital and medical offices)
- Affiliated plan hospitals
- Kaiser Permanente medical offices
- Affiliated medical offices

Maps not to scale

# What's new in Southern California

- **Anaheim Medical Center:** The recently opened hospital includes an on-site laboratory, pharmacy, and imaging services.
- **Palomar Medical Center:** The new San Diego facility provides specialty services like cardiology and general surgery (by referral only).
- **San Diego Medical Center:** Our medical center has expanded to include a neonatal intensive care unit.
- **Indio and Thousand Oaks:** New medical offices now open.



- Kaiser Permanente medical centers (hospital and medical offices)
- Kaiser Permanente medical offices

□ Affiliated plan hospitals

Maps not to scale

## The care you need, when you need it

With our many facilities located throughout the state, you'll have access to a broad array of services designed to meet almost any medical situation. Below is an overview of the many types of care available to you, and examples of which services might be best depending on your situation. Of course, if you reasonably believe you have an emergency, call **911** or go to the nearest hospital.

	<b>Routine Nonurgent Care</b>	<b>Other Nonurgent Care</b>
<b>What is it for?</b>	An expected care need, like a recommended preventive screening or a visit for a health issue currently being treated.	A new health concern or a change in an existing health condition that is not an urgent care need.
<b>What should you know?</b>	<p><b>Examples of routine nonurgent care needs include:</b></p> <ul style="list-style-type: none"> <li>▪ physical exams</li> <li>▪ pre-travel exams</li> <li>▪ Pap tests</li> <li>▪ well-child checkups</li> <li>▪ medication checkups</li> <li>▪ follow-up visits</li> </ul> <p>Schedule a routine appointment online with your personal physician or ob-gyn. If your doctor isn't available within a time frame that works for you, call us to request an appointment with another available physician.</p>	<p><b>Examples of other nonurgent care needs include:</b></p> <ul style="list-style-type: none"> <li>▪ trouble sleeping</li> <li>▪ general digestion problems</li> <li>▪ gradual skin changes</li> <li>▪ joint stiffness</li> <li>▪ ongoing anxiety issues</li> <li>▪ weight loss or gain</li> </ul> <p>Schedule a routine appointment online with your personal physician, or call us to request the next available appointment in the primary care department you need.</p>
<b>What do you do?</b>	<p><b>Make an appointment:</b></p> <ul style="list-style-type: none"> <li>▪ online through My Health Manager at kp.org</li> <li>▪ by phone at the appointment line listed for your area in <b>Your Guidebook to Kaiser Permanente Services</b></li> </ul>	<p><b>Make an appointment:</b></p> <ul style="list-style-type: none"> <li>▪ online through My Health Manager at kp.org</li> <li>▪ by phone at the appointment line listed for your area in <b>Your Guidebook to Kaiser Permanente Services</b></li> </ul>

This is important information from Kaiser Permanente. If you need help understanding this information, please call **1-800-464-4000** and ask for language assistance.

Esta es información importante de Kaiser Permanente. Si necesita ayuda para comprender esta información, llame al **1-800-788-0616** y solicite asistencia de idiomas.

這是來自 Kaiser Permanente 的重要資訊。如果您在理解此資訊方面需要協助，請撥打電話到 **1-800-757-7585** 並要求語言協助

## We're always ready to help

If you have an illness or injury and you're not sure what kind of care you need, our advice nurses can help. With access to your electronic health record, they can assess your situation, help determine what type of care is most appropriate for your condition or symptoms, and even help you handle the problem at home until your next appointment. To get advice or schedule an appointment, just call the appointment/advice line listed for your area in **Your Guidebook to Kaiser Permanente Services**.

<b>Urgent Care</b>	<b>Emergency Care</b>
<p>An illness or injury that requires prompt medical attention, but is not an emergency medical condition.</p>	<p>A medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health.*</p>
<p><b>Examples of urgent care needs include:</b></p> <ul style="list-style-type: none"> <li>▪ minor injuries</li> <li>▪ sore throats and upper respiratory symptoms</li> <li>▪ earaches</li> <li>▪ coughs</li> <li>▪ backaches</li> <li>▪ frequent urination or burning sensation when urinating</li> </ul> <p>An urgent care need may also include situations where you are experiencing new or worsening symptoms, or have concerns about your medication.</p>	<p><b>Symptoms that may indicate an emergency medical condition include:</b></p> <ul style="list-style-type: none"> <li>▪ chest pain or pressure that may radiate to the arm, neck, back, shoulder, jaw, or wrist</li> <li>▪ sudden onset of severe abdominal pain</li> <li>▪ severe shortness of breath</li> <li>▪ sudden decrease in or loss of consciousness</li> <li>▪ sudden inability to talk or to move one side of the body, or sudden slurred speech</li> <li>▪ severe, persistent bleeding that cannot be stopped</li> <li>▪ major injuries like gunshot or stab wounds or severe injuries from a vehicle accident</li> <li>▪ active labor when there isn't time for a safe transfer to a designated hospital before delivery</li> </ul>
<p>If you have an urgent care need, call the advice line listed for your area in <b>Your Guidebook to Kaiser Permanente Services</b>, and we can assist you. We can even schedule a same-day or next-day appointment with your physician in most cases, if appropriate.</p>	<p>If you reasonably believe you have an emergency medical condition, call <b>911</b> or go to the nearest hospital.</p> <p>*An emergency medical condition is a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a reasonable person would have believed that the absence of immediate medical attention would result in any of the following: (1) placing the person's health (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy; (2) serious impairment to bodily functions; or (3) serious dysfunction of any bodily organ or part.</p> <p>A mental health condition is an emergency medical condition when it meets the requirements of the paragraph above or, for members who are not enrolled in Kaiser Permanente Senior Advantage, when the condition manifests itself by acute symptoms of sufficient severity such that either of the following is true: The person is an immediate danger to himself or herself or to others, or the person is immediately unable to provide for or use food, shelter, or clothing due to the mental disorder.</p>

# It's time to choose better

Learn more about Kaiser Permanente at [kp.org/calpers](http://kp.org/calpers) or call our Member Service Contact Center, 24 hours a day, 7 days a week (closed holidays).

- **1-800-464-4000** English
- **1-800-788-0616** Spanish
- **1-800-757-7585** Chinese dialects
- **1-800-777-1370** TTY for the deaf, hard of hearing, or speech impaired

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



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Oakland, CA 94612

[kp.org /calpers](http://kp.org/calpers)