

Finding the right health coverage can be a challenge.

You don't want to pay a lot for coverage you don't need.

But you don't want to be left unprotected.

## Now there's a solution!



Not sure you need coverage?

### Do the math.

Did you know that paying health insurance premiums for over **seven years** could cost you *less* than one hospital stay without health coverage?\*

\* Based on average national cost for one hospital stay (\$7,588) and current Personal Advantage rate for single male age 25-29 in Balance HMO 5,000.

### Introducing Balance.

With Kaiser Permanente's new Balance plans, you'll get just the right coverage at just the right price. From a health company you can trust.

With rates starting at around **just \$65 a month**,<sup>1</sup> Balance plans are our lowest priced Personal Advantage plans. So you'll get the coverage you need, at a price you can afford.

### Balance your benefits with your budget.

At Kaiser Permanente, we believe you shouldn't have to give up all your benefits to make health insurance affordable. With Balance plans, you'll enjoy the coverage you'd expect from Kaiser Permanente, including:

- Doctor's office visits
- Hospital stays
- Prescription drugs
- Preventive care
- An Out-of-Pocket Maximum to keep you protected

You're covered for preventive care. You'll be covered for the things you need to stay healthy, like annual exams and screenings. In fact, you won't pay a thing for preventive services like routine mammograms, pap tests, and immunizations.<sup>2</sup> Compare these benefits to what you get with similar priced plans from other health insurers!

### Just the right coverage

To keep your rates lower, you won't have to pay for a lot of extra coverage that not everyone needs. For example, Balance plans don't include coverage for maternity. If you'd like a more detailed comparison of the new Balance plans benefits to our other plans, just read the *Balance Plan Acknowledgement Form* in your application.

### Choose your perfect Balance.

When it comes to health coverage, one size doesn't fit all. With Balance, you can choose from two types of coverage—HMO plans or plans with a Health Savings Account (HSA) option. In all, you'll have seven plans to choose from.

<sup>1</sup> For male in Balance HMO 5,000. Rates vary by plan, age, and gender.

<sup>2</sup> Office visit copay may apply.

## Balance HMO Plan Rates (4/1/08—6/1/08 effective dates)

### Balance HMO Plans

If you're looking for low premiums and predictable out-of-pocket costs, our new Balance HMO plans are a great choice. Rates start around just **\$65 a month**.<sup>1</sup> And you'll only pay a copay for services like primary and specialty care visits, after-hours urgent care, and emergency room visits. You'll also pay just a copay for generic prescription drugs.

With Balance HMO plans, you'll have five options to choose from. To make your decision simple, the only differences among the plans are the Annual Deductible and in some cases, the Out-of-Pocket Maximum. You can choose from a \$2,000, \$3,000, \$5,000, \$7,500, or \$10,000 deductible. The higher the deductible, the lower your monthly premium.

#### Balance HMO 2,000

Age	Subscriber only	
	Male	Female
0-2	\$78	\$82
3-11	\$78	\$82
12-19	\$79	\$82
20-24	\$89	\$110
25-29	\$109	\$139
30-34	\$115	\$178
35-39	\$133	\$209
40-44	\$151	\$212
45-49	\$186	\$229
50-54	\$213	\$258
55-59	\$277	\$295
60-64**	\$360	\$338

#### Balance HMO 3,000

Age	Subscriber only	
	Male	Female
0-2	\$70	\$76
3-11	\$70	\$76
12-19	\$72	\$76
20-24	\$83	\$101
25-29	\$100	\$128
30-34	\$106	\$164
35-39	\$123	\$193
40-44	\$139	\$193
45-49	\$170	\$208
50-54	\$196	\$235
55-59	\$255	\$271
60-64**	\$331	\$310

#### Balance HMO 5,000

Age	Subscriber only	
	Male	Female
0-2	\$63	\$66
3-11	\$63	\$66
12-19	\$64	\$66
20-24	\$72	\$87
25-29	\$89	\$110
30-34	\$92	\$141
35-39	\$108	\$165
40-44	\$121	\$168
45-49	\$147	\$180
50-54	\$171	\$204
55-59	\$218	\$235
60-64**	\$285	\$268

#### Balance HMO 7,500

Age	Subscriber only	
	Male	Female
0-2	\$63	\$64
3-11	\$63	\$64
12-19	\$63	\$64
20-24	\$70	\$84
25-29	\$86	\$104
30-34	\$89	\$133
35-39	\$102	\$157
40-44	\$115	\$159
45-49	\$140	\$171
50-54	\$161	\$191
55-59	\$206	\$220
60-64**	\$267	\$252

#### Balance HMO 10,000

Age	Subscriber only	
	Male	Female
0-2	\$62	\$63
3-11	\$62	\$63
12-19	\$62	\$64
20-24	\$69	\$82
25-29	\$84	\$100
30-34	\$86	\$126
35-39	\$100	\$150
40-44	\$112	\$152
45-49	\$134	\$163
50-54	\$154	\$183
55-59	\$197	\$211
60-64**	\$255	\$239

\*\* If you are 65 or older, please inquire about our coverage for Medicare-eligible members at 1-888-468-0100.



## 2008 Balance HMO Plan benefit summaries

Balance HMO 2,000

Deductible	\$2,000
Coinsurance Out-of-Pocket Max	\$5,000
Maximum Benefit While Covered <sup>1</sup>	\$3,000,000
Coinsurance	Plan pays 70% after Annual Deductible
<b>Benefits</b> <i>Benefits shown with copays are not subject to deductible. You pay amount shown unless otherwise noted.</i>	
<b>Office Services</b>	
<ul style="list-style-type: none"> <li>■ Primary Care</li> <li>■ Specialty Care</li> <li>■ Preventive Services <sup>2</sup></li> <li>■ Maternity (obstetrician/midwife)</li> </ul>	\$40 copay \$50 copay Plan pays 100% No Coverage
<b>Outpatient Services</b>	
<ul style="list-style-type: none"> <li>■ Laboratory Services</li> <li>■ Radiology Services</li> <li>■ High Tech Radiology Services (MRI, CT, PET, others)</li> <li>■ Rehabilitation Therapies - 20 visits (Physical, Occupational, Speech Therapy)</li> <li>■ Outpatient Surgery Facility</li> <li>■ Hospital Outpatient Facility</li> <li>■ Physician and Other Professional Charges</li> </ul>	Plan pays 70% Plan pays 70% Plan pays 70% Plan pays 70% Plan pays 70% Plan pays 70% Plan pays 70%
<b>Emergency Services</b>	
<ul style="list-style-type: none"> <li>■ Emergency Room Visit (per visit; copay waived if admitted)</li> <li>■ After-Hours Urgent Care (per visit)</li> <li>■ Ambulance (per trip)</li> </ul>	\$150 copay \$60 copay \$150 copay
<b>Inpatient Services</b>	
<ul style="list-style-type: none"> <li>■ Hospital (facility charge)</li> <li>■ Maternity (hospital delivery)</li> <li>■ Physician and Other Professional Charges</li> </ul>	Plan pays 70% No Coverage Plan pays 70%
<b>Mental Health Services</b>	
<ul style="list-style-type: none"> <li>■ Outpatient Mental Health <sup>3</sup></li> <li>■ Outpatient Group Therapy <sup>3</sup></li> <li>■ Inpatient Mental Health Facility - 30 days per calendar year</li> <li>■ Inpatient Mental Health Professional</li> </ul>	\$60 copay \$60 copay Plan pays 70% Plan pays 70%
<b>Pharmacy Services - 30 day supply</b>	
<ul style="list-style-type: none"> <li>■ Generic Drugs—Kaiser Permanente Medical Centers/Designated Community Pharmacies</li> <li>■ Brand Preferred Drugs</li> <li>■ Brand Non-Preferred Drugs</li> <li>■ Deductible (Brand Drugs only)</li> </ul>	Mail Order available \$20 copay/\$30 copay \$40 copay/\$50 copay Not Applicable \$500 Brand Rx Deductible
<b>Other Services</b>	
<ul style="list-style-type: none"> <li>■ Durable Medical Equipment/Prosthetics and Orthotics <sup>4</sup></li> <li>■ Vision Exam</li> </ul>	Plan pays 70% No Coverage

1. Some benefits may have limitations. 2. Deductible does not apply. Office visit copay may apply.

3. Limited to 48 visits individual and group therapy combined per calendar year. 4. Limited to \$2,500 combined per calendar year.

Balance HMO 3,000	Balance HMO 5,000	Balance HMO 7,500	Balance HMO 10,000
\$3,000	\$5,000	\$7,500	\$10,000
\$6,000	\$10,000	\$10,000	\$10,000
\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Plan pays 70% after Annual Deductible	Plan pays 70% after Annual Deductible	Plan pays 70% after Annual Deductible	Plan pays 70% after Annual Deductible
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Plan pays 70% No Coverage	Plan pays 70% No Coverage	Plan pays 70% No Coverage	Plan pays 70% No Coverage

*This is a summary description and is not intended to replace the Individual Agreement or Personal Advantage Evidence of Coverage, which contain the complete provisions of this coverage. Some services require preauthorization. Applicants subject to medical review.*

## Balance HealthInvestor (HSA) Plans

Looking for low premiums, plus the tax advantages and investment opportunity of a Health Savings Account? Check out our new Balance HealthInvestor (HSA) Plans.

Rates start around just **\$80 a month**,<sup>1</sup> and you'll enjoy surprisingly low deductibles. And of course, there's the Health Savings Account (HSA).

When you choose a Balance HSA Plan, you can enjoy the many benefits of a HSA:

- Use the money you contribute to your HSA to pay for qualified medical expenses.
- The money you contribute to your HSA can be excluded from your taxable income.
- Any investment earnings in your HSA accumulate tax-free and can carry over from year to year.

You'll have two Balance HSA plans to choose from. One with a low \$1,200 deductible and 100% coinsurance, and the other with a low \$2,000 deductible and 80% coinsurance.

## How do Balance HSA Plans work?

All services—including office visits—except preventive care will be subject to the deductible. So for most services, you'll pay the full cost of your care at the

time of service—until your out-of-pocket costs have reached your deductible. After you've met your deductible, then you'll pay your coinsurance. (If your coinsurance is 100%, you'll pay nothing; if it's 80%, you'll pay 20% of the cost for services.) For preventive care like an annual physical or well-child care, you'll always pay just a

\$15 copay. For preventive services like mammograms and immunizations, and you'll pay nothing.

For more information about how HealthInvestor (HSA) plans work, and to learn more about HSAs, you can refer to your Personal Advantage enrollment booklet.

## Balance HSA Plan Rates (4/1/08—6/1/08 effective dates)

### Balance HSA 1,200

Age	Subscriber only	
	Male	Female
0-2	\$80	\$84
3-11	\$80	\$84
12-19	\$81	\$84
20-24	\$93	\$121
25-29	\$118	\$157
30-34	\$125	\$206
35-39	\$148	\$244
40-44	\$171	\$249
45-49	\$216	\$268
50-54	\$253	\$305
55-59	\$330	\$354
60-64**	\$435	\$409

### Balance HSA 2,000

Age	Subscriber only	
	Male	Female
0-2	\$72	\$79
3-11	\$72	\$79
12-19	\$75	\$79
20-24	\$84	\$111
25-29	\$108	\$141
30-34	\$112	\$186
35-39	\$131	\$216
40-44	\$151	\$220
45-49	\$190	\$237
50-54	\$222	\$269
55-59	\$289	\$309
60-64**	\$379	\$356

\*\* If you are 65 or older, please inquire about our coverage for Medicare-eligible members at 1-888-468-0100.

## 2008 Balance HSA Plan benefit summaries

	Balance HSA 1,200	Balance HSA 2,000
Annual Deductible	\$1,200	\$2,000
Out-of-Pocket Maximum	\$1,200	\$4,000
Coinsurance	Plan pays 100% after Annual Deductible	Plan pays 80% after Annual Deductible
Maximum Benefit while Covered	\$3,000,000	
Preventive Visits	\$15 Copay	
Preventive Services	Plan pays 100% (Annual Deductible not applicable)	
All Other Covered Services	Subject to Annual Deductible and Coinsurance	

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

<sup>1</sup> For male in Balance HSA 2,000. Rates vary by plan, age, and gender.

## Find balance in mind, body, and spirit.

No matter which Personal Advantage plan you choose, Kaiser Permanente will be your partner in total health. You'll get care for the whole you, and have access to benefits you can use every day. Like discounts on gym membership, chiropractic care, massage therapy, and Weight Watchers®. And services like 24-hour health coaches, health education classes, online health tools, and more.

You'll also have access to the doctors at our 15 Kaiser Permanente Medical Centers, plus over 1,600 affiliated private-practice doctors in their own offices all over metro-Atlanta.

When you get care at our medical centers, you can save time by seeing a doctor, getting lab tests or X-rays, and picking up a prescription *all in the same building*.<sup>2</sup> You'll also enjoy secure, time-saving access to parts of your health record online, including the ability to e-mail your doctor's office, view most lab results, review past office visit information, and more 24/7!

<sup>2</sup> Most Kaiser Permanente Medical Centers.

## Want to learn more?

If you'd like to learn more about Kaiser Permanente Personal Advantage, take a look at your Enrollment Booklet. Most of the information in the booklet—including how all our HMO and HealthInvestor (HSA) plans work—also applies to the new Balance plans. (Of course, benefits and rates will be different.) You'll find more information about:

- Where you can get care
- Details about Health Savings Accounts
- The advantages of Kaiser Permanente

To apply, or get more information, talk to your broker or call Kaiser Permanente at 1-800-792-2034 Monday-Friday 8 a.m.-5 p.m.

## Apply today!

Bill Howell

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