KAISER PERMANENTE PARTICIPATING PROVIDER NETWORK

## The flexibility and freedom members need, nationwide

With PHCS Network and Cigna PPO Network access across the U.S., 3-Tier Point of Service and PPO Insurance plan members have many options for care. 1,2,3,4

## Your care, your choice

With the Participating Provider Network, members have the freedom to choose their doctor for each visit – no referral needed.

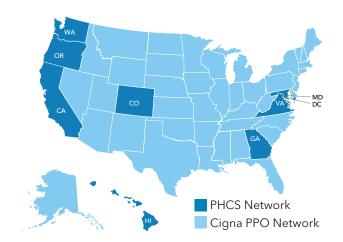
Plus, there are:

- Lower out-of-pocket costs.
- No claim forms to complete.
- No unexpected costs at the time of service.
  Members only pay their copay or coinsurance at their visit.

For some services, like outpatient surgery and complex imaging, members will need to get precertification for care at PHCS Network providers. Cigna PPO Network providers will do this for them.

## Nationwide coverage

In Kaiser Permanente states, members can get care from the PHCS Network.<sup>5,6</sup> In all other states, they can visit Cigna PPO Network providers.





## Find care near you

Visit kp.org/kpic-california to find PHCS Network and Cigna PPO Network providers.

1. Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the participating and nonparticipating provider tiers of the point-of-service plan. Kaiser Foundation Health Plan, Inc., underwrites the HMO tier of the point-of-service plan. 2. The Kaiser Permanente PPO Insurance Plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of KFHP. 3. The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. 4. KPIC has contracted with PHCS Network to provide access to hospitals and physicians with a commitment to keeping out-of-pocket costs low through contracted rates. 5. Pending regulatory approval. 6. Kaiser Permanente states: California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

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