



## Kaiser Permanente Rollover Account (KPRa) Questions & Answers

Managing your rollover account, administered by  
Kaiser Permanente

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

### Understanding your KPRa

#### What is a Kaiser Permanente Rollover Account (KPRa)?

Kaiser Permanente has set up the KPRa 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 2015. Available credits will help reduce your medical and pharmacy KP co-pays.

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

April 2016

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

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

- 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 Summary of Accumulations (SOAs) or 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](http://kp.org/healthpayment) or with our free KPRa 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 Summary of Accumulations (SOAs) or Explanation of Benefits (EOBs), bills, and itemized receipts, in case you need to provide these later.

#### What services can I use my KPRa to pay for?

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

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

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

Paper statements may be requested for a fee of \$1.25 each.

You can also check your account balance and file claims with our KPRa 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.

#### How do I manage my KPRa online?

For instructions on managing your account at [kp.org/healthpayment](http://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.

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### Will I need to validate a claim for reimbursement?

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

### 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 rollover into a Retiree Reimbursement Account (RRA) administered by UnitedHealthcare (SHBP's Medicare Advantage administrator).

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## 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 insurance 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.

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](https://kp.org/healthpayment);
- Using our free Kaiser Permanente 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](https://kp.org/healthpayment) and follow these steps:

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

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