

Guide to Custom Care HealthInvestor (HSA) and CarePay HSA





Custom Care HealthInvestor (HSA) Fast Facts

What it is

- An HSA-qualified High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) option.
- Plans cover a broad range of services.
- All services except preventive care are subject to the deductible and coinsurance.
- Members have access to a wide variety of health tools to encourage engagement in their own health.
- Available with Multi-Choice and Out-of-Area plans in mid-2006.
- Available for both individuals and groups.

HSA Highlights

- Employer, employee, and individual contributions are allowed.
- Employee and individual contributions, earnings, and eligible withdrawals are tax free.
- HSA funds can be used to pay for a variety of health care expenses including prescription drugs.
- An employee's HSA balance rolls over from year to year.
- HSAs are portable, entirely owned by the employee, and may move with them from job to job.
- Kaiser Permanente has selected Wells Fargo Bank as its preferred HSA trustee and administrator for the CarePay® HSA.
- Those who choose Wells Fargo can use the convenient CarePay HSA Visa® debit card to pay for qualified medical expenses.

How you benefit

- Meet your clients' demands for more cost-effective health care solutions.
- Increase your competitive advantage by offering a full suite of product solutions.
- Capitalize on the trend toward consumer-driven health care.

How your clients benefit

- Reduce or control spending on health care benefits.
- Reduce payroll taxes when integrating HSAs as part of a cafeteria plan.
- Save time with minimal administration.
- Promote employee involvement and accountability in purchasing health care services.

How members benefit

- Save on personal income taxes through tax-free contributions, tax-deferred investment earnings, and tax-free withdrawals for qualified medical expenses.*
- Assert more control over health care spending.
- Invest and save for future health care expenses with tax-free dollars.
- Acquire a savings vehicle for post-retirement health care coverage.

**The tax references relate to federal income tax only. The tax treatment of Health Savings Account (HSA) contributions and distributions under your state's income tax laws may differ from the federal tax treatment and may differ from state to state. Consult with your financial or tax advisor for more information. Refer to the IRS Web site for information regarding qualified expenses under Internal Revenue Code Section 213(d).*

Frequently asked questions

Q: Do the deductible, coinsurance, and copayment count towards the out-of-pocket (OOP) maximum?

A: Yes, the deductible, coinsurance, and copayment contribute to the OOP maximum with Kaiser Permanente's Custom Care HealthInvestor (HSA).

Q: What medical expenses are subject to the deductible and count toward the OOP maximum?

A: Under the Kaiser Permanente Custom Care HealthInvestor (HSA), all services count toward the OOP maximum, while all services except preventive care are subject to the deductible. Examples of services that are subject to the deductible and count toward the OOP maximum include, but are not limited to: office visits (primary care and specialty); hospitalization, outpatient surgery, prescription drugs, emergency care, laboratory, and radiology services.

Q: How do the family deductible and the OOP maximum work for families?

A: The family deductible applies to the family as a whole. The deductible may be satisfied by expenses incurred by one family member or a combination of family members.

Q: Does the deductible apply to preventive care?

A: Most preventive care services are covered at 100 percent—without deductibles or coinsurance— but there is a copayment for preventive care visits. The visit is exempt from the deductible, but the visit copayment applies toward the OOP maximum. Kaiser Permanente offers a wide range of preventive care services, including:

- Routine physicals
- Routine women's health care, including mammograms, pelvic exams, clinical breast exams, and Pap tests
- Well-child care (at no charge)
- Standard immunizations*
- Diabetes screenings
- Prostate screenings
- Cholesterol screenings

*Immunizations needed solely for travel are not covered.

Q: What provider network is available with Kaiser Permanente Custom Care HealthInvestor (HSA)?

A: Kaiser Permanente is offering the new Custom Care HealthInvestor (HSA) plan as part of our HMO portfolio of products. Members can access the Kaiser Permanente HMO network of providers in our 12 conveniently located medical centers as well as more than 1,000 Affiliated Community Physicians throughout metro-Atlanta. However, health care services that are not covered under a member's Kaiser Permanente Custom Care HealthInvestor may be paid for with HSA funds if the services meet applicable federal tax law requirements.

Q: How do members set up an HSA?

A: HSA accounts can be established at any approved HSA financial provider. For added convenience, Kaiser Permanente members can set up a CarePay HSA through Wells Fargo, our preferred HSA trustee and administrator. Members can sign up online or call Wells Fargo for enrollment materials. Log on to wfhbs.com/kaiserpermanente, or call a Wells Fargo HSA customer service representative at **1-866-890-8308** Monday through Friday, from 8 a.m.–8 p.m. (EST).

Q: What are the investment options for the CarePay HSA funds?

A: Members may choose from six Wells Fargo investment funds to meet different investment needs. A brief overview of each of the available funds is included in the enrollment package.

Q: How can members access their CarePay HSA funds?

A: Health plan members can access their HSA funds for qualified medical expenses by using their CarePay HSA Visa debit card. Members will receive a card when they open a CarePay HSA with Wells Fargo. (If they prefer, members can pay for services at the time of delivery and file a claims form with Wells Fargo for reimbursement from their HSA.)

Q: How can members keep track of their CarePay HSA balances?

A: Wells Fargo will mail a quarterly statement to members. The statement will show total contributions and distributions as well as investment results. Members can also access their account information online at wfhbs.com/kaiserpermanente, or call a Wells Fargo HSA customer service representative at **1-866-890-8308** Monday through Friday, from 8 a.m.–8 p.m. (EST).

How to reach us

CUSTOM CARE HEALTHINVESTOR (HSA)

CarePay HSA

For additional information about the CarePay Plan or for CarePay enrollment materials, you can access information online at wfhbs.com/kaiserpermanente, or call Wells Fargo directly at **1-866-890-8308** Monday through Friday, from 8 a.m.–9 p.m. (EST)

Health Line

Provides nurse advice and health information 24 hours a day, seven days a week. To schedule or cancel an appointment at a Kaiser Permanente Medical Center, call:
Monday-Friday 7 a.m. to 7 p.m.
(404) 365-0966 locally
1-800-611-1811 long distance
(Disponible en Espanol)

Member Services

Offers assistance with selecting a personal physician, explaining how Kaiser Permanente works and questions and concerns about Affiliated Community Physicians, eligibility, and coverage verification.
Monday-Friday 7 a.m. to 9 p.m.
Saturday and Sunday 8 a.m. to 2 p.m.
(404) 261-2590 locally
1-888-865-5813 long distance
(Disponible en Espanol)

Pharmacy

Members with a prescription drug benefit can have prescriptions filled at any Kaiser Permanente Medical Center pharmacy or designated community pharmacies in the metropolitan Atlanta area. In addition, two great time-saving options are available when refilling prescriptions previously filled at a Kaiser Permanente Medical Center Pharmacy:
Order online at members.kp.org
24-hour Refill Line at **(770) 434-2008**

Kaiser Permanente Custom

Care HealthInvestor

For additional information about the Kaiser Permanente Custom Care HealthInvestor, you can call Kaiser Permanente at **(404) 364-7105**, Monday through Friday, 8:30 a.m.–5 p.m., or visit kp.org.

Medical Claims

Answers questions about medical bills and provides medical claims for HMO plans.
Monday-Friday 8:30 a.m. to 5 p.m.
(404) 261-2825

Group Billing

Helps with questions regarding premium billing for groups.
1-866-238-2262

Direct Pay/Individual Billing

Answers questions about premium billing for individual products.
1-866-238-2808

Supply Line

Provides assistance with enrollment supplies by phone.
(404) 364-7002
brokersupplies.ga@kp.org

Kaiser Permanente Online

kp.org

