

# CHOOSE A PLAN

## BALANCE PLANS

What Balance plans offer  
and how they work



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# Choose your perfect **Balance.**

With health care coverage, one size doesn't fit all. Our special selection of Balance HMO and Balance HMO with HSA Option plans is tailored to the needs of active individuals who want to better manage their health and health care costs.

With Balance, you can choose from two types of coverage—HMO plans or HMO plans with a health savings account (HSA) option. Most benefits are very similar to what we offer with our other plans. The main difference is that Balance plans are designed for individual coverage only. That means you won't have to pay for benefits (such as maternity coverage) you may not need.

## **Who might be interested in Balance plans?**

Balance plans are ideal for people who are interested in coverage just for themselves. Students not covered by their parents' plan. New college grads. Freelancers and the self-employed. In short, if you're active and without group coverage, you should take a look.

## **Balance your benefits with your budget.**

We believe you shouldn't have to give up all your benefits to make health care affordable. With Balance plans, you'll enjoy the coverage you've come to expect from Kaiser Permanente, including doctor's office visits, hospital stays, prescription drugs, and preventive care.

## **You're covered for preventive care.**

You'll also be covered for the things you need to help you stay healthy, like annual exams and screenings. In fact, there's no charge. Compare these benefits to what you get with similarly priced plans from other health insurers!

<sup>1</sup> Office visit copay may apply.

# Balance HMO plans

Want low premiums and predictable out-of-pocket costs? Look at our Balance HMO plans. From the first day of coverage, you'll only pay a copay for services like primary and specialty care visits, after-hours urgent care, and Emergency Room visits. The only differences among the plans are the annual deductible and, in some cases, the out-of-pocket maximum (OOPM).

## Meet Chelsea Swinson

Chelsea is a single 27-year-old freelance designer—and a devoted triathlete.<sup>1</sup> To stay in shape for her triathlons, Chelsea works out, eats right, and takes good care of herself. She rarely sees her doctor except for checkups or training injuries. Chelsea enrolls in the Balance HMO 10000 plan.



- **Preventive care:** Chelsea has her annual preventive care exam. Because the exam is preventive care, it is not subject to the deductible. Chelsea only pays a \$40 office visit copay for her exam.
- **Doctor's office visits:** Chelsea sees an orthopedist for pain in her leg. Doctor's office visits are not subject to the deductible, so Chelsea pays a \$50 copay for the specialist visit.
- **Radiology services:** Her doctor orders some X-rays. Because diagnostic X-rays are subject to the deductible and Chelsea has not met her deductible, she pays full charge.

- **Prescription drugs:** The orthopedist prescribes a generic medication. The pharmacy deductible applies only to brand drugs, so Chelsea pays a \$20 copay at the Kaiser Permanente pharmacy.

Chelsea also likes Kaiser Permanente's Healthy Living features, such as the yoga classes offered at her local Kaiser Permanente medical center.<sup>2</sup> With her new plan, Chelsea gets the coverage she needs and many extras—without paying an arm and a leg.

<sup>1</sup>This example is for illustrative purposes only. Individual situations will vary depending on the specifics of the health care plan.

<sup>2</sup>Classes vary by location. Some classes may require a fee.

# Benefit highlights

	Balance 2000	Balance 3000	Balance 5000
<b>Features</b>			
Annual deductible	\$2,000	\$3,000	\$5,000
Annual out-of-pocket maximum	\$5,000	\$6,000	\$10,000
Lifetime benefit maximum	\$3 million		
<b>Benefits</b>			
		Benefits with copays not subject to deductible Benefits with coinsurance subject to deductible	
<b>Preventive care (not subject to deductible—office visit copay may apply)</b>			
Immunizations	No charge		
Well-child visit (to age 2)	No charge		
Certain preventive screenings	No charge		
Mammogram	No charge		
<b>Outpatient services (per visit or procedure)</b>			
Primary care/Specialist office visit	\$40 copay/\$50 copay		
Most X-rays and lab tests	30% coinsurance		
MRI, CT, and PET	30% coinsurance		
Outpatient surgery	30% coinsurance		
<b>Inpatient hospital care</b>			
Room and board, surgery, anesthesia, X-rays, lab tests, and medication	30% coinsurance		
<b>Maternity</b>			
Obstetrician/Midwife	Not covered		
Hospital delivery	Not covered		
<b>Emergency and urgent care</b>			
Emergency Room visit (waived if admitted)	\$150 copay		
Urgent care visit	\$60 copay		
Ambulance service	\$150 copay		
<b>Prescription drugs</b>			
Pharmacy deductible (brand drugs only)	\$500		
Generic drugs (Kaiser Permanente pharmacy/network pharmacy)	\$20 copay/\$30 copay		
Brand drugs (Kaiser Permanente pharmacy/network pharmacy)	\$40 copay/\$50 copay (after pharmacy deductible)		

This plan summary is intended to only highlight some of the principal provisions of our plans. Please refer to your *Evidence of Coverage* for more details of your plan or for specific limitations and exclusions. Certain underwriting guidelines apply. Applicants are subject to medical review.

	Balance 7500	Balance 10000
<b>Features</b>		
Annual deductible	\$7,500	\$10,000
Annual out-of-pocket maximum	\$10,000	
Lifetime benefit maximum	\$3 million	
<b>Benefits</b>		
	Benefits with copays not subject to deductible Benefits with coinsurance subject to deductible	
<b>Preventive care (not subject to deductible—office visit copay may apply)</b>		
Immunizations	No charge	
Well-child visit (to age 2)	No charge	
Certain preventive screenings	No charge	
Mammogram	No charge	
<b>Outpatient services</b>		
Primary care/Specialist office visit	\$40 copay/\$50 copay	
Most X-rays and lab tests	30% coinsurance	
MRI, CT, and PET	30% coinsurance	
Outpatient surgery	30% coinsurance	
<b>Inpatient hospital care</b>		
Room and board, surgery, anesthesia, X-rays, lab tests, and medication	30% coinsurance	
<b>Maternity</b>		
Obstetrician/Midwife	Not covered	
Hospital delivery	Not covered	
<b>Emergency and urgent care</b>		
Emergency Room visit (waived if admitted)	\$150 copay	
Urgent care visit	\$60 copay	
Ambulance service	\$150 copay	
<b>Prescription drugs</b>		
Pharmacy deductible (brand drugs only)	\$500	
Generic drugs (Kaiser Permanente pharmacy/ network pharmacy)	\$20 copay/\$30 copay	
Brand drugs (Kaiser Permanente pharmacy/ network pharmacy)	\$40 copay/\$50 copay (after pharmacy deductible)	

# Balance with HSA Option plans

## Save for future expenses with an HSA-qualified deductible plan

You may be looking for a plan that not only saves you money, but also allows you to save for health care expenses today and in the future. Our Balance with HSA Option plans may be right for you. When you enroll in one of these plans and choose to open a health savings account (HSA), you can use tax-free savings to pay for qualified medical expenses, such as deductibles, copays, and coinsurance.<sup>1</sup>

## How a Balance plan with HSA option works

With our Balance with HSA Option plans, all covered services except preventive care are subject to the deductible. You pay full charges until you reach your deductible, and then you pay coinsurance, if applicable, for covered services. But you can save money because you can pay for qualified medical expenses with tax-deductible dollars.

All you have to do is:

- Enroll in a qualified health care plan.
- If you qualify, open a health savings account.
- Contribute tax-deductible dollars to this account.
- Use those tax-free funds to pay for qualified health care expenses.

What you don't use rolls over to the next year and continues earning interest.<sup>2</sup>

## An HSA offers triple tax advantages

- Tax-deductible contributions to your account
- Tax-free investment earnings
- Tax-free withdrawals when funds are used for qualified medical expenses

## What are qualified medical expenses?

You can use an HSA to pay for deductibles, coinsurance, copays, and many supplies and services not covered by your health plan. Generally, these are expenses that would qualify for the medical and dental expense deduction on your income tax.

Here are just a few examples of HSA-qualified expenses:

- Certain over-the-counter medications
- Eyeglasses and LASIK surgery
- Dental and orthodonture care
- Acupuncture
- Chiropractic services
- Hearing aids

For a complete list, see *Publication 502, Medical and Dental Expenses* at [www.irs.gov](http://www.irs.gov).

## Who's eligible for an HSA?

To be eligible for an HSA, you need to meet the following requirements:

- You can't be enrolled in Medicare.
- You can't be eligible to be claimed as a dependent on someone else's tax return.
- You can't have additional health coverage that is not a qualified deductible plan (with certain exceptions).
- You can't have received benefits from the Department of Veterans Affairs in the past three months.

<sup>1</sup> Tax references relate to federal income tax only. The tax treatment of health savings account contributions and distributions under state income tax laws differs from the federal tax treatment. Consult with your financial or tax adviser for more information.

<sup>2</sup> Earnings vary depending on the type of investment plan you opt for and/or the HSA provider you choose. Amount earned is based on the investment plan and market value, and in some instances, the account may actually lose money.

# Benefit highlights

	Balance HSA 1200	Balance HSA 2000
<b>Features</b>		
Annual deductible	\$1,200	\$2,000
Annual out-of-pocket maximum	\$1,200	\$4,000
Lifetime benefit maximum	\$3 million	
<b>Benefits</b>		
<b>Preventive care (not subject to deductible)</b>		
Preventive care visit	\$15 office visit copay	
Preventive care services	No charge (office visit copay may apply)	
<b>All other covered services</b>		
Coinsurance	No charge (after deductible)	20% coinsurance (after deductible)

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## Meet Doug Barkley

Doug, 45, is newly single, and he wants a new health plan.<sup>1</sup> Doug wants a plan that won't cut into his budget but also won't leave him exposed to huge medical bills if he becomes seriously ill. He'd also like to save a little money—tax free.<sup>2</sup> He enrolls in the Balance HSA 1200 plan.



- **Health savings account (HSA):** Doug opens a health savings account and deposits the 2010 federal maximum of \$3,050.<sup>3</sup>
- **Qualified medical expenses:** Doug withdraws funds tax free from his HSA to help pay for the LASIK surgery and orthodontics he's always wanted.
- **Preventive care:** Since preventive care is not subject to his deductible, Doug gets his annual physical exam and preventive screenings for no charge except for a \$15 office visit copayment.

<sup>1</sup>This example is for illustrative purposes only. Individual situations will vary depending on the specifics of the health care plan.

<sup>2</sup>Tax references relate to federal income tax only.

<sup>3</sup>For 2010, the federally established maximum contribution for an eligible individual with self-only coverage is \$3,050, and the maximum contribution in a calendar year for an eligible individual with family coverage is \$6,150. This maximum is indexed annually for inflation. For more information, please consult your financial or tax adviser.

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