

GET THE TOTAL PACKAGE 2013–2014 Kaiser Permanente HMO Plan with Wellness Program



Beginning October 1, 2013, CVT is pleased to offer Kaiser Permanente's HMO Plan with Wellness Program, which features both medical coverage and healthy rewards.

Kaiser Permanente combines health coverage, facilities, and practitioners in one neat package, along with convenient resources to help you make healthy changes and earn up to \$400 in rewards. You also get free online tools for securely managing your health—and your plan—from the comfort of home. This streamlined approach helps make it easier to stay your healthiest, so you can get the most out of life.

Highlights of your coverage

For 2013–2014, Kaiser Permanente's HMO Plan with Wellness Program gives you the coverage you need plus programs and support to help you stay healthy.

- **Deductible:** \$0 Individual / \$0 Family
- **Out-of-pocket maximum:** \$1,500 per member / \$3,000 for two or more members
- **Office visit copay:** \$20 primary care / \$40 specialist
- **Hospital services:** \$500 copay per admission
- **Outpatient surgery:** \$500 copay per procedure
- **Preventive care:** \$0 copay for most services
- **Prescription drugs:**
 - Pharmacy: \$10 generic / \$25 brand (30-day supply)
 - Mail order: \$20 generic / \$50 brand (100-day supply)

The easier, the better

When you need care, Kaiser Permanente keeps things simple to help you get well and continue getting the most out of your life.

- Simple copays for all covered services, including prescriptions.
- 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.

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Up to \$400 in rewards for getting active about your health

Kaiser Permanente members can earn rewards by registering online and taking advantage of any combination of these wellness resources:

- Earn \$50 for registering on the rewards site.
- Earn \$50 for completing Kaiser Permanente's online Total Health Assessment.
- Complete any of the following:
 - Online healthy lifestyles programs (\$50 each, up to three)
 - One-on-one Wellness Coaching by Phone (\$50 each session, up to two)
 - Annual flu shot (\$25)
 - Health education classes (\$50 each, up to four)*
 - Being current on preventive screenings (\$75)
 - Being current on cancer screenings (\$25 each)
 - One prenatal appointment and one health education offering for expectant mothers (\$50 each)

The Kaiser Permanente difference

As a Kaiser Permanente member, you'll get the coverage you need plus so much more:

- **A wide choice of personal physicians**
 - Each member of your family can have his or her own doctor, or you can choose a family medicine doctor to care for everyone in your household.
- **Personalized care at convenient locations**
 - Your electronic health record is connected to all Kaiser Permanente facilities in your region, so you can get the right care at the right time wherever you go.
 - Most Kaiser Permanente medical facilities throughout California include pharmacy, lab, and X-ray services, so you can do more and drive less.
 - On average, California members live about eight miles from a Kaiser Permanente location. So finding care near you should be a breeze.
- **Secure online tools to help you manage your care at Kaiser Permanente facilities**
 - Email your doctor's office with routine questions, day or night.
 - Order prescription refills.
 - Schedule routine appointments.
 - See most lab test results.
- **Extended access to Kaiser Permanente care and advice**
 - Round-the-clock telephone advice from registered nurses.
 - Same-day, after-hours, or weekend services at most locations.
 - Emergency care coverage anywhere in the world.

*Some classes may require a fee.

A note from CVT: This plan is available for your district and/or unit to choose as one of the Kaiser Permanente HMO plan options. For more information about selecting this plan, please contact CVT Member Services at **1-800-288-9870** or talk to your chapter president about how this may be included in your unit's plan offerings.

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