RCUH Benefits
Plan Year: July 1, 2022 – June 2023

Kaiser
Medical Benefits
REVISED SLIDE AND SCRIPT

- Aloha RCUH employees and mahalo for joining me today.
- Choosing a health plan doesn’t have to be complicated.
- Today, I’ll be sharing information that will help you select with confidence the right health plan for you and your family.

- Now, are you ready to get started?
- Great!
- Let’s begin.
If you’re considering Kaiser Permanente for the first time, we want you to know a little more about us.

Kaiser Permanente was founded on the idea that health isn’t an industry – it’s a cause.

Here are three ways we bring that to life: Convenience, Integration, and Quality Care.

When it comes to convenience, we have 20+ locations statewide, close to home or work, where you can get most of your care under one roof.

That’s less time spent driving and more time spent doing the things you love.

You can save yourself a trip to the doctor’s office entirely with convenient telehealth options, including video visits, phone appointments, emails to your doctor’s office, and 24/7 nurse advice — all at no additional charge.

The human body is all connected.

Why wouldn’t your health care be?
• Kaiser Permanente combines care and coverage — which makes us different than other health care options.
• Your doctors, hospitals, and health plan work together to make exceptional health care easy to get.
• That means you’ll have peace of mind knowing care for your total health is there when and where you need it — from your doctor’s office to your living room.

• Quality care starts with a personalized team of outstanding providers.
• They’re part of a system that’s focused on what’s best for you because it’s all about YOUR total health.
• That’s why when you join Kaiser Permanente, we’ll ask you to choose your own Kaiser Permanente doctor – and you can change doctors at anytime.
• Our more than 600 doctors and providers in over 100 specialties are connected to you, and each other, through a single electronic medical record that follows you wherever you go at Kaiser Permanente.
• That means you can be assured that your entire health care team is on the same page

• When you put it altogether, this is the Kaiser Permanente difference.
We’re using technology to give you more convenient ways to get care, but did you know telehealth services aren’t an add-on at Kaiser Permanente?

They’re covered at no additional cost and have been a part of how we deliver personalized care for years.

That’s why it was easy for our members to connect virtually with their doctors and care teams from the start of the COVID-19 pandemic.

While patients nationwide saw their doctors less often in 2020, our members had 15 million more care encounters.¹
• Here in Hawaii, we have more than 250,000 members
• We’re one of the largest and most experienced multispecialty medical groups in the state.
• And we have more than 20 medical facilities on Oahu, Maui, Kauai, and Hawaii Island, including our newest – West Oahu Medical Office at Kapolei, which opened in April 2021.
• If your Kaiser Permanente doctor refers you to a specialist, we may recommend you get treated on Oahu, where you’ll have access to facilities and resources that may not be available on your island.
• We’ll also pay for a companion, if medically necessary.

The advantages of receiving services at Moanalua Medical Center on Oahu include:
• Receiving high-quality care in a high-quality environment
• The availability of specialty coverage 24 hours a day, 7 days a week, 365 days a year.
• Also, neighbor island community hospitals may not offer the breadth and volume of specialized procedures performed at Moanalua Medical Center.
• And lastly, you’ll receive support from our continuing care coordinators & social workers, who are available to all of our members before, during, and after your stay.
Care while traveling

- Since helping keep you safe and healthy is our first priority, you’re covered for emergency and urgent care from qualified providers anywhere in the world.
- You can also get urgent care at a MinuteClinic in select CVS and Target stores or Concentra urgent care center when you’re traveling outside a Kaiser Permanente area.
- Out-of-state dependent children are also covered for routine, non-urgent medical needs, in addition to emergency and urgent care.
- To make getting care while traveling more convenient, please:
  - Call the Away from Home Travel Line, available 24 hours a day, 7 days a week
  - Visit kp.org/travel
  - And refill eligible prescriptions early in preparation for travel
Now, let’s review your summary of benefits.

Kaiser Permanente continues to offer you two plan options with RCUH: Plan A & Plan B.

Your plan options are quite different, so your choice in health plan will determine what you are looking for in a particular health plan.

If you are looking for a plan with predictable hospitalization costs, Plan A may be something to consider. Plan A does have higher co-payments for your basic services, like Doctors Office Visits, Labs, X-rays, and Emergency Room. However, should you need major care that requires Hospitalization, inpatient services are covered at $150 per day, making it very predictable to calculate your out of pocket costs, should you end up in the hospital.

If you are looking for a plan with lower, predictable basic medical service costs, Plan B may be the plan for you!! Plan B has lower co-payments for
basic medical services, such as your office visits, labs, x-rays and ER. Should you end up in the hospital, you’re covered at 90%. Kaiser Permanente will pay 90% of the costs, leaving you responsible for the 10% coinsurance remaining.

Plan B also has 100% coverage for childbirth delivery, as well as Pediatric office visits.
Both plans have a 4 tier prescription drug coverage, your copay will be determined upon the type of medication you are taking.

If you are taking maintenance medication that is available through mail order, you can save 1/3 of the cost by ordering your refills through kp.org and selecting mail order. You’ll get a 90-day supply for the cost of only 2 copayments for most prescriptions.

If you need glasses or contact lenses, you have a $150 allowance which you can use toward the purchase of glasses or contact lenses every calendar year.

We also cover 20 chiropractic visits per calendar year, at $20 per visit.
Be responsible

• Preventive office visits
• Choose generic
• Take advantage of our mail-order program when refilling your prescriptions
• Properly use the emergency room

• Part of choosing the right health plan includes knowing how and when to use your plan effectively.

• Being a responsible consumer not only helps to keep you healthy, but also helps control the cost of health care and your medical premiums.

• Take advantage of your preventive visits at no charge with your doctor to stay on top of your health.

• Save on copays by using generic drugs, when available.

• Containing the same active ingredients, generic drugs are just as effective as their brand counterparts.

• Save even more by choosing mail-order refills!

• Emergencies are defined as life-threatening conditions, which require immediate medical attention.

• Visiting the emergency room for non-emergency conditions is very costly, and pulls emergency room resources and providers from true emergency
care needs.

- And lastly, we want you to engage in your own health.
- One of the ways Kaiser Permanente members can engage in your own health is through our exclusive Fit Rewards Program!
• The core Fit Rewards program allows you to get an annual gym membership from participating fitness centers for $200 per calendar year.

• Other participating fitness facilities offer discounted monthly rates.

• You’ll earn your $200 annual fee back by exercising at the participating fitness center 45 days in a year for at least 30 minutes per session.

• Or, if you prefer working out at home, you may participate in the home fitness program instead. For just $10 per year, you may choose 1 Home Fitness kit, which includes an option for a fitness tracker device.

• For more details on the Fit Rewards program, visit [kp.org/fitrewards](http://kp.org/fitrewards)
Now that you’re ready to make the switch, we want you to know that we’re here to make your transition as seamless as possible.

This will help to ensure that you continue to receive the preventive and routine care and prescribed medications that are medically necessary.

We also want you to take advantage of all the perks of being a Kaiser Permanente member that were covered during this presentation right from the start.

Start getting the care you need in 3 easy steps.

- First, register at kp.org:
- Next, choose your new doctor based on a care location that’s close to your home, work, or school.
- Then, transition your care and move prescriptions so your treatment is uninterrupted.
- Get started at kp.org/newmember.
• Choosing a health plan is a big decision. You don’t have to make it alone.
• If you have questions at any point, you can get the answers you need to make an informed decision.
• Just call Kaiser Permanente Member Services at **1-800-966-5955**
• Again, if you need help, we’re here for you.
• For more information, please call or visit us at my.kp.org/RCUH
• On behalf of Kaiser Permanente, mahalo for watching our presentation, and we hope to hear from you soon.
If you have any questions regarding Open Enrollment, eligibility, or assistance with forms, please contact RCUH Benefits at:
   Email: rcuh_benefits@rcuh.com
   Phone: (808) 956-7055 or (808) 956-6979

If you are a current member and have specific questions regarding your coverage, please contact Kaiser directly at:
   Website: www.kp.org
   Member Services Phone: (800) 966-5955

Relevant Policies/Form:
• 3.520 RCUH Health Plans
• 3.520A Addendum: RCUH Health Plans
• RCUH OE Group Health Plan Enrollment Form (OE B-5Ha)