



Kaiser Permanente Rollover Account (KPRI) Questions & Answers

Managing your rollover account, administered through Kaiser Permanente

Introducing a different way to pay for care. With the KPRI, you can use your rollover well-being incentive credits in your account to pay for care.

Understanding your KPRI

What is a Kaiser Permanente Rollover Account (KPRI)?

Kaiser Permanente has set up the KPRI account to receive and administer your rollover well-being incentive credits. This account gives you access to your unused well-being incentive credits you earned in 2017. Available credits will help reduce your medical and pharmacy KP co-pays.

When can I start accessing the well-being incentive credits in my KPRI?

April 2018.

Access your account information online at kp.org/healthpayment. Enter your **kp.org** user ID and password and click Submit. If you haven't registered on **kp.org** yet, just go to kp.org/registernow.

If you're registering for the first time, it may take up to a week to set up access to kp.org/healthpayment.

How do I use my KPRI to reduce eligible health care expenses?

There are a couple of ways to reduce eligible health care expenses with your KPRI:

- Prescription Drug Card

The Kaiser Permanente Prescription Drug Card is a debit card you can use to reduce eligible pharmacy co-pay expenses only.

Be sure to keep copies of your Explanation of Benefits (EOBs), bills, and itemized receipts, in case you need to provide these later.

- Reimbursement (medical)

For qualified medical co-pays, you will pay out-of-pocket and get subsequently reimbursed (using available well-being incentive credits), normally within 15 days of when the claim is adjudicated. In most cases, you will be reimbursed automatically for qualified expenses.

However, there are some cases where you may need to file a claim for reimbursement. You can file online at kp.org/healthpayment or with our free KP Balance Tracker app, which you can download from your smartphone or mobile device. Or you can request a claim form by calling **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET.

Will I need to validate a claim for reimbursement?

There may be times when you need to validate a claim for reimbursement, but you will only need to validate a claim when asked. Be sure to keep your Explanation of Benefits (EOBs), bills, and itemized receipts, in case you need to provide these later.

What services can I use my KPRI to pay for?

You can use the well-being incentive credits in your KPRI to reduce medical services and pharmacy expenses covered by your Kaiser Permanente plan for you and your covered dependents. See your plan Summary of Benefits Coverage and your Evidence of Coverage for more information.

How can I track the balance in my KPRI or get other account information?

You can access your account information online, 24 hours a day, 7 days a week, at kp.org/healthpayment. You'll be able to view your balance, file claims, view transaction history, and more.

You can also check your account balance and file claims with our KP Balance Tracker app, which can be downloaded for your smartphone or mobile device. Or call us at **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET. Some automated account information is also available by phone after hours in English and Spanish.

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How do I manage my KPRA online?

For instructions on managing your account at kp.org/healthpayment, download the *Health Payment Online User Guide* by following these steps:

1. On the home page, click on "Tools & Support"
2. Under "Document & Forms," select the *Health Payment Online User Guide* and download it.

What if there are credits left in my KPRA at the end of the year?

Any unused credits may roll over to the next year, as long as you're still enrolled in the Plan.

What happens to my KPRA once I retire?

If a member has a minimum of \$100 in their KPRA account, and has no dependents remaining on the Plan, those credits will roll over into a Retiree Reimbursement Account (RRA) administered by UnitedHealthcare or Blue Cross Blue Shield of Georgia (SHBP's Medicare Advantage administrators).

Kaiser Permanente Prescription Drug Card

Your KPRA comes with our debit card - the Kaiser Permanente Prescription Drug Card - you can use to pay pharmacy expenses.

Where can I use my Prescription Drug Card?

You can use your Prescription Drug Card at Kaiser Permanente pharmacies. Although the Prescription Drug Card will be accepted outside of the Kaiser Permanente network, members will have to pay the full cost of the drug as this isn't a covered benefit under their Plan.

What if I have trouble using my Prescription Drug Card?

If you have trouble using your card, it may be because it hasn't been activated, or the provider may not accept Visa debit cards. To activate your card, please call **866-898-9795** and follow the instructions.

If your Prescription Drug Card isn't accepted, you'll need to pay the entire amount out of pocket using another payment method. In such cases, you can request reimbursement for covered expenses by:

- Signing on to kp.org/healthpayment;
- Using our free KP Balance Tracker app, which you can download for your smartphone or mobile device; or
- Requesting a claim form by calling **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET.

What if I use my Prescription Drug Card to reduce eligible expenses that aren't covered by the KP medical plan?

When we process your payments for care, we'll flag any non-covered prescription expenses and notify you. Normally, we will send you up to three requests by mail or email for supporting documents to validate that the care you received is considered a covered expense. If we don't receive supporting documents from you, your Prescription Drug Card will be suspended after 180 or more days have passed since the date you received the non-covered pharmacy expense. For more information, call us at **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET.

How do I order additional Prescription Drug Cards?

If you need additional Prescription Drug Cards, you can order them online or by phone. You should receive two cards and can order an additional two cards at no charge. After this, you'll be charged \$10 for any extra cards you wish to order.

To order cards online, sign on to kp.org/healthpayment and follow these steps:

1. On the home page, click the "Profile" tab and select "Banking/Cards".
2. Under the "Debit Cards" column, click "Order Replacement" and follow the instructions. You can also report any lost or stolen cards by clicking "Report Lost/Stolen" from the "Debit Cards" column.

To order by phone, call **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET.