

Dual medical coverage

Are you covered under two separate Kaiser Permanente medical plans?

If you are covered under two separate Kaiser Permanente medical plans at the same time, you can benefit from lower copayments and expanded coverage.

- You may have dual Kaiser Permanente coverage because both you and your spouse work. You each have Kaiser Permanente coverage through your employer or union trust and you cover each other as dependents.
- A dependent child might have dual coverage because she is covered by parents or stepparents under two different Kaiser Permanente plans.

Other situations may create dual coverage, too, but these are the most common.

Kaiser Permanente will automatically give you the benefits of dual coverage if they apply to you. If you think you're entitled to dual coverage but you don't get credit for dual coverage when you get care, contact Membership Services.

Dual coverage entitles you to receive most covered services without having to pay a copayment. Benefit maximums will usually be combined. With dual coverage, you won't pay a copayment for doctor visits, lab tests and X-rays, emergency and urgent care, or hospital stays—even if both plans require them. Your benefit maximums for skilled nursing care, mental health, and chemical dependency care will be combined.

If one or both of your plans includes a supplemental outpatient prescription drug benefit, your copayments for prescriptions will be waived.

For some benefits, such as the supplemental optical benefit or the supplemental hearing aid benefit, other conditions may apply. Ask for information on how to get credit for your dual coverage when you get care. You may need to pay your copayment and file a claim to see if you are eligible for additional coverage.

Membership Services

If you have questions or need additional information, please call Membership Services, Monday through Friday, 8 a.m. to 6 p.m.

Portland area 503-813-2000
All other areas 1-800-813-2000

TTY

Oregon 1-800-735-2900
Washington 1-800-833-6388

Language interpretation services

All areas 1-800-324-8010