



Lawrence Livermore National Security (LLNS) Kaiser Permanente Senior Advantage with Health Reimbursement Arrangement

Agenda

- Welcome
- Medicare Five Star Rating
- 2016 Benefit Summary
- Payment Options and How to Access Funds
- Online Tools and Resources
- Emergency Care While Traveling
- Important Reminders
- Helpful Contacts

Excellent Performance in Medicare Ratings



- **CMS created a Medicare Star Quality** rating program of 1 to 5 stars.
- **5 Stars represent plans with the greatest ability** to consistently deliver high quality care and service
- **Kaiser Permanente Northern and Southern California received the highest possible rating** of 5 stars for the fifth year in a row—and is the highest rated plan in the state.
- **Also ranked first in the nation** by the National Committee for Quality Assurance in *NCQA's Health Insurance*.

2016 Benefit Summary

Benefit	2015	2016
Office Visit	\$25	\$25
Preventative Visits	\$0	\$0
Hospitalization	\$250 per admission	\$250 per admission
Prescription Generic items from a Plan Pharmacy	\$10 for up to a 30-day supply \$20 for a 31- to 60-day supply or \$30 for a 61- to 100- day supply	\$10 for up to a 30-day supply \$20 for a 31- to 60-day supply or \$30 for a 61- to 100- day supply *Most specialty items 20% of cost up to \$150 per script
Hearing Aid(s) Every 36 months	\$1,500 Allowance per aid	\$1,500 Allowance per aid
Optical Eyewear purchased from plan optical sales offices every 24 months	\$150 Allowance	\$150 Allowance

2016 Benefit Summary

All Preventive Benefits are still \$0 for 2016.

Preventative Benefit	2015	2016
Eye Exams	\$0	\$0
Hearing Exams	\$0	\$0
Health Education	\$0	\$0
Screenings	\$0	\$0
Influenza Vaccines	\$0	\$0
Annual Wellness/ Medicare Exam	\$0	\$0

Kaiser Permanente Senior Advantage with Health Reimbursement Account (HRA)

- **A Senior Advantage plan that gives you access to quality care.**
- **A health reimbursement arrangement (HRA) funded by your employer.**
- **An HRA Visa[®] debit card issued by Kaiser Permanente to use to pay for eligible medical expenses using tax-free dollars.***

Note: The tax references in this document relate to federal income tax only. Consult with a qualified professional for tax, investment, or legal advice.

Paying Your Monthly Premium

Eligible Expense	How to Pay	Action Required
<p>Kaiser Permanente Senior Advantage (KPSA) Premium</p>	<ul style="list-style-type: none"> ▪ Option 1: Pay for your KPSA premium directly from your KP HRA. Please Note: Monthly premium will be paid up to the amount of funds available in your HRA account. ▪ Option 2: Pay for your KPSA premium bill out of pocket through Empyrean. 	<ul style="list-style-type: none"> ▪ Initiate monthly payment by logging onto the KP HRA portal or pay over the phone. <p style="text-align: center;">Simple and Convenient!</p> <ul style="list-style-type: none"> ▪ Step 1: Contact Empyrean to pay from your personal bank account. ▪ Step 2: Submit Reimbursement Form + copy of a bill.

Existing KPSA with HRA Members

Availability of 2016 HRA Dollars

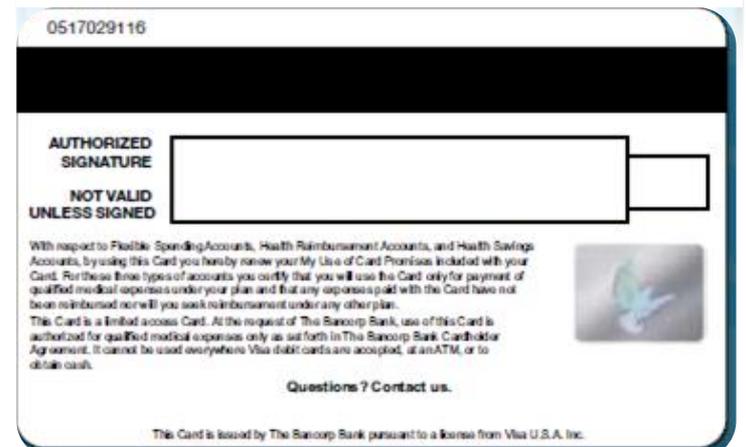
Paying for care and services

- You may continue to use your Kaiser Permanente Health Payment Card to pay for eligible medical expenses.
 - New debit cards will be issued, as the original cards are set to expire.
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- An outreach call will take place to help with the premium payment process.

When? Calls will start in early December

What you'll need? Be prepared to provide:

- Empyrean account information



Existing KPSA with HRA Members

Availability of 2016 HRA Dollars

Next Steps

- **If there are unused dollars at the end of year,** no action is needed on your part to transfer the balance.

Example:

2016 Annual Allocation:	\$2450	Available 1/1/2016
12/31/2015 HRA Credit Balance:	\$200	Available mid-January 2016

2016 Total HRA Balance:	\$2650
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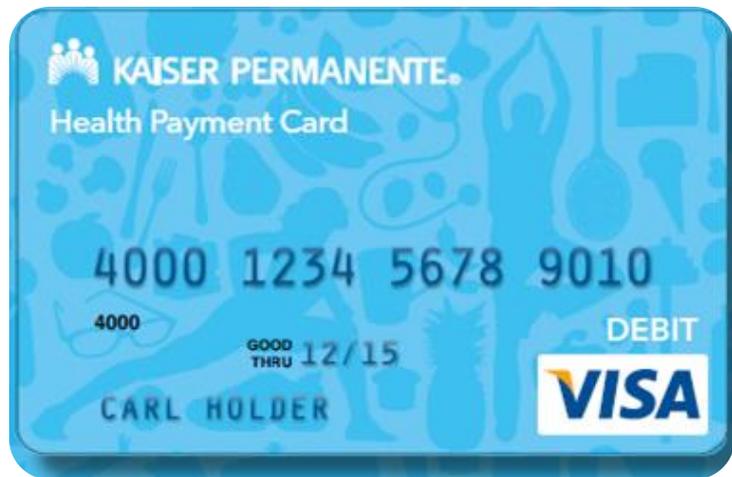
Other Ways To Use Your HRA Card

Eligible Expense	How to Pay	Action Required
Medicare Part B	<ul style="list-style-type: none"> ▪ Pay through Social Security 	<ul style="list-style-type: none"> ▪ Submit Reimbursement Form + Annual Statement Letter
<p>Eligible medical services</p> <p>Prescriptions</p> <p>Other eligible medical expenses</p>	<ul style="list-style-type: none"> ▪ Pay with your KP Health Payment Card ▪ Pay out of pocket with personal funds 	<ul style="list-style-type: none"> ▪ Provide your card at the point of service. ▪ Submit Reimbursement Form + copy of a bill and/ or itemized receipt

Important: When submitting a claim, further documentation will be required for substantiation. Be sure to keep copies of your bills and/ or itemized receipts.

KPSA with HRA Offers the Convenience of a Debit Card

- **Easily pay for eligible medical expenses** with the Kaiser Permanente Health Payment Card
 - Funds are deducted directly from the account
 - Virtually no claim forms to file and no waiting for reimbursement



Copays



Doctor



Pharmacy



Can not use for:
Flat screen TV

My Health Manager



Message

Appointments

Pharmacy

Records

My message center

[Email your doctor's office](#) with routine questions securely and conveniently. You can also contact Member Services and our Web manager.

My coverage and costs

Get the facts about your plan and benefits, download forms, [pay medical bills](#), and more in [my coverage and costs](#).

Appointment center

Ebola alert: If you have traveled to West Africa in the last 30 days, or have had exposure to a known Ebola patient, please **do not** use this system to book an appointment. Our staff is available 24/7 to guide you to the best care. [Find phone numbers in your area](#) to call or for more information.

You can schedule appointments online, quickly and conveniently. You can also view or cancel upcoming appointments, or view past visits in our [Appointment center](#).

Pharmacy center

You can manage your prescriptions here, or learn about specific medications in our [drug encyclopedia](#).

My medical record

View test results, immunizations, health reminders, and more in [My medical record](#). Use [Act for a Family Member](#) to manage your family's health.

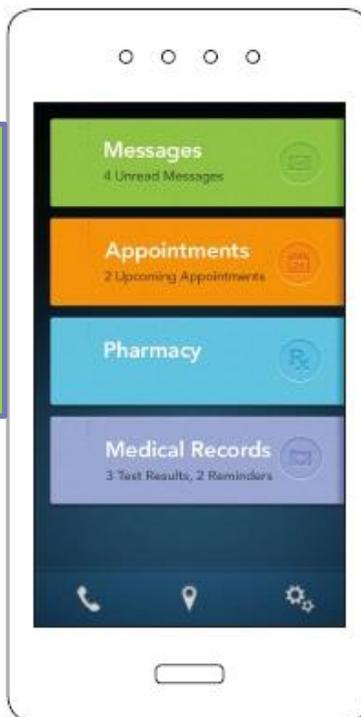
New members: Get started

Welcome! Use this [handy to-do list](#) to access our online health tools. Then take a [Total Health Assessment](#) to start making healthy changes.

kp.org

Mobile Applications

GOOD HEALTH
IS IN YOUR HANDS



Use the convenient features of **My Health Manager** right from your smartphone or other mobile device.

- ▶ Email your doctor's office
- ▶ View most test results
- ▶ Schedule or cancel routine appointments
- ▶ Refill most prescriptions
- ▶ View past visits

Just download the Kaiser Permanente app at no cost from your preferred app site.



Are you registered? If you're already registered on kp.org, you're all set to start using your Kaiser Permanente app. If not, you'll need to go to kp.org/registernow to set up your account from a computer. Then use your new user ID and password to activate the app.

Emergency and Urgent Care Away From Home



- As a Kaiser Permanente member, you're covered 24/7, 365 days a year for emergency and urgent care anywhere in the world.
- Call (800) 225-8883, 24 hours a day, 7 days a week, to let Kaiser Permanente know you've been admitted to a hospital with an emergency condition, or ask for approval for post-stabilization care. For TTY for the hearing/speech impaired, call 711.
- If you're planning an international trip, contact the travel clinic in your area to make sure you get any vaccines, medications, and information you may need to stay healthy. Call or make an appointment 6 to 8 weeks before you leave.

Important Reminders

New address? New phone #? New e-mail?

Don't forget to update your contact information at:

www.lnsretirebenefits.com

Over-the-counter medicine does not qualify

for payments from HRA funds unless accompanied by a doctor's prescription.

Access your KP HRA online (www.kp.org/healthpayment) or call customer service line at 1-877-761-3399.

Save all of your bills and/or itemized receipts

in case additional documentation for substantiation (i.e., validation) is needed.

Kaiser Permanente Senior Advantage with HRA

Helpful Contacts



	 KAISER PERMANENTE® Senior Advantage	 KAISER PERMANENTE® Health Payment Services	 EMPYREAN <small>HI-TOUCH BENEFITS ADMINISTRATION</small> Your Benefits Resource
Telephone	1-800-443-0815	1-877-761-3399	1-844-750-5567
Hours of Operation	7:00 a.m. – 8:00 p.m. (PST) 7 days a week	5:00 a.m. - 7:00 p.m. (PST) Monday- Friday	7:00 a.m. - 5:00 p.m. (PST) Monday- Friday
Website	http://my.kp.org/llns/	www.kp.org/healthpayment	www.llnsretireebenefits.com
Example Questions or Issues	<ul style="list-style-type: none"> •General medical benefit and health plan questions 	<ul style="list-style-type: none"> •Premium payments •HRA balance •Claims •Substantiation •Reimbursement •Eligible HRA expenses •Debit card transactions 	<ul style="list-style-type: none"> •Eligibility •Enrollment Kit •Member billing inquiries

Thank You

