



# World Bank Staff Association

## 2026 Open Enrollment



# Important Information

**Enrollments begin December 11, 2025, and will end December 23, 2025.**

**Coverage is effective January 1, 2026.**

**Note: STs currently enrolled in the Kaiser Permanente / Ameritas Insurance plans will be continued unless changes are made in Benelink. Please see available health benefits information sessions and associated virtual meeting links below:**

**December 15, 2025, 12pm**

**[Join the meeting now](#)**

**December 16, 2025, 12pm**

**[Join the meeting now](#)**

---



## Important Dates

Coverage Begins:	01/01/2026
Enrollment Begins:	12/11/2025
Enrollment Ends:	12/23/2025
First Payment Debited:	12/29/2025
Recurring Debits:	First business day of each month

\*\*STCs must monitor bank accounts for withdrawals and notify Servarus if funds were not deducted. Coverage is automatically canceled if premiums are not received.

---

# How to Enroll Online



# Step 1: Gather Information

## Keep In Mind

When electing coverage for your partner and/or dependents, you will be required to provide specific information. If the information is not provided at open enrollment your benefits may be delayed.

## Employee Required Information

- Social Security Number- If you do not have a Social Security Number, please contact [WorldBank@servarussystems.com](mailto:WorldBank@servarussystems.com)
- Date of Hire
- Date of Birth
- Physical Address
- Bank Information- *Bank Name, Account Number and Routing Number*

## Partner/Dependents Required Information

- Partner/Children's full legal name
- Social Security Number(s)- If you do not have a Social Security Number, please contact [WorldBank@servarussystems.com](mailto:WorldBank@servarussystems.com)
- Date of Birth(s)



## Step 2: Begin Enrollment

### For members currently enrolled in either Kaiser OR Ameritas:

Log onto [connect.benelink.com](http://connect.benelink.com). To log on to the system, you will need a personal login ID and personal password.

- 1) **Personal Login ID:** We have created a unique log-in ID for each STC/STT. Type the prefix “**BI39**” plus the first initial of first name and the first initial of last name, followed by full date of birth (mmddyyyy) with no spaces. (For example, if employee “Linda Test” was born on September 17, 1971, her login ID would be “**BI39LT09171971**”).
- 2) **Personal Password:** Type the prefix “**BI39**” followed by the last six digits of Social Security Number. For example: if employee “Linda Test” has the full Social Security number 123-45-6789, then the password in this case would be “**BI39456789**”). Please note that passwords are case sensitive.

For security purposes, the system will then automatically request that you change your temporary password. Please keep a record of your new password for system access in the future.

### **NOT** Currently Enrolled:

1. Send an Email [WorldBank@servarussystems.com](mailto:WorldBank@servarussystems.com) from your WBG e-mail address, with subject line “*World Bank Group Consultants-send secure email*”. A Servarus service representative will respond with a secure email requesting personal information. The required information is protected under the patient confidentiality rules of the U.S. HIPPA law.
2. This information will be used by Servarus to set up your personal home page in the benefit administrative system called “Benelink.” Once the information is uploaded by Servarus, new members will then have access to enroll and make elections.

#### **IMPORTANT:**

You **MUST** provide your “World Bank Group” email address to Servarus.



**Questions? Contact the Benefit Service Center for enrollment assistance**

Benefit Service Center  
855-363-0839

[WorldBank@servarussystems.com](mailto:WorldBank@servarussystems.com)

## Step 3: Complete Enrollment

1. Log into Benelink Connect  
[connect.benelink.com](https://connect.benelink.com)
2. Make elections within the enrollment portal
3. Enter banking information. *If banking information is not provided, benefits will not be activated.*
4. Provide Digital Signature accepting rates and ACH payment method.



---

# FAQs

Frequently Asked Questions





## Who are Our Vendors?

**Servarus Systems**, administers the on-line benefit administration system called “BeneLink.” The system captures enrollment data for consultants and their dependents. Once captured Benelink communicates to Kaiser and Ameritas electronically. Servarus also provides service and enrollment support.

**TRUIST** is our banking partner that processes payments.

**Hamilton Insurance** is our insurance broker who manages the billing with the insurance carriers and oversees the processes in place.



# FAQ's

**Enrollment cycles:** Consultants can enroll at certain times of the year, such as, during the annual open enrollment period or when there is a qualifying event such as having a baby, getting married, or losing other coverage, etc. Coverage for qualifying events can be requested by going onto <https://connect.benelink.com> . From the home page, locate My Account, Request Family Status Change and upload the relevant documents.

**Coverage Period:** Rates are in effect for the 2026 calendar year. Coverage will continue uninterrupted for the calendar year as long as the consultant continues to make premium payments.

**Extended Coverage:** Extended coverage is available at the same rate for an additional 18 months following contractual separation from the WB. Please email Aicha Cooper at the [WB SA](#) to make this request.

**Termination of Coverage:** Consultants are required to remain on the plan for the calendar year unless there is a qualifying event such as a contractual separation from the WBG. To end coverage, please send written notice to [WorldBank@servarussystems.com](mailto:WorldBank@servarussystems.com) 30 days prior to when termination of coverage is requested and before the next payment is processed.

**No Social Security Number:** Contact [WorldBank@servarussystems.com](mailto:WorldBank@servarussystems.com)

**ID cards:** ID cards will be mailed and can also be downloaded from the provider's websites. Coverage is in effect even if you have not received a card.

**Account Access:** To locate a summary of the medical plan selected log in to <https://connect.benelink.com> and access your personal account. Click on "Forms" under Product Resources. This information is also available from KP and Ameritas websites. Members must register on the carrier's website to access benefit information.

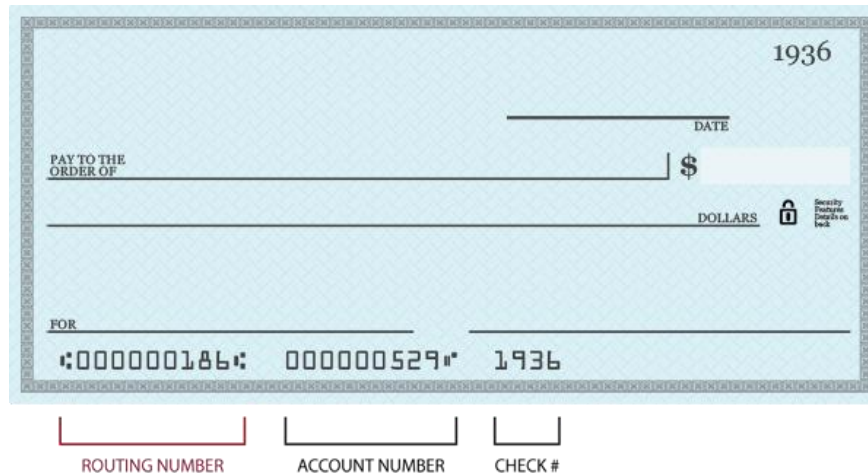
**Update Personal Information:** Changes to your name and address can be made by sending a request to [WorldBank@servarussystems.com](mailto:WorldBank@servarussystems.com) with your correct information. A service representative will update your records.

---

# FAQ's

## Where can I find my routing and account number?

This information can be found on the bottom of a check. If you do not have a check you can find this information within your banking portal.



**Financial Responsibility:** STC/STTs will be responsible for paying the monthly premium directly to the billing administrator. Please note that the Staff Association is facilitating access to this insurance only, and does not assume any liability or payment responsibility.

**Payment:** All payments will be made by an authorized automatic bank draft and will be drawn by Truist on the first business day of each month. If funds cannot be withdrawn due to insufficient funds, benefits will automatically be terminated. Please monitor bank accounts monthly to confirm withdrawals are made. There will be a \$25 returned ACH fee applied for each failed ACH attempt. Contact Servarus Systems for questions regarding payments.

# Important Contact Information

COMPANY	INQUIRIES
<b>Servarus Systems</b> Benefit Service Center 855-363-0839 <a href="mailto:WorldBank@servarussystems.com">WorldBank@servarussystems.com</a>  Monday – Friday 9am – 5pm EST	<ul style="list-style-type: none"><li>• Enrollment</li><li>• Cancel Coverage</li><li>• Add Dependents</li><li>• Status of Coverage</li><li>• Qualifying Event (marriage, divorce, birth etc.)</li><li>• Change</li><li>• Billing and Payment</li></ul>
<b>Kaiser Permanente</b> Member Services 301-468-6000	<ul style="list-style-type: none"><li>• Request ID Card</li><li>• Benefit Questions</li><li>• Find a Doctor/Location</li><li>• Claims</li></ul>
<b>Ameritas</b> Claims Department <a href="mailto:group@amertias.com">group@amertias.com</a>	<ul style="list-style-type: none"><li>• Benefit Questions</li><li>• Claims</li></ul>

# Dental Overview

---

# How to Compare Dental Options

**When determining a dental plan, here are some areas to compare within the plan options:**

- Deductible (in & out of network)
  - Plan maximum (in & out of network)
  - Out of network allowance
  - Where services fall under each plan (Type 1, 2 or 3)
-

# Ameritas- Dental Plan Options

World Bank Group Consultants  1/1/2026	Ameritas		Ameritas		Ameritas	
	Bronze Dental Plan (Plan 1)		Silver Dental Plan (Plan 2)		Gold Dental Plan (Plan 3)	
RATES						
Employee	\$43.52		\$53.16		\$69.76	
Employee + Spouse	\$84.48		\$102.76		\$135.08	
Employee + Child(ren)	\$94.00		\$117.84		\$149.04	
Family	\$135.00		\$167.40		\$214.40	
BENEFITS	PPO	Out Of Network	PPO	Out Of Network	PPO	Out Of Network
DEDUCTIBLES						
Tier 1	\$5 per person/visit		\$5 per person/visit		\$5 per person/visit	
Tier 2 & 3	\$50 per person/calender year		\$50 per person/calender year		\$50 per person/calender year	
BENEFIT MAXIMUM						
	\$1,250	\$1,000	\$1,500	\$1,250	\$2,500	\$2,500
COPAYS / COINSURANCE						
<b>Tier 1 Preventative</b> (Diagnostic and Preventive Services)	100%	100%	100%	100%	100%	100%
<b>Tier 2 Basic</b> (Basic Restorative , Simple Tooth Extractions, Fillings)	80-90-100%	80-80-80%	80-90-100%	80-80-80%	80-90-100%	80-80-80%
<b>Tier 3 Major</b> (Crowns, Dentures, Inlays/Onlays)	50%	50%	50%	50%	50%	50%

# Service Definitions- In Network

## Bronze Plan:

### **Type 1 services** (Preventive):

- Routine Exam
- X-rays (Bitewing, Panoramic & Periapical)
- Cleaning
- Fluoride
- Sealants
- Space Maintainers

### **Type 2 Services** (Basic):

- Restorative Amalgams & Composites
- Endodontics Non-Surgical & Surgical
- Periodontics Non-Surgical & Surgical
- Denture Repair
- Simple Extractions

### **Type 3 Services** (Major):

- Onlays
- Crowns Including repair
- Implants
- Prosthodontics
- Complex Extractions
- Anesthesia

## Silver Plan:

### **Type 1 services** (Preventive):

- Routine Exam
- X-rays (Bitewing, Panoramic & Periapical)
- Cleaning
- Fluoride
- Sealants
- Space Maintainers

### **Type 2 Services** (Basic):

- Restorative Amalgams & Composites
- Endodontics Non-Surgical & Surgical
- Periodontics Non-Surgical & Surgical
- Denture Repair
- Simple Extractions

### **Type 3 Services** (Major):

- Onlays
- Crowns Including repair
- Implants
- Prosthodontics
- Complex Extractions
- Anesthesia
- Bleaching

## Gold Plan:

### **Type 1 services** (Preventive):

- Routine Exam
- X-rays (Bitewing, Panoramic & Periapical)
- Cleaning
- Fluoride
- Sealants
- Space Maintainers

### **Type 2 Services** (Basic):

- Restorative Amalgams & Composites
- Endodontics Non-Surgical & Surgical
- Periodontics Non-Surgical & Surgical
- Denture Repair
- Simple Extractions

### **Type 3 Services** (Major):

- Onlays
- Crowns Including repair
- Implants
- Prosthodontics
- Complex Extractions
- Anesthesia
- Bleaching

*Refer to benefit summary for detailed benefit information as each dental plan is different*

---



# Service Definitions- Out of Network

## Bronze Plan:

### **Type 1 services** (Preventive):

- Routine Exam
- X-rays (Bitewing, Panoramic & Periapical)
- Cleaning
- Fluoride
- Sealants
- Space Maintainers

### **Type 2 Services** (Basic):

- Restorative Amalgams & Composites
- Denture Repair
- Simple Extractions

### **Type 3 Services** (Major):

- Onlays
- Crowns Including repair
- Endodontics Non-Surgical & Surgical
- Periodontics Non-Surgical & Surgical
- Implants
- Prosthodontics
- Complex Extractions
- Anesthesia

## Silver Plan:

### **Type 1 services** (Preventive):

- Routine Exam
- X-rays (Bitewing, Panoramic & Periapical)
- Cleaning
- Fluoride
- Sealants
- Space Maintainers

### **Type 2 Services** (Basic):

- Restorative Amalgams & Composites
- Endodontics Non-Surgical & Surgical
- Periodontics Non-Surgical & Surgical
- Denture Repair
- Simple Extractions

### **Type 3 Services** (Major):

- Onlays
- Crowns Including repair
- Implants
- Prosthodontics
- Complex Extractions
- Anesthesia
- Bleaching

## Gold Plan:

### **Type 1 services** (Preventive):

- Routine Exam
- X-rays (Bitewing, Panoramic & Periapical)
- Cleaning
- Fluoride
- Sealants
- Space Maintainers

### **Type 2 Services** (Basic):

- Restorative Amalgams & Composites
- Endodontics Non-Surgical & Surgical
- Periodontics Non-Surgical & Surgical
- Denture Repair
- Simple Extractions

### **Type 3 Services** (Major):

- Onlays
- Crowns Including repair
- Implants
- Prosthodontics
- Complex Extractions
- Anesthesia
- Bleaching

*Refer to benefit summary for detailed benefit information as each dental plan is different*

---

# Vision Overview

---

# Ameritas- Vision Plan Options

World Bank Group Consultants  1/1/2026	Ameritas		Ameritas	
	EyeMed Select Network - Vision Plan		VSP Choice Network- Vision Plan	
RATES				
Employee	\$9.60		\$9.60	
Employee + Spouse	\$18.76		\$18.76	
Employee + Child(ren)	\$18.12		\$18.12	
Family	\$27.28		\$27.28	
FREQUENCY				
Exam	12		12	
Frames	24		24	
Lenses	12		12	
Contact Lenses	12		12	
COPAYS / BENEFITS	In-Network	Out-of-Network	In-Network	Out-of-Network
Exam	\$10 copay	\$30 Allowance	\$10 copay	\$45 Allowance
Frames	\$180 Allowance	\$90 Allowance	\$180 Allowance	\$90 Allowance
Contact Lenses - Elective	\$180 Allowance	\$144 Allowance	\$180 Allowance	\$144 Allowance
Contact Lenses - Non-Elective	Covered in full	\$200 Allowance	Covered in full	\$210 Allowance
Single Vision	Covered in full after materials copay	\$25 Allowance	Covered in full after materials copay	\$30 Allowance
Bifocal	Covered in full after materials copay	\$40 Allowance	Covered in full after materials copay	\$50 Allowance
Trifocal	Covered in full after materials copay	\$55 Allowance	Covered in full after materials copay	\$65 Allowance

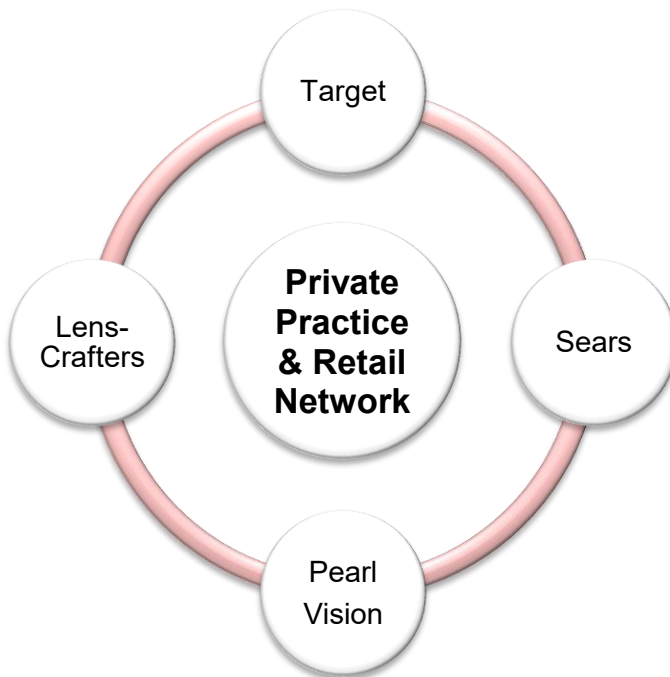
*Consider this:* Some eye services that are considered medical, such as glaucoma, are not covered under these vision benefits. Instead, these claims should be pursued under your medical coverage



# Ameritas- Vision Network Options

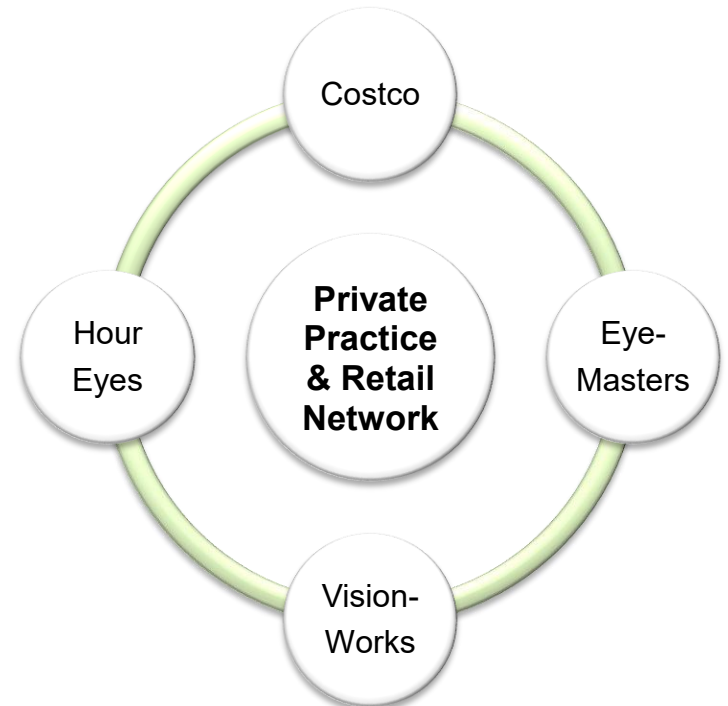
## EYEMED

Optometrist Only



## VSP

Optometrist & Ophthalmologist



VS

# Medical Overview

---



2026 Open Enrollment

**Care for all that is you**




## Experience health care designed with you in mind

You deserve high-quality care for your total health, whatever you need — from routine checkups to complex treatments to mental wellness support.

No matter what your priority is, ours is providing excellent care — for the you who's feeling great, the you who needs support, and every you in between.



 KAISER PERMANENTE®

## A different kind of care

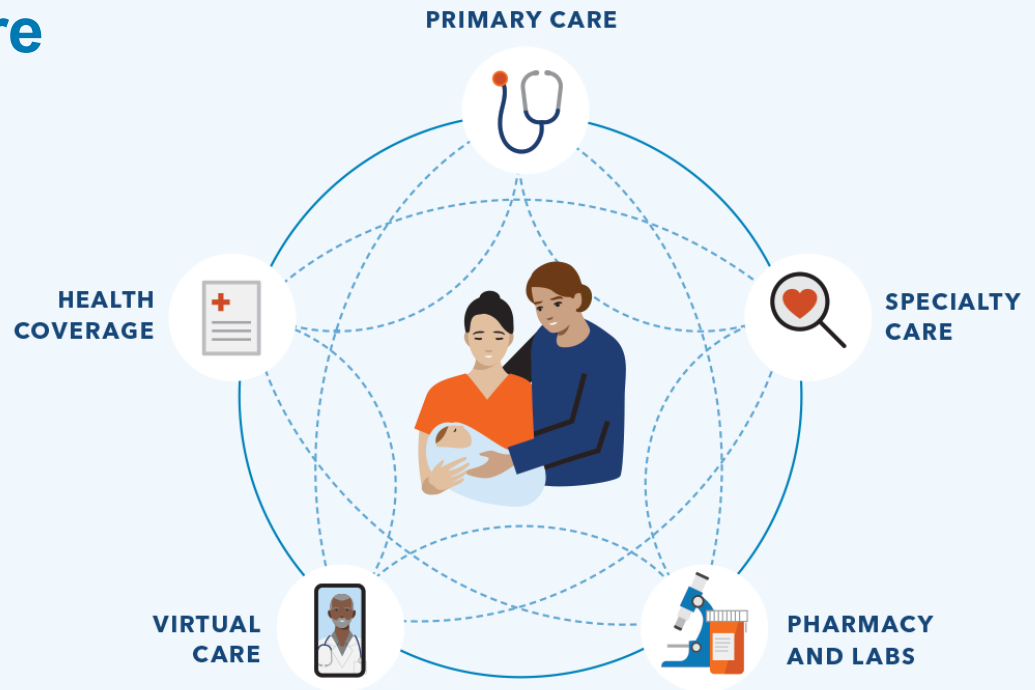
Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

With Kaiser Permanente, you get:

- Personalized care from top specialists
- 24/7 access to care wherever you are
- Predictable costs and less paperwork



Watch our [intro video](#) to learn about care that puts you at the center.





## Why choose Kaiser Permanente?



### High-quality, personalized care

- From prevention to primary care to specialized care
- With doctors who learn your lifestyle, health risks, and goals
- Care teams connected to your medical history through your electronic health record



### Convenient access

- With 24/7 care by phone or video<sup>1</sup>
- On one app that makes care easy to manage
- At facilities that offer more services in one stop



### Support for total health

- Help with mental health concerns from any member of your care team
- Self-care apps, classes, services, and programs<sup>2,3</sup>
- Resources to help you achieve your health and fitness goals

1. When appropriate and available. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. 3. Some classes may require a fee.

## Care that's personalized

**You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals.**

At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your electronic health record, so they know you and your story.

### Care teams that make you feel comfortable

- Access many clinicians who speak more than one language.
- Browse doctor profiles and change your personal doctor anytime.



[Find a doctor](#)  
who's right for you.



## Care that's convenient

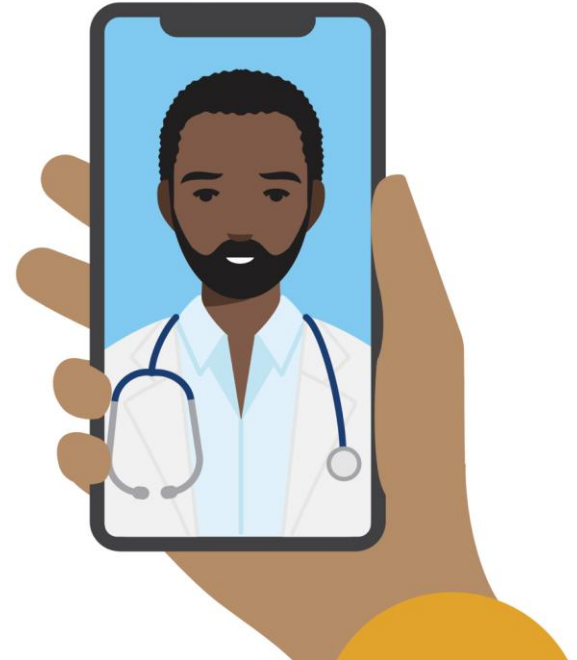
We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history, so you never have to repeat your story.

### Your health at your fingertips

- Get 24/7 care by phone or video.<sup>1</sup>
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.
- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.



Simplify your health care with the [Kaiser Permanente app](#).



Over half of members **avoided a trip to the ER** or urgent care with a video visit.<sup>2</sup>

1. When appropriate and available. 2. Kaiser Permanente internal data, 2023.

## Convenient prescription refills

**Order prescription refills online, on the Kaiser Permanente app, in person, over the phone, or by mail order.**

You can get refill reminders or alerts when new prescriptions are available to order. Track your order online and get delivery updates by text or email.



### Mail-order pharmacy

- Easy refills online, in person, or over the phone
- Same-day pickup
- Most prescriptions delivered to your front door<sup>1</sup>
- Same-day or next-day home delivery available for an additional fee<sup>2</sup>

1. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. 2. Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery.





## Convenient care close to home



**Choose Kaiser Permanente doctors and facilities that are close to work or home. Wherever you visit, your care team is connected to a national network of specialists and services.**

Most members same they get primary care appointments as soon as they expect—or sooner at most Kaiser Permanente locations.

You can get convenient service with:



Timely primary care appointments



24/7 virtual care



Quick lab results



1,800+ physicians



[Find locations](#) that are close to home.

# MedImpact General Pharmacy Locator

**\*\*Easy to google - MedImpact General Pharmacy Locator – enter zip code and search radius to display results\*\***

Pharmacy Locator – Search

powered by Google

At a minimum, enter City and State OR Zip, and select the distance you are willing to travel to a participating pharmacy. Pharmacy Locator will display participating pharmacies within the specified travel radius.

Note: The pharmacies in the General Pharmacy Locator may not be the same as those in your plan's network.

Locate Pharmacies

☐ Open 24 Hours  
Show only pharmacies that are open 24 hours a day.

Address:

City:

State:

Choose a State ▾

Zip:

Show Locations Within:

5 miles ▾

Pharmacy Name:

Search | 🔍

MedImpact Healthcare Systems, Inc. does not warrant or assure the accuracy of all the information displayed on this Web site nor is it intended to be comprehensive in nature. Pharmacy Locator is provided as a reference only, and pharmacy participation is subject to change. Access to Pharmacy Locator does not guarantee pharmacy benefit coverage. For additional information contact your plan sponsor. All information is subject to change. Please call the pharmacy for current information.

<https://mp.medimpact.com/pharmacylocator/ActionServlet>





## Convenient care while traveling

**Planning a trip? Have a child going away to college? Before you leave, we'll help you get vaccinated, refill prescriptions, and stay on top of your health while you're away.**



You're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by phone or online across the U.S.\*



Learn more about getting [care away from home.](#)

\*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

## Resources for mental health

**Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.**

- Individual or group therapy
- Health classes<sup>1</sup>
- Medication
- Online resources
- Apps for mental wellness and self-care<sup>2</sup>

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find [mental health and wellness resources](#) that fit your life.

1. Some classes may require a fee. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.





## Resources for everyday wellness

Take advantage of [classes, services, and programs](#) to help you achieve your health and fitness goals.<sup>1</sup>



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes<sup>2</sup>



Online fitness classes



<sup>1</sup>. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. <sup>2</sup>. Some classes may require a fee.

## Care that's world class

No matter your needs — mental health, cancer care, heart health, maternity, and beyond — you'll have access to expert doctors, advanced technology, and the latest evidence-based care.

We're a national leader in outcomes for conditions like cancer and heart disease, and we're among the top-rated health plans in every state we serve.<sup>1,2,3</sup>



### Kaiser Permanente members are:

 **33%**

more likely to survive  
heart disease<sup>4</sup>

 **52%**

more likely to survive  
colorectal cancer<sup>5</sup>

 **20%**

less likely to die early  
of cancer<sup>4</sup>

1. Kaiser Permanente 2023 HEDIS® scores. 2. 2022 Annual Report, Kaiser Permanente, [about.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report](https://www.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report). 3. NCQA's Private Health Insurance Plan Ratings 2023–2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. — HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington — HMO (rated 4 out of 5). 4. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022. 5. Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018.

# World-class maternity care

## Expect great care when you're expecting



A dedicated prenatal care team



A personalized birth plan



Care and support every step of the way



Support that doesn't stop at delivery



Learn more about [maternity care](#) that's built around you.



 KAISER PERMANENTE®

## It's easy to get started



### Personalized onboarding

- Personalized text to help you get registered
- A member guide to get you started

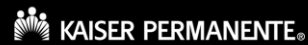


Learn how we make it [easy to get care](#) at every step.



### 3 easy steps to a healthy change

1. Choose your new doctor.
2. Transition your care and prescriptions seamlessly.
3. Get care on your schedule.



Tier	Monthly Cost
EE Only	\$551.32
EE + Spouse	\$1,157.77
EE + Child(ren)	\$1,047.45
Family	\$1,653.96

## HDHP MV2 Sig

This table shows an example of some of your group's benefits.\*

Benefits	Details
<b>Yearly deductible</b>	\$4500 individual/ \$9000 family
<b>Maximum yearly out-of-pocket costs</b>	\$6250 individual/\$12500 family
<b>Covered services</b>	You pay
<b>Preventive care</b>	\$0 copay
<b>Doctor's office visit</b>	40% coinsurance
<b>Lab tests and radiology</b>	40% coinsurance
<b>Outpatient surgery</b>	40% coinsurance
<b>Hospitalization</b>	40% coinsurance
<b>Emergency care</b>	40% coinsurance
<b>Prescribed medications (30-day supply)</b>	\$25 copay (generic medication)/\$50 copay (brand-name medication)/ 50% coinsurance (non-preferred medication)

\*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

Tier	Monthly Cost
EE Only	\$667.98
EE + Spouse	\$1,402.76
EE + Child(ren)	\$1,269.16
Family	\$2,003.94

## VF DHMO 3 Sig (Virtual Forward)

This table shows an example of some of your group's benefits.\*

Benefits	Details
<b>Yearly deductible</b>	\$4000 individual/\$8000 family
<b>Maximum yearly out-of-pocket costs</b>	\$6000 individual/\$12000 family
<b>Covered services</b>	You pay
<b>Preventive care</b>	\$0 copay
<b>Doctor's office visit</b>	\$70 Primary /\$90 Specialty
<b>Lab tests and radiology</b>	\$70 copay
<b>Outpatient surgery</b>	20% coinsurance
<b>Hospitalization</b>	20% coinsurance
<b>Emergency care</b>	\$300 copay
<b>Prescribed medications (30-day supply)</b>	\$15 copay (generic medication)/ \$35 copay (brand-name medication)/ \$50 coinsurance (non-preferred medication)

\*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

Tier	Monthly Cost
EE Only	\$1,493.12
EE + Spouse	\$3,135.55
EE + Child(ren)	\$2,836.93
Family	\$4,479.36

# DHMO 10 Sig

This table shows an example of some of your group's benefits.\*

Benefits	Details
<b>Yearly deductible</b>	\$1000 individual/\$2000 family
<b>Maximum yearly out-of-pocket costs</b>	\$3000 individual/\$6000 family
Covered services	You pay
<b>Preventive care</b>	\$0 copay
<b>Doctor's office visit</b>	\$25 Primary / \$35 Specialty
<b>Lab tests and radiology</b>	\$25 copay
<b>Outpatient surgery</b>	20% coinsurance
<b>Hospitalization</b>	20% coinsurance
<b>Emergency care</b>	\$100copay
<b>Prescribed medications (30-day supply)</b>	\$20 copay (generic medication)/\$35 copay (brand-name medication)/\$50 (non-preferred medication)

\*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

# Flexible Choice T

This table shows an example of some of your group's benefits.

Tier	Monthly Cost
EE Only	\$1,667.12
EE + Spouse	\$3,500.95
EE + Child(ren)	\$3,167.53
Family	\$5,001.36

	Kaiser Permanente (Tier 1)	PHCS Multiplan (Tier 2)	Out of Network (Tier 3)
<b>Yearly deductible</b>	<b>\$2000</b> individual / <b>\$4000</b> family	<b>\$3500</b> individual / <b>7000</b> family	<b>\$6000</b> individual / <b>\$12000</b> family
<b>Maximum yearly out-of-pocket costs</b>	<b>\$3000</b> individual / <b>\$6000</b> family	<b>\$4000</b> individual / <b>\$8000</b> family	<b>\$8000</b> individual / <b>\$16000</b> family
<b>Covered service</b>	<b>You pay</b>	<b>You pay</b>	<b>You pay</b>
<b>Preventive care</b>	<b>\$0</b> copay	<b>\$0</b> copay	<b>40%</b> coinsurance
<b>Doctor's office visit</b>	<b>\$20</b> copay PCP <b>\$30</b> copay Specialist	<b>\$30</b> copay PCP <b>\$40</b> copay Specialist	<b>40%</b> coinsurance PCP <b>40%</b> coinsurance Specialist
<b>Lab tests and radiology</b>	<b>\$20</b> copay	<b>\$30</b> copay	<b>40%</b> coinsurance
<b>Outpatient surgery</b>	<b>10%</b> coinsurance	<b>20%</b> coinsurance	<b>40%</b> coinsurance
<b>Hospitalization</b>	<b>10%</b> coinsurance	<b>20%</b> coinsurance	<b>40%</b> coinsurance
<b>Emergency care</b>	<b>\$100</b> copay	Covered in <b>Tier 1</b>	Covered in <b>Tier 1</b>
<b>Prescribed medications (30-day supply)</b>	<b>\$25</b> copay (generic medication) <b>\$40</b> copay (brand-name medication) <b>\$65</b> copay (Non-Preferred brand-name)	<b>\$35</b> copay (generic medication) <b>\$55</b> copay (brand-name medication) <b>\$90</b> copay (Non-Preferred brand-name)	<b>\$40</b> copay (generic medication) <b>\$80</b> copay (brand-name medication) <b>\$90</b> copay (Non-Preferred brand-name)

\*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.



# Flexible Choice Plan Sample ID Card

Flexible Choice PPO Plan  
Card Front



**FLEXIBLE CHOICE**  
[kp.org/flexiblechoice/mas](http://kp.org/flexiblechoice/mas)

**Customer Service**  
1-888-225-7202 (TTY 711)

**FLEXFIVE, TWO**

**Medical Record Number**  
19277587

Deductible NA/NA/NA  
Out of Pocket Max NA/NA/NA

Rx BIN: 003585 Rx PCN: 70000

Product specific  
Microsite – direct to  
member homepage



Kaiser specific contact  
number



PHCS and Cigna phone  
numbers, one number for  
all regions



Network description to  
inform  
member/providers of  
network composition



[kp.org/flexiblechoice/mas](http://kp.org/flexiblechoice/mas)

03100-FLEX-POS (01/23)

**Emergency: Call 911 or go to the nearest emergency room**

**Kaiser Permanente Providers**

Appointments, Medicaid advice, Urgent Care,  
after hours, and pharmacy.....1-800-777-7904

**Appointments with all other providers**

Contact your provider directly for appointments.  
Some services may require precertification.

**For use by your provider**

PHCS and out-of-network providers precertification .....1-888-567-6847

Cigna PPO Networks providers eligibility,  
benefits, and precertification.....1-888-831-0761

**Mail claims to:**

Claims Administration  
P.O. Box 371860  
Denver, CO 80237-9998  
EDI Payor ID: 52095

**For Cigna providers,  
mail claims to:**

Cigna, P.O. Box 188061  
Chattanooga, TN 37422-8061  
EDI Payor ID: 62308

**IMPORTANT NETWORK INFORMATION:** The PHCS Network for the PPO plan provides access to care in the Kaiser Permanente states of CA, CO, GA, HI, MD, OR, VA, WA, and DC. The Cigna PPO Network only provides access to care in non-Kaiser Permanente states and refers to providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration.

ADDITIONAL CARE



Option 1 underwritten by Kaiser Foundation Health Plan of the Mid-Atlantic States



Cigna, PHCS, Multiplan, MedImpact and Kaiser Permanente  
Logo's for PPO Network and Pharmacy – KP Logo for HMO  
Network

Kaiser and PHCS  
claims address and  
electronic claims  
Payor ID



Cigna claims  
address and  
electronic claims  
Payor ID



# Service areas in Mid-Atlantic States

## Maryland

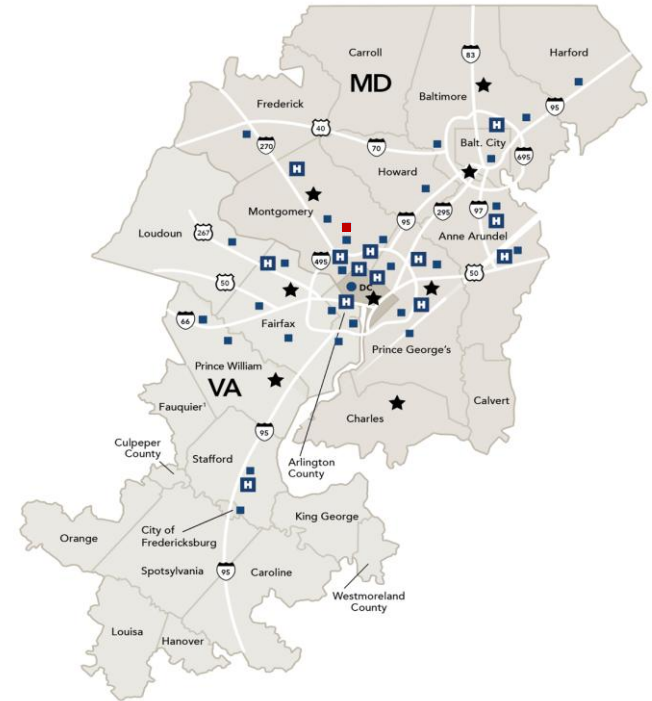
- Anne Arundel County
- Baltimore County
- Carroll County
- Harford County
- Howard County
- Montgomery County
- Prince George's County
- City of Baltimore
- Portions of Calvert, Charles, and Frederick counties

## Virginia

- Arlington County
- Fairfax County
- King George County
- Loudoun County
- Prince William County
- Spotsylvania County
- Stafford County
- Cities of Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, and Manassas Park

- Portions of Caroline, Fauquier, Hanover, Louisa, Orange, and Westmore counties

## Washington, D.C



■ Upcoming Medical Center ■ Medical Center ★ Medical center with 24/7 Advanced Urgent Care, lab, pharmacy, and radiology

<sup>1</sup>Not in the Kaiser Permanente Medicare Advantage (HMO) service area.

# Medical Cost Comparison

World Bank Group Consultants	Kaiser	Kaiser	Kaiser	Kaiser	
	HDHP MV2 SIG	VF DHMO 3 SIG	DHMO 10 SIG	FLEX T SIG	
	Plan 1	Plan 2	Plan 3	Plan 4	
RATES					
Employee	\$551.32	\$667.98	\$1493.12	\$1667.12	
Employee + Spouse	\$1157.77	\$1402.76	\$3135.55	\$3500.95	
Employee + (Child)ren	\$1047.45	\$1269.16	\$2836.93	\$3167.53	
Family	\$1653.96	\$2003.94	\$4479.36	\$5001.36	
BENEFITS	IN NETWORK	IN NETWORK	IN NETWORK	IN NETWORK	CONTRACTED DOCs
Deductible (Individual)	\$4,500	\$4,000	\$1,000	\$2,000	\$3,500
Deductible (Family)	\$9,000	\$8,000	\$2,000	\$4,000	\$7,000
Member Coinsurance	40%	20%	20%	10%	0%
Out of Pocket Max (Individual)	\$6,250	\$6,000	\$3,000	\$3,000	\$4,000
Out of Pocket Max (Family)	\$12,500	\$12,000	\$6,000	\$6,000	\$8,000

*\*In-network through the Kaiser Signature network of providers*

# Take a virtual tour and discover the difference



[midatlanticstates.kpvr.org](http://midatlanticstates.kpvr.org)

Thank you

