

# Kaiser Permanente Virtual Complete™

## Questions and answers

### About the Virtual Complete plan

#### What is Kaiser Permanente's Virtual Complete plan?

Virtual Complete is a new plan offering affordable prices and a variety of convenient care options, both digital and in person.

Virtual Complete plans offer unlimited \$0 virtual care and up to 3 in-person office visits per year at a predictable copay.<sup>1</sup> After using your 3 in-person visits, additional visits are subject to your deductible. Lab tests and generic prescriptions have a copay and aren't subject to your deductible.

You can check out your *Evidence of Coverage (EOC)* for full details on how in-person visits work with your plan.

#### Where are Virtual Complete plans available?

Virtual Complete plans are available in every Kaiser Permanente region, except Hawaii.

#### If I don't use my in-person office visits at a copay in one year, do the remaining visits carry over to the next year?

No, your number of in-person visits at a copay don't carry over to the next year. Your number of in-person visits at a copay will reset at the end of the calendar year or renewal date, depending on your employer's plan.<sup>1</sup>

#### Do I need a referral for in-person office visits with the Virtual Complete plan?

You don't need a referral or prior virtual visit for in-person primary care, routine visits with a nurse, mental health office visits, or substance use disorder treatment. Just like other Kaiser Permanente plans, some specialty office visits require a referral from a primary care doctor.

#### What services count toward my in-person office visits at a copay?

It depends on where you live, but in general, visits for primary care, mental health treatment, and substance use disorder treatment count toward your 3 in-person office visits at a copay.<sup>1</sup> Routine visits with a nurse and preventive care don't count toward your 3 visits and are typically \$0. Specialty care visits don't count toward your 3 visits and are subject to your deductible.

#### What happens if I need in-person care after my third in-person office visit at a copay?

After your third in-person primary care visit,<sup>1</sup> you'll need to pay the full cost for additional in-person primary care visits until you meet your deductible. Once you do, you'll likely pay a copay or coinsurance.

Keep in mind that many of your visits can be done by phone or video at no cost.

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### **Does everyone in my family get the same number of in-person office visits at a copay?**

Yes, every family member on your plan gets up to 3 in-person office visits at a copay.<sup>1</sup>

### **How can I find out how many in-person office visits at a copay I have left?**

You can call or chat online with Member Services to confirm. Some types of in-person office visits don't count toward your limit, depending on where you live.

### **What's the most affordable way to get primary care on this plan?**

To pay the lowest cost, you should consider getting care over the phone, by video,<sup>2</sup> or online, which are all covered at no cost.

In many situations, you can get the care and prescriptions you need virtually. You can also get in-person preventive care services at no additional cost, such as age-appropriate preventive screenings, immunizations, and routine physical exams.

### **How can I get my medications?**

You can order medications through our Kaiser Permanente app, or over the phone. You can also fill most prescriptions at an in-network pharmacy.

Generic medications have a predictable copay and aren't subject to your deductible. You can get most prescriptions mailed to your home at no cost.<sup>3</sup> Same-day or next-day delivery is also available on most prescription orders for an additional fee.<sup>4</sup>

### **What if I need emergency care?**

You're covered for in-person emergency and urgent care anywhere in the world, and you don't need a referral. Your cost will depend on your plan benefits.

### **How do I get care if I travel outside of my home state or country?**

Virtual care might not be available in some states due to state laws that prevent doctors from providing care across state lines. However, you're covered for in-person emergency and urgent care anywhere in the world, without a referral.

You can also get in-person care at any Kaiser Permanente medical facility in the country. In states without Kaiser Permanente facilities, you can get in-person care at CVS MinuteClinic®, The Little Clinic locations, or Concentra Urgent Care clinics. You don't need a referral for these in-person care options, but you do need to pay your copay or coinsurance, depending on your plan benefits.

For travel support, you can check the *Evidence of Coverage*, Summary Plan Description, or call the Away from Home Travel Line at **951-268-3900** (TTY **711**) for assistance.

## About virtual care

### What are the benefits of virtual care?

Virtual care lets you choose when, where, and how to connect to the care – over the phone, by video,<sup>2</sup> or online. It often costs less than in-person visits and can help you save time by skipping the drive to a medical office.

### What are the different ways I can get care virtually?

As a Kaiser Permanente member, you can get no-cost virtual care with:

- Phone and video visits
- E-visits
- 24/7 advice by phone
- Email

### How does virtual care at Kaiser Permanente compare with other health plans?

With other health plans, virtual care is typically delivered by third-party providers. The quality, cost, and available services can vary.

Virtual care is as much a part of Kaiser Permanente as in-person care – and that's the key difference. Our virtual care will always connect you with a Kaiser Permanente care doctor or nurse to ensure you get the high-quality,

personalized care you'd expect from an in-person visit. And when you switch between virtual and in-person care, it's a more seamless and connected experience.

With [kp.org](https://kp.org) and the Kaiser Permanente app, you also have a simple, secure way to manage your health online – all in one convenient platform.

### What tools and equipment do I need to use virtual care?

Using virtual care is easy, and is a great option for people comfortable with technology, such as email and video calls. For some services, you need internet connection with good bandwidth. If you can reliably watch movies on your phone or computer from a streaming service, you most likely have what you need to get care virtually.

### How do I get started with virtual care?

Find out what it's like to use virtual care, how long it takes, and how to get started by visiting [kp.org/using-virtual-care](https://kp.org/using-virtual-care).

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Virtual care may not always be available and appropriate. However, you can always get care in person.

**1.** Some Virtual Complete plans may have a different number of in-person office visits at a copay. **2.** When appropriate and available. **3.** Terms and conditions apply. **4.** Same-day and next-day prescription delivery services may be available for an additional fee. These services are not covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and delivery addresses. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente is not 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 your local pharmacy for more information.