# Medical Plan Proposal
# Bolstering Your Benefits

# Agenda

- **Kaiser Proposal**
- **Medical Plan Design**
- **Dental Options**
- **Partnership in action**
- **True cost of healthcare**
- **Kaiser’s value proposition**
- **Telehealth**
- **Kaiser’s efforts in the fight against COVID-19**

# Proposal for BCTGM Local 118

Kaiser Permanente is proposing the following:

- Replace the current benefits with KP's DHMO Plus product with a 90/10% coinsurance, which **enhances** the benefits to the members by reducing the member's out of pocket expenses on the coinsurance (down to 10%), and deductible of only $250.
- Allows members up to 10 visits to out of network providers with only a copay. Also out of network visits do not require the member meet the $250 deductible.
- Additional features include vision, chiro and acupuncture.

 

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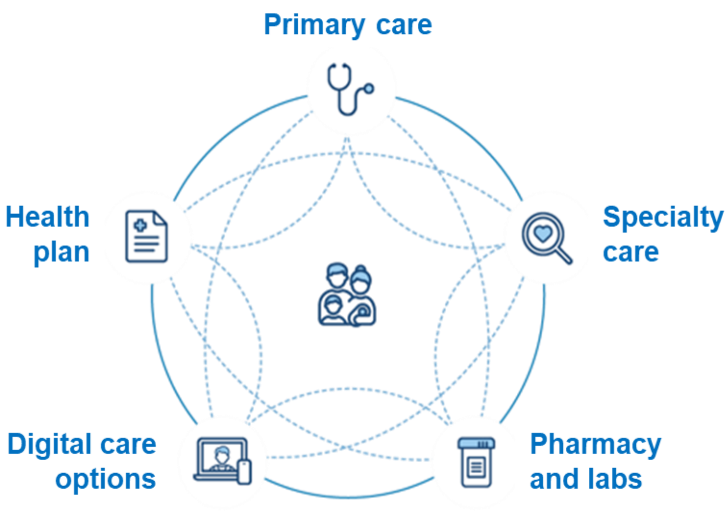
# What is a PLUS Plan?

**Plus Plan** provides limited nationwide coverage with any licensed provider, balanced by the high-quality and comprehensive care with Kaiser Permanente’s integrated delivery system.

# Care through Kaiser Permanente Signature Network




Care feels easier and faster and is centered around you.

Your care starts with your own personal doctor—your primary care physician who will coordinate your care.

You can choose and change your doctor at any time.

Many services are available under one roof.

Your Primary care physician handles a referral to specialist visits.

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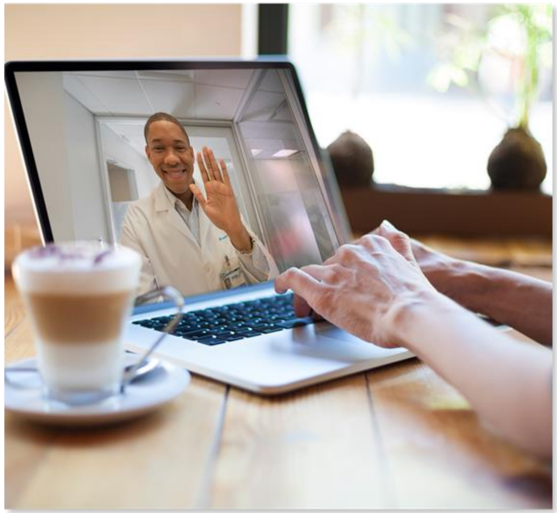
# Ways to access care through Kaiser Permanente

You can manage your care at **kp.org**.

- Make an appointment
- Email your doctor
- Refill most prescriptions
- See most lab results
- and much more



You can also have a video or telephone visit with your Kaiser Permanente doctor.



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# Out-of-Network Care

Your out-of-network benefit covers care you receive from any licensed provider for up to **10 visits** for covered outpatient medical services including lab, X-ray, and up to **5 pharmacy fills** each year.

**10 Visits**

**5 Pharmacy Fills**

Call any licensed provider's office directly.

No pre-certifications or referrals are required.

You will pay a higher copay to see your out-of-network provider than if you were seeing an in-network provider.

# Proposed Plan Design – HMO Plus

## DEDUCTIBLE HMO PLUS

**Kaiser Permanente Deductible HMO (DHMO) Plus provides limited nationwide coverage with any licensed provider, balanced by the high-quality[*] care innate to Kaiser Permanente's integrated delivery system.**

### KAISER PERMANENTE CARE DELIVERY SYSTEM (IN-NETWORK COVERAGE)

DHMO Plus members have access to the Kaiser Permanente Signature provider network℠. With this network, members receive quality care from our network of award-winning physicians[†] and affiliated providers. Kaiser Permanente care teams practice exclusively in our medical centers, which are conveniently located throughout the covered Maryland, Virginia, and Washington, DC, service areas.

Members can switch doctors at any time, for any reason, to find the physician that best meets their needs. Our medical centers offer a range of services in one location—including primary care, lab, X-ray, and pharmacy—so members can save time receiving the services they need in one trip.

- Virtually no claim forms to complete.
- Preventive care services[‡]— such as routine physicals, well-child visits, and certain screening tests—provided for $0 copay before the deductible.
- Convenient access to contracted hospitals located throughout the service area.
- Receiving diagnosis and treatment at one-stop medical centers, some with after-hours and 24/7 Urgent Care accessibility.
- Coordinated care and around-the-clock access to the features on kp.org, including the ability to email doctors, check lab and radiology results, schedule appointments with Permanente physicians, refill prescriptions, and so much more.[5]
- Some services are subject to a deductible, then copay or coinsurance. Certain services are covered before the deductible at a copay.

### OUT-OF-NETWORK COVERAGE

This plan also covers up to 10 outpatient physician visits out of network including lab and radiology, and 5 pharmacy refills a year with providers outside of the Kaiser Permanente care delivery system, anywhere in the United States.

**Maybe an employee has a favorite doctor?** This product is designed to allow members to maintain relationships with existing providers.

**What if their work takes them out of the normal service area?** This product supports members who travel frequently and need to access care and pharmacy services while outside the coverage area.

Members also have the added security of comprehensive coverage with Kaiser Permanente's integrated network to support all their health care needs.

- Members can receive certain types of care from any licensed health care provider outside of the Kaiser Permanente care delivery system.
- Certain services, such as inpatient care, outpatient surgery, maternity, and prenatal care, will only be covered in-network.[**]
- Some providers may require members to pay the full cost of each visit. If so, members will need to submit a claim for reimbursement.
- Charges will not count toward meeting the out-of-pocket maximum, which is only applicable to the in-network benefits.
- Out-of-network providers may also bill members for the difference, if any, between billed charges and the maximum allowable charge. Charges that exceed the maximum allowable are not covered, do not satisfy the deductible, and do not accumulate to the out-of-pocket maximum.



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**NEW BUSINESS SUMMARY OF RATES & BENEFITS**

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| | | | |
|---|---|---|---|
| **Group Name:** | BCTGM Local 118 | **Jurisdiction:** | MD |
| **Effective Date:** | 12/1/2020 | **Slice / TR:** | Total Replacement |
| **Account Executive:** | Dave Russell | **# Eligibles** | 297 |

| **BENEFIT COMPARISON** | | | | |
|---|---|---|---|---|
| **Base Plan Name** | DHMO Plus 02 | | | |
| **Plan Type** | DHMO Plus | | | |
| **Network** | Signature | Out Of Network | | |
| **Individual Deductible** | $250 | None | | |
| **Family Deductible** | $500 | None | | |
| **Individual Out Of Pocket Maximum** | $2,000 | None | | |
| **Family Out Of Pocket Maximum** | $4,000 | None | | |
| **Primary Care** | $15 Copay no ded | $35 Copay no ded | | |
| **Specialty Care** | $25 Copay no ded | $45 Copay no ded | | |
| **Urgent Care** | $25 Copay no ded | Not Covered Except Services Received Outside of Service Area | | |
| **Coinsurance** | Plan Pays 90% no ded | None | | |
| **Inpatient Hospital** | Plan Pays 90% AD | Not Covered | | |
| **Outpatient Surgery** | Plan Pays 90% AD | Not Covered | | |
| **Emergency Room** | $100/Vst no ded | Covered via In-Plan Benefits | | |
| **Ambulance** | $100 Copay no ded | Covered via In-Plan Benefits | | |
| **X-Ray, Imaging, & Lab Tests** | $15 no ded | $35 Copay no ded | | |
| **Specialty Imaging (MRI, CT, PET, Nuclear Med)** | Plan Pays 90% AD | Not Covered | | |
| **Eye Exams & Treatments (Optometry/Ophthalmology)** | $15/$25 Copay no ded | Not Covered/$45 Copay no ded | | |
| **Durable Medical Equipment** | Plan Pays 50% AD | Not Covered | | |
| **Prosthetics** | Plan Pays 90% no ded | Not Covered | | |
| **Orthotics** | Plan Pays 50% AD | Not Covered | | |
| **Advanced Infertility Rider** | 50% Coins $100,000 ben max/life, 3 procedures/life | Not Covered | | |
| **Chiropractic Rider** | $25 Copay/Vst 20 Vsts/cont yr | Not Covered | | |
| **Acupuncture Rider** | $25 Copay/Vst 20 Vsts/cont yr | Not Covered | | |
| **Hearing Aid Rider** | Not Added | Not Added | | |
| **Dental** | No Selection | No Selection | | |
| **Prescription Drugs** | IN: KP/MO $10/30/50, CM $30/50/75, 30d 1 copay, KP/MO 90d 2 copay; OON: $30/50/70, 30d 1 copay, 5 fill/refill limit per member per contract year | | | |
| **Additional Details** | | 10 visit limit per member per contract year | | |

| **RATE COMPARISON** | | | |
|---|---|---|---|
| **Rate Tiers** | DHMO Plus 02 | | |
| **Subscriber Only** | $785.04 | | |
| **Subscriber & Spouse** | $1,106.91 | | |
| **Subscriber & 1 Child** | $1,106.91 | | |
| **Subscriber & 2 or more Children** | $1,106.91 | | |
| **Subscriber & Spouse & 1 or more Children** | $1,106.91 | | |

| | |
|---|---|
| *Commission - % of Premium* | *0.00%* |
| *Domestic Partners* | *Yes* |

# PREVENTIVE DENTAL RIDERS

| Dental Services | Member Pays |
|---|---|
| Preventive Services Fee | $30, $10 or $0 |
| Class I (Preventive & Diagnostic) | 0%-25% (average) |
| Class II (Basic restorative, Fillings) | 35%-45% (average) |
| Class III (Endo, Perio Oral surgery) | 35%-45% (average) |
| Class IV (Ortho) | 65% (average) |

2020 Member Cost:

$30 Preventive: $8.74 PMPM
$10 Preventive: $10.40 PMPM
$0 Preventive: $10.91 PMPM

**PLAN HIGHLIGHTS:**

Exclusive Preventive Network with more than 5,800 Access Points in the Mid-Atlantic States

Fixed charge of $30-$10-$0 for most diagnostic and preventive services including:

- Cleanings and routine exams (twice/year)
- Bitewing x-rays & fluoride
- No deductible or annual benefit maximums
- No waiting periods
- No claims or paperwork required
- No balance billing



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# ADULT POS DENTAL RIDERS

| Dental Services | Member Pays |
|---|---|
| Preventive Services Fee | $0 |
| Class I (Preventive & Diagnostic) | 0%-25% (average) |
| Class II (Basic restorative, Fillings) | 35%-45% (average) |
| Class III (Endo, Perio Oral surgery) | 35%-45% (average) |
| Class IV (Ortho) | 65% (average) |

2020 Member Cost:

Second Level POS $18.55 PMPM
Preferred POS $21.64 PMPM

**PLAN HIGHLIGHTS:**

Exclusive Preventive Network with more than 5,800 Access Points in the Mid-Atlantic States

- In plan- member pays a fixed copayment for services
- Out of plan – member is reimbursed a fixed copayment by the plan
- All plans have a $25 deductible in plan and $50 deductible out of plan
- All benefit maximums are $500 in plan and $1000 out of plan
- No waiting period



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# PEDIATRIC DENTAL RIDERS

| Dental Services | Member Pays |
|---|---|
| Preventive Services Fee | $0 |
| Class I (Preventive & Diagnostic) | 0%-25% (average) |
| Class II (Basic restorative, Fillings) | 35%-45% (average) |
| Class III (Endo, Perio Oral surgery) | 35%-45% (average) |
| Class IV (Ortho) | 65% (average) |

2020 Member Cost: $7.30 PMPM

**PLAN HIGHLIGHTS:**

Highly competitive HMO Network with more than 5,400 Access Points* in the Mid-Atlantic States

Fixed copays for comprehensive coverage from Preventive and Diagnostic to Comprehensive and Major Restorative Care. Additional features include:

- No deductible or annual benefit maximums
- No waiting periods
- No claims or paperwork required
- Embedded in medical plan
- Out-of-pocket for pediatric dental EHB services applies to the medical OOPM




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# Kaiser Permanente Signature Network in MD, DC, VA

## Maryland

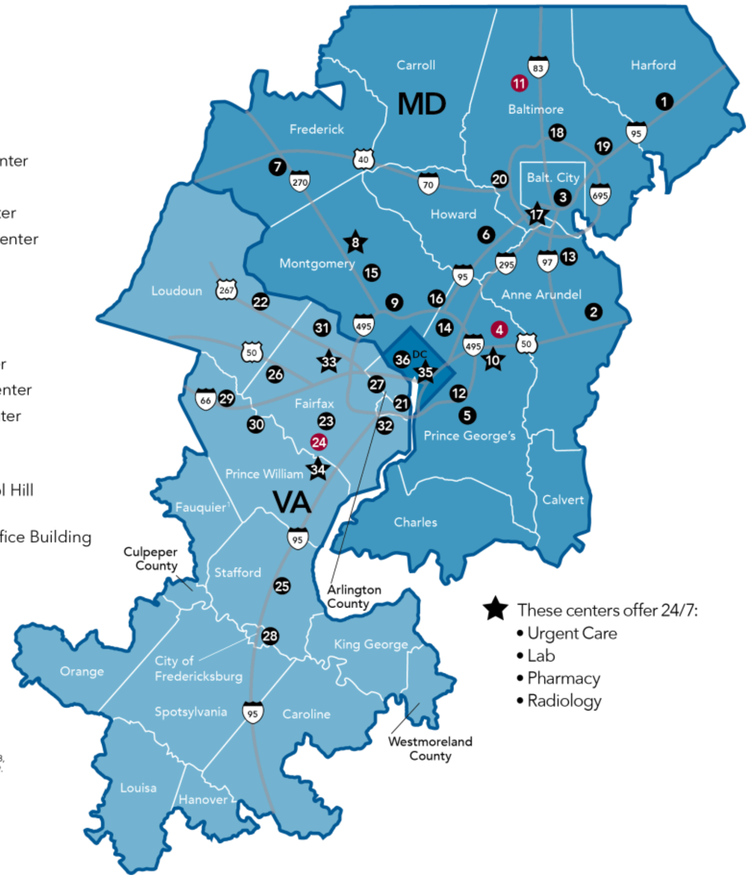
1 Abingdon Medical Center
2 Annapolis Medical Center
3 Kaiser Permanente Baltimore Harbor Medical Center
4 OPENING 2021 Bowie Fairwood Medical Center
5 Camp Springs Medical Center
6 Columbia Gateway Medical Center
7 Kaiser Permanente Frederick Medical Center
8 Gaithersburg Medical Center
9 Kensington Medical Center
10 Largo Medical Center
11 OPENING 2022 Lutherville-Timonium Medical Center
12 Marlow Heights Medical Center
13 North Arundel Medical Center
14 Prince George's Medical Center
15 Shady Grove Medical Center
16 Silver Spring Medical Center
17 South Baltimore County Medical Center
18 Towson Medical Center
19 White Marsh Medical Center
20 Woodlawn Medical Center

## Virginia

21 Alexandria Medical Center
22 Ashburn Medical Center
23 Burke Medical Center
24 OPENING 2022 Caton Hill Medical Center
25 Colonial Forge Medical Center
26 Fair Oaks Medical Center
27 Falls Church Medical Center
28 Fredericksburg Medical Center
29 Haymarket Crossroads Medical Center
30 Manassas Medical Center
31 Reston Medical Center
32 Springfield Medical Center
33 Tysons Corner Medical Center
34 Woodbridge Medical Center

## Washington, DC

35 Kaiser Permanente Capitol Hill Medical Center
36 Northwest DC Medical Office Building




Please check **kp.org/facilities** for the most up-to-date listing of services available at Kaiser Permanente medical centers.

[1]Kaiser Permanente's service area in Fauquier County includes the following ZIP codes: 20115, 20116, 20117, 20119, 20128, 20137, 20138, 20139, 20140, 20144, 20181, 20184, 20185, 20186, 20187, 20188, 20198, 22406, 22556, 22639, 22642, 22643, 22720, 22728, and 22739.

**30+ Medical Centers and expanding**

**6 Medical Centers open 24/7**

**12 Premier Hospitals**

**14 Urgent Care Centers**

**1600+ Physicians**

**All board-certified or eligible**





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# Partnership in Action

## We're working with…

**460** trust funds to serve our growing membership.

**887,000** union workers and their families.

 

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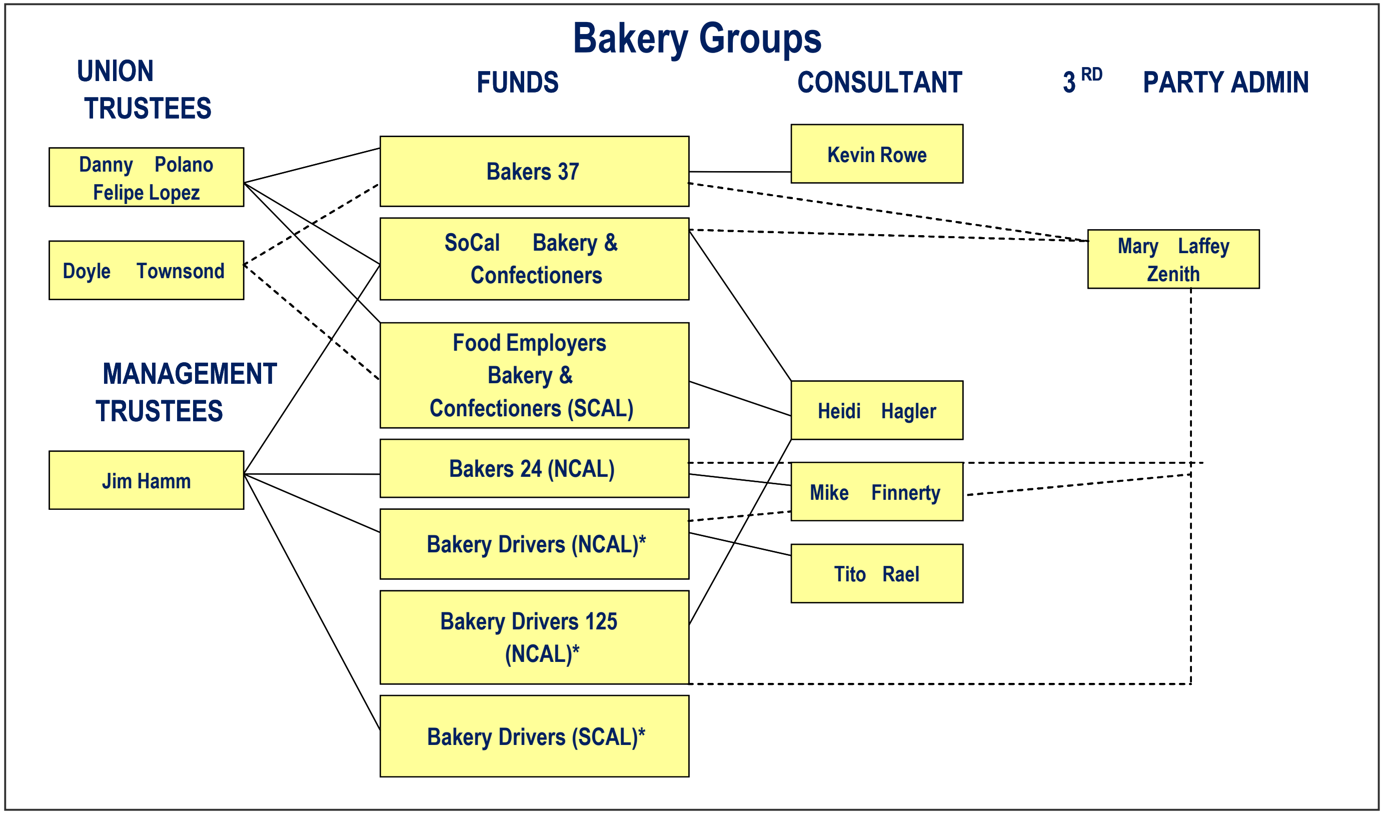
# Kaiser Permanente California Bakers Groups




KP has 8 of Bakers Groups them across California working through 2 consulting firms and 1 administrator. Many of our trustees sit on multiple funds, because they have the expertise of working in the Taft-Hartley world.

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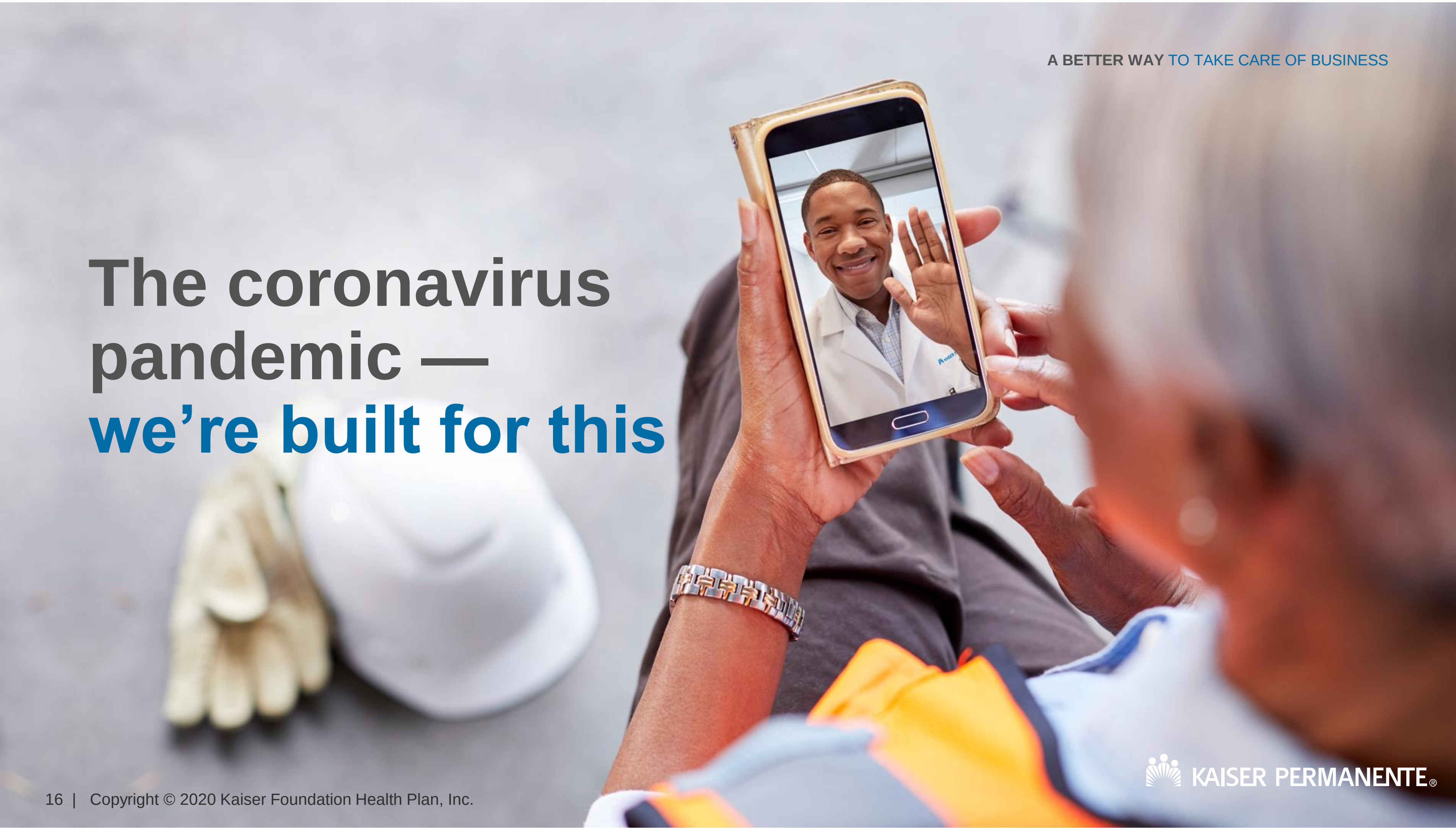
A BETTER WAY TO TAKE CARE OF BUSINESS
The coronavirus pandemic —
we’re built for this
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# Testing at Kaiser Permanente

- Rapid Deployment of Drive up testing- One site in DC- Capitol Hill Medical Center and 5 other locations
  - Same day or next day booking
- Rapid Turnaround for results: **24-72 hours**

- Innovations in testing- coming
  - Flu and Covid 19 combination testing
  - Home kits for self collection
  - E-visit intake to collect CDC information needed for testing

Over 1 million members have been tested and 150,000 have tested positive. We are also saddened by the loss of over 2000 of our members to this disease.

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KAISER PERMANENTE'S RESPONSE TO COVID-19
A BETTER WAY TO TAKE CARE OF BUSINESS
A partner that's well-positioned to help you navigate a health pandemic
Leading authorities on public health and infectious disease
Largest civilian electronic health record system
Robust telehealth system
Emotional wellness support resources
9 research centers
Participation in two large phase 3 vaccine trials
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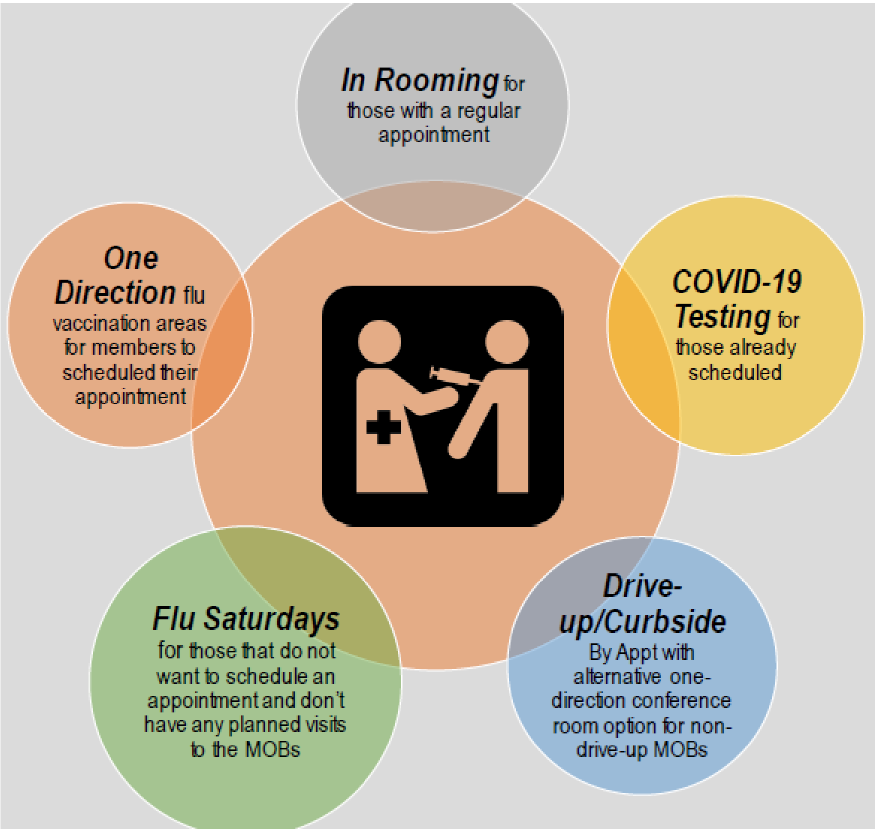
# Kaiser Permanente Flu Plan

- Alternative front and center flu clinics
- Switch to appointment-based availability
- Drive up evenings and weekend option
- During in-person appointments
- Worksite flu shots





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# COVID 19 Care at Kaiser Permanente

- Testing/screening
- Asymptomatic care and advice
- Symptomatic care at advice
  - Hospital care
  - Virtual Home Care program
  - Family Care kits
  - Follow up

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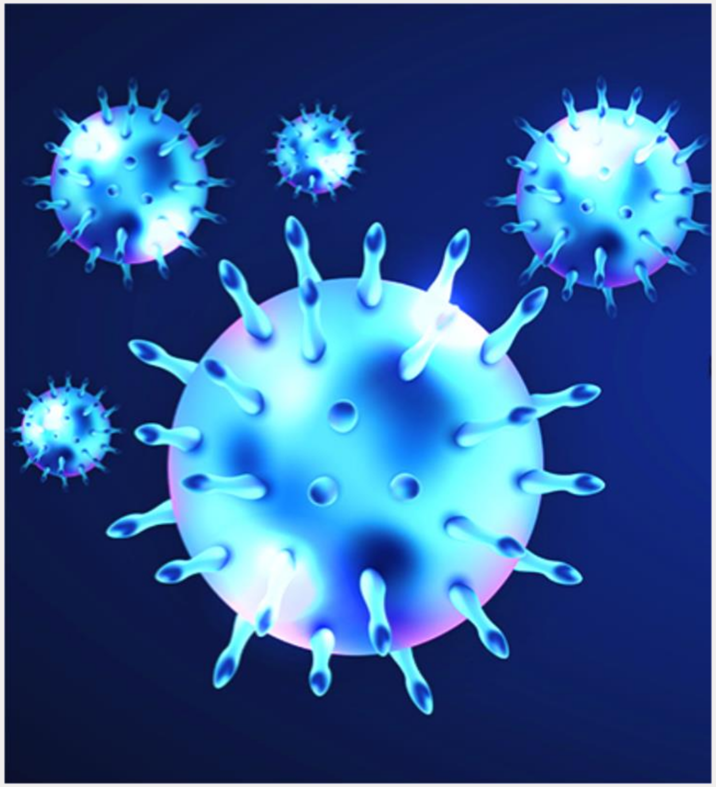
# KP at the forefront of the COVID-19 pandemic response



- Created public, 5-part **educational video series**
- **Waived all costs** related to COVID-19 screening or testing
- Selected by NIH to launch the **nation's first** investigational vaccine trial
- Advised White House **Coronavirus Task Force** on the response
- **Pledged $1 million** to strengthen the public health infrastructure and response systems including prevention and treatment for the nation's homeless population

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# Questions?