KAISER PERMANENTE®

Kaiser Foundation Health Plan of Washington Options, Inc.

Small Group

Evidence of Coverage

Important Notice Under Federal Health Care Reform

Kaiser Foundation Health Plan of Washington Options, Inc. ("KFHPWAO") recommends each Member choose a personal physician. This decision is important since the designated personal physician provides or arranges for most of the Member's health care. The Member has the right to designate any personal physician who participates in KFHPWAO's Access PPO network and who is available to accept the Member or the Member's family members. For information on how to select a personal physician, and for a list of the participating personal physicians, please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636.

For children, the Member may designate a pediatrician as the primary care provider.

The Member does not need Preauthorization from KFHPWAO or from any other person (including a personal physician) to access obstetrical or gynecological care from a health care professional in the KFHPWAO Network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining Preauthorization for certain services, following a pre-approved treatment plan. For a list of participating health care professionals who specialize in obstetrics or gynecology, please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636.

Women's health and cancer rights

If the Member is receiving benefits for a covered mastectomy and elects breast reconstruction in connection with the mastectomy, the Member will also receive coverage for:

- All stages of reconstruction of the breast on which the mastectomy has been performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses.
- Treatment of physical complications of all stages of mastectomy, including lymphedemas.

These services will be provided in consultation with the Member and the attending physician and will be subject to the same Cost Shares otherwise applicable under the Evidence of Coverage (EOC).

Statement of Rights Under the Newborns' and Mothers' Health Protection Act

Carriers offering group health coverage generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or the newborn earlier than 48 hours (or 96 hours as applicable). In any case, carriers may not, under federal law, require that a provider obtain authorization from the carrier for prescribing a length of stay not in excess of 48 hours (or 96 hours). Also, under federal law, a carrier may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

For More Information

KFHPWAO will provide the information regarding the types of plans offered by KFHPWAO to Members on request. Please call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington, 1-888-901-4636.

Table of Contents

I. Introduction

Note: This is a Health Savings Account (HSA) Qualified Health Plan. The health plan meets all of the requirements to be used in conjunction with a Member-initiated Health Savings Account. The provisions of the Evidence of Coverage (EOC) do not override, or take the place of, any regulatory requirements for Health Savings Accounts. Participation in a health savings account is not a requirement for enrollment or continued eligibility. Kaiser Foundation Health Plan of Washington Options, Inc. ("KFHPWAO") is not a trustee, administrator or fiduciary of any Health Savings Account which may be used in conjunction with the EOC. Please contact the Health Savings Account trustee or administrator regarding questions about requirements for Health Savings Accounts.

This EOC is a statement of benefits, exclusions and other provisions as set forth in the Group medical coverage agreement between KFHPWAO and the Group. The benefits were approved by the Group who contracts with KFHPWAO for health care coverage. This EOC is not the Group medical coverage agreement itself. In the event of a conflict between the Group medical coverage agreement and the EOC, the EOC language will govern.

The provisions of the EOC must be considered together to fully understand the benefits available under the EOC. Words with special meaning are capitalized and are defined in Section XII.

Contact Kaiser Permanente Member Services at 206-630-4636 or toll-free 1-888-901-4636 for benefits questions.

II. How Covered Services Work

A. Accessing Care.

1. Members are entitled to Covered Services from the following:

- Your Provider Network is KFHPWAO's Access PPO Preferred Provider Network, referred to as "PPN".
  - Standard in-network benefits apply to any Preferred Provider
  - Enhanced in-network benefits apply when a Member utilizes designated integrated providers (Kaiser Permanente Medical Centers and providers or other designated providers as identified in the Provider Directory). These providers provide services at the lowest cost share as stated in Section IV.
- Care provided by an Out-of-Network Provider, except prescription drugs. Coverage provided by an Out-of-Network Provider is limited to the Allowed Amount.
  - Out-of-Country providers are limited to Emergency services and urgent care only when provided by a provider who meets licensing and certification requirements established where the provider practices.

Benefits paid under one option will not be duplicated under the other option.

Benefits under this EOC will not be denied for any health care service performed by a registered nurse licensed to practice under chapter 18.88 RCW, if first, the service performed was within the lawful scope of such nurse's license, and second, this EOC would have provided benefit if such service had been performed by a doctor of medicine licensed to practice under chapter 18.71 RCW.

In order for services to be covered at the highest benefit levels, services must be obtained from PPN Facilities or Preferred Providers, except for Emergency services. Emergency services will always be covered at the in-network (PPN) level.

A listing of Access PPO Preferred Providers is available by contacting Member Services or accessing the KFHPWAO website at www.kp.org/wa. On the website, Enhanced providers include an asterisk on the provider's name. For assistance searching the website for the providers providing Enhanced in-network benefits, please contact Member Services. Information available online includes each physician's location, education, credentials, and specialties. KFHPWAO also utilizes Health Care Benefit Managers for certain services. To see a current list of Health Care Benefit Managers go to

https://healthy.kaiserpermanente.org/washington/support/forms and choose the "Evidence of Coverage "link.

KFHPWAO will not directly or indirectly prohibit Members from freely contracting at any time to obtain health care Services from Non-Network Providers and Non-Network Facilities outside the Plan. However, if you choose to receive Services from Non-Network Providers and Non-Network Facilities except as otherwise specifically provided in this EOC, those services will not be covered under this EOC and you will be responsible for the full price of the services. Any amounts you pay for non-covered services will not count toward your Out-of-Pocket Limit.

2. **Primary Care Provider Services.**
KFHPWAO recommends that Members select a personal physician. One personal physician may be selected for an entire family, or a different personal physician may be selected for each family member. For information on how to select or change personal physicians, and for a list of participating personal physicians, call Kaiser Permanente Member Services at (206) 630-4636 in the Seattle area, or toll-free in Washington at 1-888-901-4636 or by accessing the KFHPWAO website at www.kp.org/wa. The change will be made within 24 hours of the receipt of the request if the selected physician's caseload permits. If a personal physician accepting new Members is not available in your area, contact Kaiser Permanente Member Services, who will ensure you have access to a personal physician by contacting a physician's office to request they accept new Members.

To find a personal physician, contact Member Services or access the KFHPWAO website at www.kp.org/wa to view physician profiles. Online you will find information on each physician's location, education, credentials, and specialties.

For your personal physician, choose from these specialties:
- Family medicine
- Adult medicine/internal medicine
- Pediatrics/adolescent medicine (for children up to 18)

Be sure to check that the physician you are considering is accepting new patients.

If your choice does not feel right after a few visits, you can change personal physician at any time, for any reason. If you don't choose a physician when you first become a KFHPWAO Member, we will match you with a physician to make sure you have one assigned to you if you get sick or injured.

In the case that the Member's personal physician no longer participates in KFHPWAO's Network, the Member will be provided access to the personal physician for up to 60 days following a written notice offering the Member a selection of new personal physicians from which to choose.

3. **Specialty Care Provider Services.**
Members may make appointments with specialists without Preauthorization, except as noted under Section IV. In the event specialty services are not available from a PPN or Preferred Provider, Preauthorization is required, and Non-network Provider services will be covered at the PPN level.

4. **Hospital Services.**
Refer to Section IV. for more information about hospital services.

5. **Emergency Services.**
Members must notify KFHPWAO by way of the Hospital notification line (1-888-457-9516 as noted on your member identification card) within 24 hours of any admission, or as soon thereafter as medically possible. Refer to Section IV. for more information about Emergency services.

Members are covered for Emergency care and Medically Necessary urgent care anywhere in the world. If you think you are experiencing an emergency, go immediately to the nearest emergency care facility or call 911. Go to the closest urgent care center for an illness or injury that requires prompt medical attention but is not an emergency. Examples include, but are not limited to minor injuries, wounds, and cuts needing

stiches; minor breathing issues; minor stomach pain. If you are unsure whether urgent care is your best option, call the consulting nurse helpline for advice at 1-800-297-6877 or 206-630-2244.

If you need Emergency care while traveling and are admitted to a non-network hospital, you or a family member must notify us within 24 hours after care begins, or as soon as is reasonably possible. Call the notification line listed on the back of your KFHPWAO Member ID card to help make sure your claim is accepted. Keep receipts and other paperwork from non-network care. You'll need to submit them with any claims for reimbursement after returning from travel.

6. Travel Advisory Service.
Our Travel Advisory Service offers recommendations tailored to your travel outside the United States. Nurses certified in travel health will advise you on any vaccines or medications you need based on your destination, activities, and medical history. The consultation is not a covered benefit and there is a fee for a Kaiser Permanente Member using the service for the first time. Travel-related vaccinations and medications are usually not covered. Visit www.kp.org/wa/travel-service for more details.

7. Process for Medical Necessity Determination.
Pre-service, concurrent or post-service reviews may be conducted. Once a service has been reviewed, additional reviews may be conducted. Members will be notified in writing when a determination has been made.

First Level Review:

First level reviews are performed or overseen by appropriate clinical staff using KFHPWAO approved clinical review criteria. Data sources for the review include but are not limited to, referral forms, admission request forms, the Member's medical record, and consultation with qualified health professionals and multidisciplinary health care team members. The clinical information used in the review may include treatment summaries, problem lists, specialist evaluations, laboratory and x-ray results, and rehabilitation service documentation. The Member or legal surrogate may be contacted for information. Coordination of care interventions are initiated as they are identified. The reviewer consults with the health care team when more clarity is needed to make an informed medical necessity decision. The reviewer may consult with a board-certified consultative specialist and such consultations will be documented in the review text. If the requested service appears to be inappropriate based on application of the review criteria, the first level reviewer requests second level review by a physician or designated health care professional.

Second Level (Practitioner) Review:

The practitioner reviews the treatment plan and discusses, when appropriate, case circumstances and management options with the attending (or referring) physician. The reviewer consults with the health care team when more clarity is needed to make an informed coverage decision. The reviewer may consult with board certified physicians from appropriate specialty areas to assist in making determinations of coverage and/or appropriateness. All such consultations will be documented in the review text. If the reviewer determines that the admission, continued stay or service requested is not a covered service, a notice of non-coverage is issued. Only a physician, behavioral health practitioner (such as a psychiatrist, doctoral-level clinical psychologist, certified addiction medicine specialist), dentist or pharmacist who has the clinical expertise appropriate to the request under review with an unrestricted license may deny coverage based on medical necessity.

B. Assignment
The Member may not assign this EOC or any of the rights, interests, claims for money due, benefits, or obligations hereunder without prior written consent.

C. Confidentiality.
KFHPWAO is required by federal and state law to maintain the privacy of Member personal and health information. KFHPWAO is required to provide notice of how KFHPWAO may use and disclose personal and health information held by KFHPWAO. The Notice of Privacy Practices is distributed to Members and is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services.

D. Nondiscrimination.
KFHPWAO does not discriminate on the basis of physical or mental disabilities in its employment practices and services. KFHPWAO will not refuse to enroll or terminate a Member's coverage and will not deny care on the basis of age, sex, race, religion, national origin, citizenship or immigration status, veteran or military status, occupation or health status.

E. Preauthorization.
Refer to Section IV. and Authorizations & Clinical Review Overview | Kaiser Permanente Washington for more information regarding which services, equipment, and facility types KFHPWAO requires Preauthorization.

Preauthorization requests are reviewed and approved based on Medical Necessity, eligibility and benefits. KFHPWAO will generally process Preauthorization requests and provide notification for benefits within the following timeframes:

- Standard requests – within 5 calendar days
  - If insufficient information has been provided a request for additional information will be made within 5 calendar days. The provider or facility has 5 calendar days to provide the necessary information. A decision will be made within 4 calendar days of receipt of the information or the deadline for receipt of the requested information.
- Expedited requests – within 2 calendar days
  - If insufficient information has been provided a request for additional information will be made within 1 calendar day. The provider or facility has 2 calendar days to provide the necessary information. A decision will be made within 2 calendar days of receipt of the information or the deadline for receipt of the requested information.

F. Recommended Treatment.
KFHPWAO's medical director will determine the necessity, nature and extent of treatment to be covered in each individual case and the judgment, will be made in good faith. Members have the right to appeal coverage decisions (see Section VIII.). Members have the right to participate in decisions regarding their health care. A Member may refuse any recommended services to the extent permitted by law. Members who obtain care not recommended by KFHPWAO's medical director do so with the full understanding that KFHPWAO has no obligation for the cost, or liability for the outcome, of such care.

New and emerging medical technologies are evaluated on an ongoing basis by the following committees – the Interregional New Technologies Committee, Medical Technology Assessment Committee, Medical Policy Committee, and Pharmacy and Therapeutics Committee. These physician evaluators consider the new technology's benefits, whether it has been proven safe and effective, and under what conditions its use would be appropriate. The recommendations of these committees inform what is covered on KFHPWAO health plans.

G. Second Opinions.
The Member may access a second opinion regarding a medical diagnosis or treatment plan. The Member may also obtain a second opinion from an Out-of-Network Provider without Preauthorization, subject to Out-of-Network Provider Cost Shares and all other Preauthorization requirements specifically stated within Section IV. Coverage is determined by the Member's EOC; therefore, coverage for the second opinion does not imply that the services or treatments recommended will be covered. Services, drugs and devices prescribed or recommended as a result of the consultation are not covered unless included as covered under the EOC.

H. Unusual Circumstances.
In the event of unusual circumstances such as a major disaster, epidemic, military action, civil disorder, labor disputes or similar causes, KFHPWAO will not be liable for administering coverage beyond the limitations of available personnel and facilities.

Under the PPN option, in the event of unusual circumstances such as those described above, KFHPWAO will make a good faith effort to arrange for Covered Services through available PPN Facilities and personnel. KFHPWAO shall have no other liability or obligation if Covered Services are delayed or unavailable due to unusual circumstances.

Under the Out-of-Network option, if Covered Services are delayed or unavailable due to unusual circumstances such as those described above, KFHPWAO shall have no liability or obligation to arrange for Covered Services.

I. Utilization Management.

"Case management" means a care management plan developed for a Member whose diagnosis requires timely coordination. All benefits, including travel and lodging, are limited to Covered Services that are Medically Necessary and set forth in the EOC. KFHPWAO may review a Member's medical records for the purpose of verifying delivery and coverage of services and items. Based on a prospective, concurrent or retrospective review, KFHPWAO may deny coverage if, in its determination, such services are not Medically Necessary. Such determination shall be based on established clinical criteria and may require Preauthorization.

KFHPWAO will not deny coverage retroactively for services with Preauthorization and which have already been provided to the Member except in the case of an intentional misrepresentation of a material fact by the patient, Member, or provider of services; or if coverage was obtained based on inaccurate, false, or misleading information provided on the enrollment application; or for nonpayment of premiums. Benefits do not require Preauthorization, except as noted under Section IV.

III. Financial Responsibilities

A. Premium.

The Subscriber is liable for payment to the Group of their contribution toward the monthly premium, if any.

B. Financial Responsibilities for Covered Services.

Note: Various Cost Shares may or may not be eligible for determining the Member's annual Health Savings Account contribution limit. Please contact the Health Savings Account trustee or administrator regarding questions about requirements for Health Savings Accounts.

The Subscriber is liable for payment of the following Cost Shares for Covered Services provided to the Subscriber and Dependents. Payment of an amount billed must be received within 30 days of the billing date. Charges will be for the lesser of the Cost Shares for the Covered Service or the actual charge for that service. Cost Shares will not exceed the actual charge for that service.

1. Annual Deductible.

a. Subscriber Only Coverage (Individual Coverage).

Charges subject to the annual Deductible shall be borne by the Subscriber during each calendar year until the annual Deductible is met.

b. Family Coverage (Coverage for the Subscriber plus one (1) or more Dependents).

Benefits begin for each Member when each Member satisfies the individual Annual Deductible. The total family Annual Deductible can be met by all family members in combination. Benefits will begin for all family members when the family Deductible is met even if each Member has not met the individual Annual Deductible.

Note: There are separate deductibles for the Preferred Provider Network and the Out-of-Network benefits. These deductibles accrue separately, and the Member is responsible for meeting each deductible, as appropriate, prior to benefits being covered.

2. Plan Coinsurance.

After the applicable annual Deductible is satisfied, Members may be required to pay Plan Coinsurance for Covered Services. Coinsurance is calculated on the Allowed Amount.

3. Copayments.

Members shall be required to pay applicable Copayments at the time of service. Payment of a Copayment does not exclude the possibility of an additional billing if the service is determined to be a non-Covered Service or if other Cost Shares apply.

4. Out-of-pocket Limit.
Out-of-pocket Expenses which apply toward the Out-of-pocket Limit are set forth in Section IV. Total Out-of-pocket Expenses incurred during the same calendar year shall not exceed the Out-of-pocket Limit.

Note: There are separate Out-of-pocket limits for the Preferred Provider Network and the Out-of-Network benefits. These Out-of-pocket limits accrue separately, and the Member is responsible for meeting each Out-of-pocket limit, as appropriate.

C. Financial Responsibilities for Non-Covered Services.
The cost of non-Covered Services and supplies is the responsibility of the Member. The Subscriber is liable for payment of any fees charged for non-Covered Services provided to the Subscriber and Dependents at the time of service. Payment of an amount billed must be received within 30 days of the billing date.

IV. Benefits Details

Benefits are subject to all provisions of the EOC. Members are entitled only to receive benefits and services that are Medically Necessary and clinically appropriate for the treatment of a Medical Condition as determined by KFHPWAO's medical director and as described herein. All Covered Services are subject to case management and utilization management.

Under the Out-of-Network option, Members shall be required to pay any difference between the Out-of-Network Provider's charge for services and the Allowed Amount, except for Emergency services and for services received from an out-of-network provider at a network facility. For more information about balance billing protections, please visit: https://healthy.kaiserpermanente.org/washington/support/forms

	Preferred Provider Network	**Out-of-Network**
Annual Deductible	Member pays $XX per Member per calendar year or $XX per Family Unit per calendar year Benefits begin for each Member when the individual Deductible is met. Benefits begin for all family Members when the family Deductible is met.	Member pays $XX per calendar year or $XX per Family Unit per calendar year Benefits begin for each Member when the individual Deductible is met. Benefits begin for all family Members when the family Deductible is met.
Coinsurance	**Plan Coinsurance:** Member pays XX% of the Allowed Amount **Enhanced Benefit:** Member pays XX% of the Allowed Amount	**Plan Coinsurance:** Member pays XX% of the Allowed Amount
Lifetime Maximum	No lifetime maximum on covered Essential Health Benefits	
Out-of-pocket Limit	Limited to a maximum of XX per Member or $XX Family Unit per calendar year.	No Out-of-pocket Limit; Member pays all Cost Chares per calendar year
	The following Out-of-pocket Expenses apply to the Out-of-pocket Limit: All Cost Shares for Covered Services **The following expenses do not apply to the Out-of-pocket Limit:** Premiums, charges for services in excess of a benefit, charges in excess of Allowed Amount, charges for non-Covered Services	**The following expenses do not apply to the Out-of-pocket Limit:** Premiums, all Cost Shares for Covered Services, charges for services in excess of a benefit, charges in excess of Allowed Amount, charges for non-Covered Services
Pre-existing Condition Waiting Period	No pre-existing condition waiting period	

Acupuncture	Preferred Provider Network	Out-of-Network
Acupuncture needle treatment; limited to 12 visits per calendar year. Preauthorization is not required. No visit limit for treatment for Substance Use Disorder.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Herbal supplements; any services not within the scope of the practitioner's licensure		

Allergy Services	Preferred Provider Network	Out-of-Network
Allergy testing.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Allergy serum and injections.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance

Cancer Screening and Diagnostic Services	Preferred Provider Network	Out-of-Network
Routine cancer screening covered as Preventive Services in accordance with the well care schedule established by KFHPWAO and the Patient Protection and Affordable Care Act of 2010. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services. See Preventive Services for additional information.	No charge; Member pays nothing	After Deductible, Member pays XX% Plan Coinsurance
Diagnostic laboratory, diagnostic procedures (including colonoscopies, cardiovascular testing, pulmonary function studies, and neurology/neuromuscular procedures) and diagnostic services for cancer. See Laboratory and Radiology for additional information. Preventive laboratory/radiology services are covered as Preventive Services.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance

Circumcision	Preferred Provider Network	Out-of-Network
Circumcision.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Within 60 days of birth: After Deductible, Member pays nothing	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance

Clinical Trials	Preferred Provider Network	Out-of-Network
Notwithstanding any other provision of this document, the Plan provides benefits for Routine Patient Costs of qualified individuals in approved clinical trials, to the extent benefits for these costs are required by federal or state law. Routine patient costs include all items and services consistent with the coverage provided in the plan (or coverage) that is typically covered for a qualified individual who is not enrolled in a clinical trial. Clinical Trials are a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition. "Life threatening condition" means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted. Clinical trials require Preauthorization.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Routine patient costs do not include: (i) the investigational item, device, or service, itself; (ii) items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or (iii) a service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.		

Dental Services and Dental Anesthesia	Preferred Provider Network	Out-of-Network
Dental services (i.e., routine care, evaluation and treatment) including accidental injury to natural teeth.	Not covered; Member pays 100% of all charges	Not covered; Member pays 100% of all charges
Dental services or appliances provided during medical treatment for emergent dental care, dental care which requires the extraction of teeth to prepare the jaw for radiation treatments of neoplastic disease, and oral surgery related to trauma. Dental problems such as infections requiring emergency treatment outside of standard business hours are covered as Emergency Services.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
General anesthesia services and related facility charges for dental procedures for Members who are under 9 years of age or are physically or developmentally disabled or have a Medical Condition where the Member's health would be put at risk if the dental procedure were performed in a dentist's office.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Dentist's or oral surgeon's fees for non-emergent dental care, surgery, services and appliances, including: non-emergent treatment of accidental injury to natural teeth, reconstructive surgery to the jaw in preparation for dental implants, dental implants, orthodontic services for any condition, periodontal surgery; any other dental service not specifically listed as covered		

Devices, Equipment and Supplies (for home use)	Preferred Provider Network	Out-of-Network
Durable medical equipment: Equipment which can withstand repeated use, is primarily and customarily used to serve a medical purpose, is useful only in the presence of an illness or injury and is used in the Member's home. • Examples of covered durable medical equipment includes hospital beds, wheelchairs, walkers, crutches, canes, braces and splints, blood glucose monitors, external insulin pumps (including related supplies such as tubing, syringe cartridges, cannulae and inserters), oxygen and the rental of equipment to administer oxygen (including tubing, connectors and masks), and therapeutic shoes, modifications and shoe inserts for severe diabetic foot disease. KFHPWAO will determine	After Deductible, Member pays XX% Plan Coinsurance Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets, or control solutions.	After Deductible, Member pays XX% Plan Coinsurance

if equipment is made available on a rental or purchase basis. • Orthopedic appliances: Items attached to an impaired body segment for the purpose of protecting the segment or assisting in restoration or improvement of its function. • Orthotic devices. • Ostomy supplies: Supplies for the removal of bodily secretions or waste through an artificial opening. • Post-mastectomy bras/forms; limited to 2 every 6 months. Replacements within this 6-month period are covered when Medically Necessary due to a change in the Member's condition. • Prosthetic devices: Items which replace all or part of an external body part, or function thereof. • Sales tax for devices, equipment and supplies. When provided in lieu of hospitalization, benefits will be the greater of benefits available for devices, equipment and supplies, home health or hospitalization. See Hospice for durable medical equipment provided in a hospice setting. Repair, adjustment or replacement of appliances and equipment is covered when Medically Necessary and appropriate. Preauthorization is required for certain services, refer to Section II.E. Preauthorization.		
Exclusions: Over-the-counter arch supports; orthopedic shoes that are not attached to an appliance; wigs/hair prosthesis; electronic monitors of the heart except infant apnea monitors; devices for testing blood or other body substances except diabetes blood glucose monitors and their supplies; take-home dressings and supplies following hospitalization; supplies, dressings, appliances, devices or services not specifically listed as covered above; same as or similar equipment already in the Member's possession; replacement or repair due to loss, theft, breakage from willful damage, neglect or wrongful use, or due to personal preference; structural modifications to a Member's home or personal vehicle		

Diabetic Education, Equipment and Pharmacy Supplies	**Preferred Provider Network**	**Out-of-Network**
Diabetic education and training.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Diabetic equipment: Blood glucose monitors and external insulin pumps (including related supplies such as tubing, syringe cartridges, cannulae and inserters), and therapeutic shoes, modifications and shoe inserts for severe diabetic foot disease. See Devices, Equipment and Supplies for additional information.	After Deductible, Member pays XX% Plan Coinsurance Annual Deductible does not apply to strip-based	After Deductible, Member pays XX% Plan Coinsurance

	blood glucose monitors, test strips, lancets, or control solutions.	
Diabetic pharmacy supplies: Insulin, lancets, lancet devices, needles, insulin syringes, disposable insulin pens, pen needles, glucagon emergency kits, prescriptive oral agents and blood glucose test strips for a supply of 30 days or less per item. Certain brand name insulin drugs will be covered at the generic level. See Drugs – Outpatient Prescription for additional pharmacy information.	**Preferred generic drugs (Tier 1):** After Deductible, Member pays XX% coinsurance up to a 30-day supply **Preferred brand name drugs (Tier 2):** After Deductible, Member pays XX% coinsurance up to a 30-day supply **Non-Preferred generic and brand name drugs (Tier 3):** After Deductible, Member pays XX% coinsurance up to a 30-day supply **Specialty drugs (Tier 4):** After Deductible, Member pays XX% coinsurance up to a 30-day supply Enhanced Benefit: **Preferred generic drugs (Tier 1):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Preferred brand name drugs (Tier 2):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Non-Preferred generic and brand name drugs (Tier 3):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Specialty drugs (Tier 4):** After Deductible, Member pays XX% coinsurance up to a 30-day supply	Not covered; Member pays 100% of all charges

	Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets, or control solutions. Note: A Member will not pay more than $35, not subject to Deductible, for a 30-day supply of insulin to comply with state law requirements. Any cost-sharing paid will apply toward the annual Deductible.	
Diabetic retinal screening.	No charge; Member pays nothing	After Deductible, Member pays XX% Plan Coinsurance

Dialysis (Home and Outpatient)	**Preferred Provider Network**	**Out-of-Network**
Dialysis in an outpatient or home setting is covered for Members with acute kidney failure or end-stage renal disease (ESRD).	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Injections administered by a Provider in a clinical setting during dialysis.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Self-administered injectables. See Drugs – Outpatient Prescription for additional pharmacy information.	**Preferred generic drugs (Tier 1):** After Deductible, Member pays XX% coinsurance up to a 30-day supply **Preferred brand name drugs (Tier 2):** After Deductible, Member pays XX% coinsurance up to a 30-day supply	Not covered; Member pays 100% of all charges

	Non-Preferred generic and brand name drugs (Tier 3): After Deductible, Member pays XX% coinsurance up to a 30-day supply **Specialty drugs (Tier 4):** After Deductible, Member pays XX% coinsurance up to a 30-day supply Enhanced Benefit: **Preferred generic drugs (Tier 1):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Preferred brand name drugs (Tier 2):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Non-Preferred generic and brand name drugs (Tier 3):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Specialty drugs (Tier 4):** After Deductible, Member pays XX% coinsurance up to a 30-day supply	

Drugs - Outpatient Prescription	**Preferred Provider Network**	**Out-of-Network**
Prescription drugs, supplies and devices for a supply of 30 days or less including diabetic pharmacy supplies (insulin, lancets, lancet devices, needles, insulin syringes, disposable insulin pens, pen needles and blood glucose test strips), mental health and wellness drugs, self-administered injectables, teaching doses of self-administered injections, limited to 3 doses per medication per lifetime, medications for the treatment arising from sexual assault, and routine costs for prescription medications provided in a clinical trial. "Routine costs" means items and services delivered to the Member that are consistent with and typically covered by the plan or coverage for a Member who is not enrolled in a clinical trial.	**Preferred generic drugs (Tier 1):** After Deductible, Member pays XX% coinsurance up to a 30-day supply **Preferred brand name drugs (Tier 2):** After Deductible, Member pays XX% coinsurance up to a 30-day supply	Not covered; Member pays 100% of all charges

All drugs, supplies and devices must be for Covered Services. All drugs, supplies and devices must be obtained at a KFHPWAO-designated pharmacy except for drugs dispensed for Emergency services or for Emergency services obtained outside of the KFHPWAO Service Area, including out of the country. Information regarding KFHPWAO-designated pharmacies is reflected in the KFHPWAO Provider Directory or can be obtained by contacting Kaiser Permanente Member Services. Prescription drug Cost Shares are payable at the time of delivery. Certain brand name insulin drugs are covered at the generic drug Cost Share. A list of these drugs is available at www.kp.org/wa/formulary. Members may be eligible to receive an emergency fill for certain prescription drugs filled outside of KFHPWAO's business hours or when KFHPWAO cannot reach the prescriber for consultation. For emergency fills, Members pay the prescription drug Cost Share for each 7-day supply or less, or the minimum packaging size available at the time the emergency fill is dispensed. A list of prescription drugs eligible for emergency fills is available on the pharmacy website at www.kp.org/wa/formulary. Members can request an emergency fill by calling 1-855-505-8107. Certain drugs are subject to Preauthorization as shown in the Preferred drug list (formulary) available at www.kp.org/wa/formulary. In order to obtain the enhanced benefits, Members must utilize designated pharmacies, which are reflected in the KFHPWAO Provider Directory, or can be obtained by contacting Kaiser Permanente Member Services. For outpatient prescription drugs and items that are covered under the Drugs – Outpatient Prescription section and obtained at a pharmacy owned and operated by KFHPWAO, a Member may be able to use approved manufacturer coupons as payment for the Cost Sharing that a Member owes, as allowed under KFHPWAO's coupon program. A Member will owe any additional amount if the coupon does not cover the entire amount of the Cost Sharing for the Member's prescription. When a Member uses an approved coupon for payment of their Cost Sharing, the coupon amount and any additional payment that you make will accumulate to their Out-of-Pocket Limit. More information is available regarding the Kaiser Permanente coupon program rules and limitations at kp.org/rxcoupons	**Non-Preferred generic and brand name drugs (Tier 3):** After Deductible, Member pays XX% coinsurance up to a 30-day supply **Specialty drugs (Tier 4):** After Deductible, Member pays XX% coinsurance up to a 30-day supply Enhanced Benefit: **Preferred generic drugs (Tier 1):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Preferred brand name drugs (Tier 2):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Non-Preferred generic and brand name drugs (Tier 3):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Specialty drugs (Tier 4):** After Deductible, Member pays XX% coinsurance up to a 30-day supply Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets, or control solutions. Note: A Member will not pay more than $35, not subject to Deductible, for a 30-day supply of insulin to comply with state law requirements. Any cost-sharing paid will apply toward the annual Deductible.	

Injections administered by a Provider in a clinical setting.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, After Deductible, Member pays XX% Plan Coinsurance
Over-the-counter drugs not included under Preventive Care or Reproductive Health.	Not covered; Member pays 100% of all charges	Not covered; Member pays 100% of all charges
Mail order drugs dispensed through the KFHPWAO-designated mail order service.	**Preferred generic drugs (Tier 1):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Preferred brand name drugs (Tier 2):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Non-Preferred generic and brand name drugs (Tier 3):** After Deductible, Member pays XX% coinsurance up to a 90-day supply **Specialty drugs (Tier 4):** After Deductible, Member pays XX% coinsurance up to a 30-day supply Annual Deductible does not apply to strip-based blood glucose monitors, test strips, lancets, or control solutions. Note: A Member will not pay more than $35, not subject to Deductible, for a 30-day supply of insulin to comply with state law requirements. Any cost-sharing paid will apply toward the annual Deductible.	Not covered; Member pays 100% of all charges
The KFHPWAO Preferred drug list is a list of prescription drugs, supplies, and devices considered to have acceptable		

efficacy, safety and cost-effectiveness. The Preferred drug list is maintained by a committee consisting of a group of physicians, pharmacists and a consumer representative who review the scientific evidence of these products and determine the Preferred and Non-Preferred status as well as utilization management requirements. Preferred drugs generally have better scientific evidence for safety and effectiveness and are more affordable than Non-Preferred drugs. The preferred drug list is available at www.kp.org/wa/formulary, or upon request from Member Services.

A Member, a Member's designee, or a prescribing physician may request a coverage exception to gain access to clinically appropriate drugs if the drug is not otherwise covered by contacting Member Services. Coverage determination reviews may include requests to cover non-preferred drugs, obtain Preauthorization for a specific drug, or exceptions to other utilization management requirements, such as quantity limits. KFHPWAO will provide a determination and notification of the determination no later than 72 hours from the non-urgent request after receipt of information sufficient to make a decision The prescribing physician must submit an oral or written statement regarding the need for the non-Preferred drug, and a list of all preferred drugs which have been ineffective for the Member.

Expedited or Urgent Reviews: A Member, a Member's designee, or a prescribing physician may request an expedited review for coverage for non-covered drugs when a delay caused by using the standard review process will seriously jeopardize the Member's life, health or ability to regain maximum function or will subject to the Member to severe pain that cannot be managed adequately without the requested drug. KFHPWAO will provide a determination and notification of the determination no later than 24 hours from the receipt of the request if the information provided is sufficient to make a decision.
Notification of Determination: If coverage is approved, KFHPWAO will notify the prescribing physician of the determination. If coverage is denied, KFHPWAO will provide notification of the adverse determination to the prescribing physician and the member.

Prescription drugs are drugs which have been approved by the Food and Drug Administration (FDA) and which can, under federal or state law, be dispensed only pursuant to a prescription order. These drugs, including off-label use of FDA-approved drugs (provided that such use is documented to be effective in one of the standard reference compendia; a majority of well-designed clinical trials published in peer-reviewed medical literature document improved efficacy or safety of the agent over standard therapies, or over placebo if no standard therapies exist; or by the federal secretary of Health and Human Services) are covered. "Standard reference compendia" means the American Hospital Formulary Service – Drug Information; the American Medical Association Drug Evaluation; the United States Pharmacopoeia – Drug Information, or other authoritative compendia as identified from time to time by the federal secretary of Health and Human Services. "Peer-reviewed medical literature" means scientific studies printed in health care journals or other publications in which original manuscripts are published only after having been critically reviewed for scientific accuracy, validity and reliability by unbiased independent experts. Peer-reviewed medical literature does not include in-house publications of pharmaceutical manufacturing companies.

Generic drugs are dispensed whenever available. A generic drug is a drug that is the pharmaceutical equivalent to one or more brand name drugs. Such generic drugs have been approved by the Food and Drug Administration as meeting the same standards of safety, purity, strength and effectiveness as the brand name drug. Brand name drugs are dispensed if there is not a generic equivalent. In the event the Member elects to purchase a brand-name drug instead of the generic equivalent (if available), the Member is responsible for paying the difference in cost in addition to the prescription drug Cost Share, which does not apply to the Out-of-pocket Limit.

Drug coverage is subject to utilization management that includes step therapy (when a Member tries a certain medication before receiving coverage for a similar, but non-Preferred medication), limits on drug quantity or days supply and prevention of overutilization, underutilization, therapeutic duplication, drug-drug interactions, incorrect drug dosage, drug-allergy contraindications and clinical abuse/misuse of drugs. If a Member has a new prescription for a chronic condition, the Member may request a coordination of medications so that medications for chronic conditions are refilled on the same schedule (synchronized). Cost-shares for the initial fill of the medication will be adjusted if the fill is less than the standard quantity in compliance with State law. Please contact Member Services for more information.

Specialty drugs are high-cost drugs prescribed by a physician that requires close supervision and monitoring for

serious and/or complex conditions, such as rheumatoid arthritis, hepatitis or multiple sclerosis. Specialty drugs must be obtained through KFHPWAO's preferred specialty pharmacy vendor and/or network of specialty pharmacies and are covered at the appropriate cost share above. For a list of specialty drugs or more information about KFHPWAO's specialty pharmacy network, please go to the KFHPWAO website at www.kp.org/wa/formulary or contact Member Services at 206-630-4636 or toll-free at 1-888-901-4636.

The Member's Right to Safe and Effective Pharmacy Services: State and federal laws establish standards to assure safe and effective pharmacy services, and to guarantee Members' right to know what drugs are covered and the coverage limitations. Members who would like more information about the drug coverage policies or have a question or concern about their pharmacy benefit, may contact KFHPWAO at 206-630-4636 or toll-free 1-888-901-4636 or by accessing the KFHPWAO website at www.kp.org/wa.

Members who would like to know more about their rights under the law, or think any services received while enrolled may not conform to the terms of the EOC, may contact the Washington State Office of Insurance Commissioner at toll free 1-800-562-6900. Members who have a concern about the pharmacists or pharmacies serving them may call the Washington State Department of Health at toll-free 1-800-525-0127.

Prescription Drug Coverage and Medicare: This benefit, for purposes of Creditable Coverage, is actuarially equal to or greater than the Medicare Part D prescription drug benefit. Members who are also eligible for Medicare Part D can remain covered and will not be subject to Medicare-imposed late enrollment penalties should they decide to enroll in a Medicare Part D plan at a later date; however, the Member could be subject to payment of higher Part D premiums if the Member subsequently has a break in creditable coverage of 63 continuous days or longer before enrolling in a Part D plan. A Member who discontinues coverage must meet eligibility requirements in order to re-enroll.

Exclusions: Over-the-counter drugs, supplies and devices not requiring a prescription under state law or regulations, including most prescription vitamins, except as recommended by the U.S. Preventive Services Task Force (USPSTF); drugs and injections for anticipated illness while traveling; drugs and injections for cosmetic purposes; replacement of lost, stolen or damaged drugs or devices; administration of excluded drugs and injectables; drugs used in the treatment of sexual dysfunction disorders; compounds which include a non-FDA approved drug; growth hormones for idiopathic short stature without growth hormone deficiency; prescription drugs/products available over-the-counter or have an over-the-counter alternative that is determined to be therapeutically interchangeable

Emergency Services	**Preferred Provider Network**	**Out-of-Network**
Emergency Services. See Section XII for a definition of Emergency. Emergency services include professional services, treatment and supplies, facility costs, outpatient charges for patient observation, medical screening exams required to stabilize a patient and post stabilization treatment. Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. Under the PPN option, follow-up care which is a direct result of the Emergency must be received from a Preferred Provider, unless Preauthorization is received. Under the Out-of-Network option, follow-up care which is a direct result of the Emergency is covered subject to the Out-	After Deductible, Member pays XX% Plan Coinsurance	After PPN Deductible, Member pays XX% Plan Coinsurance

of-Network Cost Shares.		
Emergency ambulance service is covered when: • Transport is to the nearest facility that can treat your condition • Any other type of transport would put your health or safety at risk • The service is from a licensed ambulance • The ambulance transports you to a location where you receive covered services Emergency air or sea medical transportation is covered only when: • The above requirements for ambulance service are met, and • Geographic restraints prevent ground Emergency transportation to the nearest facility that can treat your condition, or ground Emergency transportation would put your health or safety at risk.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Non-Emergency ground or air interfacility transfer. Under the Preferred Provider Network option, non-Emergency ground or air interfacility transfer to or from a Preferred Provider Network Facility where you received covered services when Preauthorized by KFHPWAO. Under the Preferred Provider Network option, hospital-to-hospital ground transfers when Preauthorized by KFHPWAO. Non-emergent air transportation requires Preauthorization.	After Deductible, Member pays XX% Plan Coinsurance **Hospital-to-hospital ground transfers:** After Deductible, Member pays nothing	After Deductible, Member pays XX% Plan Coinsurance

Gender Health Services	**Preferred Provider Network**	**Out-of-Network**
Medically Necessary medical and surgical services for gender affirmation. Consultation and treatment requires Preauthorization. Prescription drugs are covered the same as for any other condition (see Drugs – Outpatient Prescription for coverage). Counseling services are covered the same as for any other condition (see Mental Health and Wellness for coverage). Non-Emergency inpatient hospital services require Preauthorization.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance

Exclusions: Cosmetic services and surgery not related to gender affirming treatment (i.e., face lift or calf implants); complications of non-Covered Services

Hearing Examinations and Hearing Aids	**Preferred Provider Network**	**Out-of-Network**
Hearing exams for hearing loss and evaluation. Cochlear implants or Bone Anchored Hearing System (BAHS) when in accordance with KFHPWAO clinical criteria. Preauthorization is required. Covered services for initial cochlear implants and BAHS include diagnostic testing, pre-implant testing, implant surgery, post-implant follow-up, speech therapy, programming and associated supplies (such as transmitter cable, and batteries). Replacement devices and associated supplies – see Devices, Equipment and Supplies section.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
Hearing aids including hearing aid examinations.	Not covered; Member pays 100% of all charges	Not covered; Member pays 100% of all charges
Exclusions: Hearing care, routine hearing examinations, programs or treatments for hearing loss including, but not limited to, externally worn hearing aids, surgically implanted hearing aids, and the surgery and services necessary to implant them except as described above, and hearing screening tests required under Preventive Services		

Home Health Care	**Preferred Provider Network**	**Out-of-Network**
Home health care when the following criteria are met, limited to 130 visits per calendar year: • Except for patients receiving palliative care services, the Member must be unable to leave home due to a health problem or illness. Unwillingness to travel and/or arrange for transportation does not constitute inability to leave the home. • The Member requires intermittent skilled home health care, as described below. • KFHPWAO's medical director determines that such services are Medically Necessary and are most appropriately rendered in the Member's home. Covered Services for home health care may include the following when rendered pursuant to a home health care plan of treatment: nursing care; restorative physical, occupational,	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance

respiratory and speech therapy, durable medical equipment, medical social worker and limited home health aide services. Home health services are covered on an intermittent basis in the Member's home. "Intermittent" means care that is to be rendered because of a medically predictable recurring need for skilled home health care. "Skilled home health care" means reasonable and necessary care for the treatment of an illness or injury which requires the skill of a nurse or therapist, based on the complexity of the service and the condition of the patient and which is performed directly by an appropriately licensed professional provider. Under the Out-of-Network option, home health care must be prescribed by a provider and provided by a State-licensed home health agency.		
Exclusions: Private Duty Nursing; housekeeping or meal services; any care provided by or for a family member; any other services rendered in the home which do not meet the definition of skilled home health care above		

Hospice	**Preferred Provider Network**	**Out-of-Network**
Hospice care when provided by a licensed hospice care program. A hospice care program is a coordinated program of home and inpatient care, available 24 hours a day. The program uses an interdisciplinary team of personnel to provide comfort and supportive services to a Member and the family members who are caring for the Member who is experiencing a life-threatening disease with a limited prognosis. These services include acute respite and home care to meet the physical, psychosocial and spiritual needs of the Member and their family during the final stages of illness. In order to qualify for hospice care, the Member's provider must certify that the Member is terminally ill and is eligible for hospice services. **Inpatient Hospice Services.** For short-term care, inpatient hospice services are covered with Preauthorization. Respite care is covered to provide continuous care of the Member and allow temporary relief to family members from the duties of caring for the Member on an inpatient or outpatient basis for a maximum of 14 days per lifetime. **Other covered hospice services, when billed by a licensed hospice program, may include the following:** • Inpatient and outpatient services and supplies for injury and illness. • Semi-private room and board, except when a private room is determined to be necessary. • Durable medical equipment when billed by a licensed hospice care program.	After Deductible, Member pays nothing	After Deductible, Member pays XX% Plan Coinsurance

Exclusions: Private Duty Nursing; financial or legal counseling services; meal services; any services provided by family members

Hospital - Inpatient and Outpatient	**Preferred Provider Network**	**Out-of-Network**
The following inpatient medical and surgical services are covered: • Room and board, including private room when prescribed, and general nursing services. • Hospital services (including use of operating room, anesthesia, oxygen, x-ray, laboratory and radiotherapy services). • Drugs and medications administered during confinement. • Medical implants. • Withdrawal management services. Outpatient hospital includes ambulatory surgical centers. See the Outpatient Services section for provider office visits. Outpatient services include: • Outpatient medical and surgical care • Anesthesia and anesthesia services • Surgical dressings and supplies • Facility costs Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. Alternative care arrangements may be covered as a cost-effective alternative in lieu of otherwise covered Medically Necessary hospitalization or other Medically Necessary institutional care with the consent of the Member and recommendation from the attending physician or licensed health care provider. Alternative care arrangements in lieu of covered hospital or other institutional care must be determined to be appropriate and Medically Necessary based upon the Member's Medical Condition. Such care is covered to the same extent the replaced Hospital Care is covered.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Take home drugs, dressings and supplies following hospitalization; internally implanted insulin pumps, and any other implantable device that have not been approved by KFHPWAO's medical director		

Infertility (including sterility)	**Preferred Provider Network**	**Out-of-Network**
General counseling and services to diagnose infertility conditions in accordance with KFHPWAO clinical criteria.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Treatment and prescription drugs.	Not covered; Member	Not covered; Member

	pays 100% of all charges	pays 100% of all charges
Exclusions: Medical treatment of sterility and infertility regardless of origin or cause; all charges and related services for donor materials; all forms of artificial intervention for any reason including artificial insemination and in-vitro fertilization; prognostic (predictive) genetic testing for the detection of congenital and heritable disorders; surrogacy; and any devices, equipment and supplies related to the treatment of infertility		

Infusion Therapy	**Preferred Provider Network**	**Out-of-Network**
Administration of Medically Necessary infusion therapy in an outpatient setting. Infusion therapy requires Preauthorization.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Administration of medically necessary infusion therapy in the home setting. To receive Network benefits for the administration of select infusion medications in the home setting, the drug must be obtained through KFHPWAO's preferred specialty pharmacy and administered by a provider we identify. For a list of these specialty drugs or for more information about KFHPWAO's specialty pharmacy network, please go to the KFHPWAO website at www.kp.org/wa/formulary or contact Member Services.	After Deductible, Member pays nothing	Not covered; Member pays 100% of all charges
Associated infused medications include, but are not limited to: • Antibiotics. • Hydration. • Chemotherapy. • Pain management. To receive Network benefits for select infusion medications, the drug must be obtained through KFHPWAO's preferred specialty pharmacy and administered by a provider we identify. For a list of these specialty drugs or for more information about KFHPWAO's specialty pharmacy network, please go to the KFHPWAO website at www.kp.org/wa/formulary or contact Member Services.	After Deductible, Member pays XX% Plan Coinsurance	**Home setting:** Not covered; Member pays 100% of all charges **Outpatient setting:** After Deductible, Member pays XX% Plan Coinsurance

Laboratory and Radiology	**Preferred Provider Network**	**Out-of-Network**
Nuclear medicine, radiology, ultrasound and laboratory services, including high end radiology imaging services such as CAT scan, MRI and PET which are subject to Preauthorization except when associated with Emergency	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance

services or inpatient services. Please contact Member Services for any questions regarding these services. Services received as part of an emergency visit are covered as Emergency Services. Preventive laboratory and radiology services are covered in accordance with the well care schedule established by KFHPWAO and the Patient Protection and Affordable Care Act of 2010. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services.	**Urine Drug Screening:** After Deductible, Member pays nothing. Limited to 2 tests per calendar year. Benefits are applied in the order claims are received and processed. After allowance: After Deductible, Member pays XX% Plan Coinsurance	

Manipulative Therapy	**Preferred Provider Network**	**Out-of-Network**
Manipulative therapy of the spine and extremities when in accordance with KFHPWAO clinical criteria, limited to a combined total of 10 visits per calendar year without Preauthorization. Rehabilitation services, such as massage or physical therapy, provided with manipulations is covered under the Rehabilitation and Habilitative Care (massage, occupational, physical and speech therapy, pulmonary and cardiac rehabilitation) and Neurodevelopmental Therapy section.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Supportive care rendered primarily to maintain the level of correction already achieved; care rendered primarily for the convenience of the Member; care rendered on a non-acute, asymptomatic basis; charges for any other services that do not meet KFHPWAO clinical criteria for Medically Necessary		

Maternity and Pregnancy	**Preferred Provider Network**	**Out-of-Network**
Maternity care and pregnancy services, including care for complications of pregnancy, in utero treatment for the fetus, prenatal testing for the detection of congenital and heritable disorders when Medically Necessary and prenatal and postpartum care are covered for all female members including dependent daughters. Preventive services related to preconception, prenatal and postpartum care are covered as Preventive Services including breastfeeding support, supplies and counseling for each birth when Medically Necessary as determined by KFHPWAO's medical director and in accordance with Board of Health standards for screening and diagnostic tests during pregnancy. Delivery, care for complications of pregnancy and associated Hospital Care, including home births and Medically Necessary supplies for the home birth, and birthing centers. Home births are considered outpatient services.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance

Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. The Member's physician, in consultation with the Member, will determine the Member's length of inpatient stay following delivery.		
Termination of pregnancy.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Birthing tubs; genetic testing of non-Members; fetal ultrasound in the absence of medical indications		

Mental Health and Wellness	**Preferred Provider Network**	**Out-of-Network**
Mental health and wellness services provided at the most clinically appropriate and Medically Necessary level of mental health care intervention as determined by KFHPWAO's medical director. Treatment may utilize psychiatric, psychological and psychotherapy services to achieve these objectives. Mental health and wellness services including medical management and prescriptions are covered the same as for any other condition, including behavioral treatment for a DSM category diagnosis. Eating disorder treatment provided on an inpatient or outpatient basis must be Medically Necessary, and the treatment program must meet clinical criteria standards. The inpatient mental health and wellness benefit can only be used if a Member with an eating disorder also meets clinical criteria for inpatient psychiatric care. Applied behavioral analysis (ABA) therapy, limited to outpatient treatment of an autism spectrum disorder, or has a developmental disability for which there is evidence that ABA therapy is effective, as diagnosed and prescribed by a	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance **Group Visits:** After Deductible, Member pays nothing	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance

neurologist, pediatric neurologist, developmental pediatrician, psychologist or psychiatrist experienced in the diagnosis and treatment of autism. Documented diagnostic assessments, individualized treatment plans and progress evaluations are required. ABA therapy services require Preauthorization. Partial hospitalization is covered subject to Hospital - Outpatient Cost Shares. Services for any involuntary court-ordered treatment program shall be covered only if determined to be Medically Necessary by KFHPWAO's medical director. Services provided under involuntary commitment statutes are covered. Members must notify KFHPWAO by way of the Hospital notification line within 24 hours of any admission, or as soon thereafter as medically possible. Mental health and wellness services rendered to treat mental disorders are covered. Mental Disorders means mental disorders covered in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association, except as otherwise excluded under Sections IV. or V. Mental Health and Wellness Services means Medically Necessary outpatient services, Residential Treatment, partial hospitalization program, and inpatient services provided by a licensed facility or licensed providers, including advanced practice psychiatric nurses, mental health and wellness counselors, marriage and family therapists, and social workers, except as otherwise excluded under Section IV. or V. Medically Necessary mental health and wellness services provided in an outpatient and home health setting. Mental health and wellness services are covered when Medically Necessary for treatment of parent-child relational problems for children five years of age or younger, neglect or abuse of a child for children five years of age or younger, bereavement for children five years of age or younger, and gender dysphoria unless preempted by federal law. Medically Necessary inpatient mental health and wellness services, partial hospitalization programs, and residential treatment must be provided at a hospital or facility that KFHPWAO has approved specifically for the treatment of mental disorders. Preauthorization is required. Outpatient specialty services, including rTMS, ECT, and Esketamine require Preauthorization. Routine outpatient therapy and psychiatry services do not require Preauthorization.		
Exclusions: Academic or career counseling; personal growth or relationship enhancement; assessment and treatment services that are primarily vocational and academic; court-ordered or forensic treatment, including reports and summaries, not considered Medically Necessary; work or school ordered assessment and treatment not considered Medically Necessary; counseling for overeating not considered Medically Necessary; specialty treatment programs		

such as “behavior modification programs” not considered Medically Necessary; parent-child relational problems for children six years of age and older; neglect or abuse counseling for individuals six years of age or older; bereavement counseling for individuals six years of age or older; counseling for relational or phase of life problems for individuals six years of age or older; custodial care; experimental or investigational therapies, such as wilderness therapy

Naturopathy	**Preferred Provider Network**	**Out-of-Network**
Naturopathy, including related laboratory and radiology services.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Herbal supplements; nutritional supplements; any services not within the scope of the practitioner’s licensure		

Newborn Services	**Preferred Provider Network**	**Out-of-Network**
Newborn services, including nursery services and supplies, are covered the same as for any other condition. Any Cost Share for newborn services is separate from that of the mother. Preventive services for newborns are covered under Preventive Services. See Section VI.A.3. for information about temporary coverage for newborns. Newborn services care covered for newly adopted children.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance

Nutritional Counseling	**Preferred Provider Network**	**Out-of-Network**
Nutritional counseling. Nutritional counseling is not subject to visit limitations. Services related to a healthy diet to prevent obesity are covered as Preventive Services.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	Not covered; Member pays 100% of all charges
Exclusions: Nutritional supplements; weight control self-help programs or memberships, such as Weight Watchers,		

Jenny Craig, or other such programs

Nutritional Therapy	Preferred Provider Network	Out-of-Network
Medical formula necessary for the treatment of phenylketonuria (PKU), specified inborn errors of metabolism, or other metabolic disorders.	After Deductible, Member pays nothing	After Deductible, Member pays nothing
Enteral therapy is covered when Medically Necessity criteria is met and when given through a PEG, J tube or orally, or for an eosinophilic gastrointestinal associated disorder. Necessary equipment and supplies for the administration of enteral therapy are covered as Devices, Equipment and Supplies.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Parenteral therapy (total parenteral nutrition). Necessary equipment and supplies for the administration of parenteral therapy are covered as Devices, Equipment and Supplies.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Any other dietary formulas, medical foods, oral nutritional supplements that do not meet Medical Necessity criteria or are not related to the treatment of inborn errors of metabolism; special diets; and prepared foods/meals		

Obesity Related Services	Preferred Provider Network	Out-of-Network
Services directly related to obesity, including bariatric surgery. Services related to obesity screening and counseling are covered as Preventive Services.	**Hospital - Inpatient:** Not covered; Member pays 100% of all charges **Hospital - Outpatient:** Not covered; Member pays 100% of all charges **Outpatient Services:** Not covered; Member pays 100% of all charges	**Hospital - Inpatient:** Not covered; Member pays 100% of all charges **Hospital - Outpatient:** Not covered; Member pays 100% of all charges **Outpatient Services:** Not covered; Member pays 100% of all charges
Exclusions: Obesity treatment and treatment for morbid obesity for any reason including any medical services, drugs, supplies or any bariatric surgery (such as gastroplasty, gastric banding or intestinal bypass), regardless of co-morbidities, except as described above; specialty treatment programs such as weight control self-help programs or memberships, such as Weight Watchers, Jenny Craig or other such programs; medications and related physician visits for medication monitoring		

Oncology	Preferred Provider Network	Out-of-Network
Radiation therapy, chemotherapy, oral chemotherapy. See Infusion Therapy for infused medications.	**Oral Chemotherapy Drugs:** After Deductible, Member pays XX% Plan Coinsurance up to a 90-day supply **Radiation Therapy and Chemotherapy: Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	**Oral Chemotherapy Drugs:** Not covered, Member pays 100% of all charges **Radiation Therapy and Chemotherapy: Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance

Optical (adult vision)	Preferred Provider Network	Out-of-Network
Members age 19 and over – Routine eye examinations and refractions, limited to one per calendar year. Eye and contact lens examinations for eye pathology and to monitor Medical Conditions when Medically Necessary.	**Routine Exams:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance **Exams for Eye Pathology:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan	**Routine Exams:** After Deductible, Member pays XX% Plan Coinsurance **Exams for Eye Pathology:** After Deductible, Member pays XX% Plan Coinsurance

	Coinsurance	
Members age 19 and over: Eyeglass frames, lenses (any type), lens options such as tinting, or prescription contact lenses, contact lens evaluations and examinations associated with their fitting. The benefit period begins on January 1 and continues through the end of the calendar year. The Allowance may be used toward the following in any combination: • Eyeglass frames • Eyeglass lenses (any type) including tinting and coating • Corrective industrial (safety) lenses • Sunglass lenses and frames when prescribed by an eye care provider for eye protection or light sensitivity • Corrective contact lenses in the absence of eye pathology, including associated fitting and evaluation examinations • Replacement frames, for any reason, including loss or breakage • Replacement contact lenses • Replacement eyeglass lenses Contact lenses or framed lenses for eye pathology when Medically Necessary. One contact lens per diseased eye in lieu of an intra[illegible]lar lens is covered following cataract surgery provided the Member has been continuously covered by KFHPWA[illegible] since such surgery. In the event a Member's age or medical condition prevents the Member from having an intraocular lens or contact lens, framed lenses are available. Replacement of lenses for eye pathology, including following cataract surgery, is covered only once within a 12-month period and only when needed due to a change in the Member's prescription. Replacement for loss or breakage is subject to the frames and lenses Allowance.	**Frames and Lenses:** No charge; Member pays nothing, limited to an Allowance of $100 per calendar year After Allowance: Not covered; Member pays 100% of all charges **Note:** This benefit is separate from the benefits of the Health Savings Account (HSA) Qualified Health Plan and not subject to the annual Deductible **Contact Lenses or framed lenses for Eye Pathology:** After Deductible, Member pays XX% Plan Coinsurance	**Frames and Lenses:** Allowance shared with PPN After Allowance: Not covered; Member pays 100% of all charges **Note:** This benefit is separate from the benefits of the Health Savings Account (HSA) Qualified Health Plan and not subject to the annual Deductible **Contact Lenses or framed lenses for Eye Pathology:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Orthoptic therapy (eye training); evaluations and surgical procedures to correct refractions not related to eye pathology and complications related to such procedures		

Optical (pediatric vision)	**Preferred Provider Network**	**Out-of-Network**
Members to age 19 – One routine screening eye examination and one comprehensive examination with refraction, limited to one per calendar year. Eye and contact lens examinations for eye pathology and to monitor Medical Conditions when Medically Necessary.	**Routine Exams:** No charge; Member pays nothing **Exams for Eye Pathology:** After Deductible, Member pays XX% Plan Coinsurance	**Routine Exams:** After Deductible, Member pays XX% Plan Coinsurance **Exams for Eye Pathology:** After Deductible, Member pays XX% Plan

	Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	Coinsurance
Members to age 19 – Eyeglass frames, lenses (any type), lens options such as tinting, or prescription contact lenses, contact lens evaluations and examinations associated with their fitting. The benefit period begins on January 1 and continues through the end of the calendar year. The benefit may be used toward contact lenses (in lieu of eyeglasses) or 1 eyeglass frame and pair of lenses in any of the following combination: • Eyeglass frames • Eyeglass lenses (any type) including tinting and coating • Corrective industrial (safety) lenses • Corrective contact lenses in the absence of eye pathology, including associated fitting and evaluation examinations Contact lenses or framed lenses for eye pathology when Medically Necessary. Note: Disposable contact lenses are available for up to a 1-year supply as prescribed by the Member's provider. One contact lens per diseased eye in lieu of an intraocular lens is covered following cataract surgery provided the Member has been continuously covered by KFHPWA O since such surgery. In the event a Member's age or medical condition prevents the Member from having an intraocular lens or contact lens, framed lenses are available. Replacement of lenses for eye pathology, including following cataract surgery, is covered only once within a 12-month period and only when needed due to a change in the Member's prescription. Replacement for loss or breakage is subject to the frames and lenses benefit.	**Frames and Lenses:** No charge; Member pays nothing for 1 set of frames and lenses (or corrective contact lenses in lieu of eyeglasses) per calendar year **Contact Lenses or framed lenses for Eye Pathology after benefit is exhausted:** After Deductible, Member pays XX% Plan Coinsurance **After benefit is exhausted and there is no eye pathology indicated:** Not covered; Member pays 100% of all charges	**Frames and Lenses:** Benefit shared with Network **Contact Lenses or framed lenses for Eye Pathology after benefit is exhausted:** After Deductible, Member pays XX% Plan Coinsurance **After benefit is exhausted and there is no eye pathology indicated:** Not covered; Member pays 100% of all charges
Low vision evaluation and treatment including: • One comprehensive low vision evaluation every 5 years • Visual aids and devices such as high-power spectacles, magnifiers and telescopes as Medically Necessary • Four follow-up care visits for low vision services in a 5-year period Low vision services require Preauthorization.	**Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance	**Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Orthoptic therapy (i.e., eye training); evaluations and surgical procedures to correct refractions not related to eye pathology and complications related to such procedures		

Oral Surgery	**Preferred Provider Network**	**Out-of-Network**
Reduction of a fracture or dislocation of the jaw or facial	**Hospital - Inpatient:**	**Hospital - Inpatient:**

bones; excision of tumors or non-dental cysts of the jaw, cheeks, lips, tongue, gums, roof and floor of the mouth; and incision of salivary glands and ducts. KFHPWAO's medical director will determine whether the care or treatment required is within the category of Oral Surgery or Dental Services.	After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Care or repair of teeth or dental structures of any type; tooth extractions or impacted teeth; services related to malocclusion; services to correct the misalignment or malposition of teeth; any other services to the mouth, facial bones or teeth which are not medical in nature		

Outpatient Services	**Preferred Provider Network**	**Out-of-Network**
Covered outpatient medical and surgical services in a provider's office including but not limited to: blood, blood products and blood storage, services and supplies of a blood bank, chronic disease management, routine costs during clinical trials, therapeutic injections, supplies, treatment arising from sexual assault, and Medically Necessary genetic testing. See Preventive Services for additional information related to chronic disease management. Office visits include visits provided in a clinic, outpatient hospital or ambulatory surgical center (ASC). All other services performed in the office, not billed as an office visit, or that are not related to the medical visit, separate surgical services or laboratory/radiology fees billed in conjunction with the office visit, for example, are not considered an office visit. See Hospital - Inpatient and Outpatient for outpatient hospital medical and surgical services, including ambulatory surgical centers.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance

Plastic and Reconstructive Surgery	**Preferred Provider Network**	**Out-of-Network**
Plastic and reconstructive services: • Correction of a congenital disease or congenital anomaly in newborns and dependent children. • Correction of a Medical Condition following an injury or resulting from surgery which has produced a major effect on the Member's appearance, when in the opinion of KFHPWAO's medical director such services can reasonably be expected to correct the condition.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan

• Reconstructive surgery and associated procedures, including internal breast prostheses, following a mastectomy, regardless of when the mastectomy was performed. Members are covered for all stages of reconstruction on the non-diseased breast to produce a symmetrical appearance. Complications of covered mastectomy services, including lymphedemas, are covered. Reconstructive breast surgery requires Preauthorization.	Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance	Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Cosmetic services including treatment for complications resulting from cosmetic surgery; cosmetic surgery; complications of non-Covered Services		

Podiatry	**Preferred Provider Network**	**Out-of-Network**
Medically Necessary foot care. Routine foot care covered when such care is directly related to the treatment of diabetes and other clinical conditions that effect sensation and circulation to the feet.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Exclusions: All other routine foot care		

Preventive Services	**Preferred Provider Network**	**Out-of-Network**
Preventive services in accordance with the well care schedule established by KFHPWA. The well care schedule is available in Kaiser Permanente medical centers, at www.kp.org/wa, or upon request from Member Services. Screening and tests with A and B recommendations by the U.S. Preventive Services Task Force (USPSTF). Services, tests and screening contained in the U.S. Health Resources and Services Administration Bright Futures guidelines as set forth by the American Academy of Pediatricians. Services, tests, screening and supplies recommended in the U.S. Health Resources and Services Administration women's preventive and wellness services guidelines. Immunizations recommended by the Centers for Disease Control's Advisory Committee on Immunization Practices. Flu vaccines are covered up to the PPN Allowed Amount when provided by a non-network provider.	No charge; Member pays nothing	After Deductible, Member pays XX% Plan Coinsurance

Preventive services include, but are not limited to, well adult and well child physical examinations; immunizations and vaccinations; preferred over-the-counter drugs as recommended by the USPSTF when obtained with a prescription; pap smears; preventive services related to preconception, prenatal and postpartum care; routine mammography screening, routine prostate cancer screening, colorectal cancer screening for Members who are age 45 or older or who are under age 45 and at high risk, obesity screening/counseling; healthy diet; and physical activity counseling; depression screening in adults, including maternal depression, pre-exposure prophylaxis (PrEP) for Members at high risk for HIV infection, screening for physical, mental, sexual, and reproductive health care needs arising from a sexual assault. Preventive care for chronic disease management includes treatment plans with regular monitoring, coordination of care between multiple providers and settings, medication management, evidence-based care, quality of care measurement and results, and education and tools for patient self-management support. In the event preventive, wellness or chronic care management services are not available from a Network Provider, Out-of-Network Providers are covered under this benefit when Preauthorized. Services provided during a preventive services visit, including laboratory services, which are not in accordance with the KFHPWAO well care schedule are subject to Cost Shares. Eye refractions are not included under preventive services.		
Exclusions: Those parts of an examination and associated reports and immunizations that are not deemed Medically Necessary by KFHPWAO for early detection of disease; all other diagnostic services not otherwise stated above		

Rehabilitation and Habilitative Care (massage, occupational, physical, speech therapy, pulmonary and cardiac rehabilitation) and Neurodevelopmental Therapy	**Preferred Provider Network**	**Out-of-Network**
Rehabilitation services to restore function following illness, injury or surgery, limited to the following restorative therapies: occupational therapy, physical therapy, massage therapy and speech therapy. Services are limited to those necessary to restore or improve functional abilities when physical, sensori-perceptual and/or communication impairment exists due to injury, illness or surgery. Outpatient services require a prescription or order from a physician that reflects a written plan of care to restore function and must be provided by a rehabilitation team that may include a physician, nurse, physical therapist, occupational therapist, massage therapist or speech therapist. Preauthorization is not required.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit (except for massage therapy): After Deductible,	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance

Rehabilitation Care is limited to a combined total of 30 inpatient days and 25 outpatient visits per calendar year. Habilitative care includes Medically Necessary services or devices designed to help a Member keep, learn, or improve skills and functioning for daily living. Services may include; occupational therapy, physical therapy, speech therapy, aural therapy, and health care devices when prescribed by a physician. Examples include therapy for a child who is not walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings. Habilitative care is limited to a combined total of 30 inpatient days and 25 outpatient visits per calendar year. Outpatient services include services provided by a school district that are not delivered pursuant to the Individuals with Disabilities Education Act (IDEA) or an Individual Education Plan (IEP). Treatments for cancer, and other chronic conditions are not included under rehabilitative or habilitative care. Services with mental health diagnoses are covered with n limit. Neurodevelopmental therapy to restore or improve tion including maintenance in cases where significant deterioration in the Member's condition wo result w thou the services, limited to the following therapie occ ati nal therapy, physical therapy and speech therapy. T re is n visit limit for neurodevelopmental t rap services. Inpatient rehabilitation servic require authorization.	Member pays XX% Plan Coinsurance	
Cardiac rehabilitation is overed when clinical criteria is met.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Pulmonary rehabilitation is covered when clinical criteria is met.	After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Specialty treatment programs; specialty rehabilitation programs including "behavior modification		

programs"; recreational, life-enhancing, relaxation or palliative therapy; implementation of home maintenance programs

Reproductive Health	**Preferred Provider Network**	**Out-of-Network**
Medically Necessary medical and surgical services for reproductive health, including consultations, examinations, procedures and devices, including device insertion and removal. See Maternity and Pregnancy for termination of pregnancy services Reproductive health is the care necessary to support the reproductive system and the ability to reproduce. Reproductive health includes contraception, cancer and disease screenings, termination of pregnancy, maternity, prenatal and postpartum care. Note: Reproductive Health services provided to men are required to be subject to the minimum Deductible amount in order to meet state law requirements when provided by a PPN Provider ($1,500 individual/$3,000 family). All other services are subject to the entire Annual Deductible. The minimum Deductible amount may increase as determined by federal law. Members will receive notification of any changes to the minimum Deductible amount. This does not apply to services provided by out-of-network providers.	**Hospital - Inpatient:** No charge; Member pays nothing **Hospital - Outpatient:** No charge; Member pays nothing **Outpatient Services:** No charge; Member pays nothing	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
All methods for Medically Necessary FDA-approved (including over-the-counter) contraceptive drugs, devices and products. Contraceptive drugs may be allowed up to a 12-month supply and, when available, picked up in the Provider's office. Note: Reproductive Health services provided to men are required to be subject to the minimum Deductible amount in order to meet state law requirements when provided by a PPN Provider ($1,500 individual/$3,000 family). All other services are subject to the entire Annual Deductible. The minimum Deductible amount may increase as determined by federal law. Members will receive notification of any changes to the minimum Deductible amount. This does not apply to services provided by out-of-network providers.	No charge; Member pays nothing	Not covered; Member pays 100% of all charges

Sexual Dysfunction	**Preferred Provider Network**	**Out-of-Network**
One consultation visit to diagnose sexual dysfunction conditions.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance

Specific diagnostic services, treatment and prescription drugs.	Not covered; Member pays 100% of all charges	Not covered; Member pays 100% of all charges
Exclusions: Diagnostic testing and medical treatment of sexual dysfunction regardless of origin or cause; devices, equipment and supplies for the treatment of sexual dysfunction		

Skilled Nursing Facility	**Preferred Provider Network**	**Out-of-Network**
Skilled nursing care in a skilled nursing facility when full-time skilled nursing care is necessary in the opinion of the attending physician, limited to a total of 60 days per calendar year. Care may include room and board; general nursing care; drugs, biologicals, supplies and equipment ordinarily provided or arranged by a skilled nursing facility; services provided by a licensed behavioral health provider, and short-term restorative occupational therapy, physical therapy and speech therapy. Skilled nursing care in a skilled nursing facility requires Preauthorization.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Personal comfort items such as telephone and television; rest cures; domiciliary or Convalescent Care		

Sterilization	**Preferred Provider Network**	**Out-of-Network**
FDA-approved female sterilization procedures, services and supplies. See Preventive Services for additional information.	No charge; Member pays nothing	After Deductible, Member pays XX% Plan Coinsurance
Vasectomy services and supplies Note: Vasectomies are required to be subject to the minimum Deductible amount in order to meet state law requirements when provided by a PPN Provider ($1,500 individual/$3,000 family). All other services are subject to the entire Annual Deductible. The minimum Deductible amount may increase as determined by federal law. Members will receive notification of any changes to the minimum Deductible amount.	After minimum deductible, No charge; Member pays nothing	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Procedures and services to reverse a sterilization		

Substance Use Disorder	Preferred Provider Network	Out-of-Network
Substance use disorder services, including treatment provided in an outpatient or home health setting, and inpatient Residential Treatment; diagnostic evaluation and education; organized individual and group counseling; and/or prescription drugs unless excluded under Sections IV. or V. Substance use disorder means a substance-related or addictive disorder listed in the most current version of the Diagnostic and Statistical Manual of Mental Disorders (DSM). For the purposes of this section, the definition of Medically Necessary shall be expanded to include those services necessary to treat a substance use disorder condition that is having a clinically significant impact on a Member's emotional, social, medical and/or occupational functioning. Substance use disorder services are limited to the services rendered by a physician (licensed under RCW 18.71 and RCW 18.57), a psychologist (licensed under RCW 18.83), a substance use disorder treatment program licensed for the service being provided by the Washington State Department of Social and Health Services (pursuant to RCW 70.96A), a master's level therapist (licensed under RCW 18.225.090), an advance practice psychiatric nurse (licensed under RCW 18.79). Non-Washington State alcoholism and/or drug abuse treatment service providers must meet the equivalent licensing and certification requirements established in the state where the provider's practice is located. Contact Member Services for additional information on Non-Washington State providers. The severity of symptoms designates the appropriate level of care and should be determined through a thorough assessment completed by a licensed provider who recommends treatment based on medical necessity criteria. Residential Treatment and court-ordered substance use disorder treatment shall be covered only if determined to be Medically Necessary. Preauthorization is required for outpatient, intensive outpatient, and partial hospitalization services. Preauthorization is required for Residential Treatment and non-Emergency inpatient hospital services provided at out-of-state facilities. Preauthorization is not required for Residential Treatment and non-Emergency inpatient hospital services provided in-state. Member is given two days of treatment and is then subject to medical necessity review for continued care. Member or facility must notify KFHPWAO within 24 hours of admission, or as soon as possible. Member may request prior	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance **Group Visits:** After Deductible, Member pays nothing	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance

authorization for Residential Treatment and non-Emergency inpatient hospital services. Members may contact Member Services to request Preauthorization.		
Withdrawal Management Services for Alcoholism and Substance Use Disorder. Withdrawal management services means the management of symptoms and complications of alcohol and/or substance withdrawal. The severity of symptoms designates the appropriate level of care and should be determined through a thorough assessment completed by a licensed provider who recommends treatment based on medical necessity criteria. Outpatient withdrawal management services means the symptoms resulting from abstinence are of mild/moderate severity and withdrawal from alcohol and/or other drugs can be managed with medication at an outpatient level of care by an appropriately licensed clinician. Subacute withdrawal management means symptoms associated with withdrawal from alcohol and/or other drugs can be managed through medical monitoring at a 24-hour facility or other outpatient facility. Preauthorization is required for outpatient withdrawal management services and subacute withdrawal management services. "Acute withdrawal management services" means the symptoms resulting from abstinence are so severe that withdrawal from alcohol and/or drugs requires medical management in a hospital setting or behavioral health agency (licensed and certified under RCW 71.24.037), which is needed immediately to prevent serious impairment to the Member's health. Coverage for acute withdrawal management services are provided without Preauthorization. Members must notify KFHPWAO by way of the Hospital Notification line within 24 hours of any admission, or as soon thereafter as medically possible. Member is given no less than two days of treatment, excluding weekends and holidays, in a behavioral health agency that provides inpatient or residential substance use disorder treatment; and no less than three days in a behavioral health agency that provides withdrawal management services prior to conducting a medical necessity review for continued care. Member or facility must notify KFHPWAO within 24 hours of admission, or as soon as possible. Members may request preauthorization for Residential Treatment and non-Emergency inpatient hospital services by contacting Member Services.	**Emergency Services:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance	**Emergency Services:** After PPN Deductible, Member pays XX% Plan Coinsurance **Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Experimental or investigational therapies, such as wilderness programs or aversion therapy; facilities and		

treatments programs which are not certified by the Department of Social Health Services.

Telehealth Services	Preferred Provider Network	Out-of-Network
Telemedicine Services provided by the use of real time interactive audio and video communication or store and forward technology between the patient at the originating site and a provider at another location. Audio-only communication requires an Established Relationship. Store and forward technology means sending a Member's medical information from an originating site to the provider at a distant site for later review. The provider follows up with a medical diagnosis for the Member and helps manage their care. Services must meet the following requirements: • Be a Covered Service under this EOC. • The originating site is qualified to provide the service. • If the service is provided through store and forward technology, there must be an associated office visit between the Member and the referring provider • Is medically necessary	After Deductible, Member pays nothing	**Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
Telephone Services and Online (E-visits) Scheduled telephone visits with a PPN Provider are covered. Online (e-visits): A Member logs into the secure Member site at www.kp.org/wa and completes a questionnaire. A PPN medical provider reviews the questionnaire and provides a treatment plan for select conditions, including prescriptions. Online visits are not available to Members during in-person visits at a KFHPWAO facility or pharmacy. More information is available at https://wa.kaiserpermanente.org/html/public/services/e-visit.	After Deductible, Member pays nothing	Not covered; Member pays 100% of all charges
Exclusions: Fax and e-mail; telehealth services in states where prohibited by law; all other services not listed above		

Temporomandibular Joint (TMJ)	Preferred Provider Network	Out-of-Network
Medical and surgical services and related hospital charges for the treatment of temporomandibular joint (TMJ) disorders including: • Medically Necessary orthognathic procedures for the treatment of severe TMJ disorders which have failed non-surgical intervention. • Radiology services. • TMJ specialist services. • Fitting/adjustment of splints.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance

TMJ surgery requires Preauthorization.	**Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	**Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance
TMJ appliances. See Devices, Equipment and Supplies for additional information.	After Deductible, Member pays XX% Plan Coinsurance	After Deductible, Member pays XX% Plan Coinsurance
Exclusions: Treatment for cosmetic purposes; bite blocks; dental services including orthodontic therapy and braces for any condition; any orthognathic (jaw) surgery in the absence of a diagnosis of TMJ or severe obstructive sleep apnea; hospitalizations related to these exclusions		

Tobacco Cessation	**Preferred Provider Network**	**Out-of-Network**
Individual/group counseling and educational materials.	No charge; Member pays nothing	After Deductible, Member pays XX% Plan Coinsurance
Approved pharmacy products. See Drugs – Outpatient Prescription for additional pharmacy information.	No charge; Member pays nothing	Not covered; Member pays 100% of all charges

Transplants	**Preferred Provider Network**	**Out-of-Network**
Transplant services, including heart, heart-lung, single lung, double lung, kidney, pancreas, combined intestinal/multi-visceral, liver transplants, bone marrow and stem cell support (obtained from allogeneic or autologous peripheral blood or marrow) with associated high dose chemotherapy. Services are limited to the following: • Inpatient and outpatient medical expenses for evaluation testing to determine recipient candidacy, donor matching tests, hospital charges, procurement center fees, professional fees, travel costs for a surgical team and excision fees. Donor costs for a covered organ recipient are limited to procurement center fees, travel costs for a surgical team and excision fees. • Follow-up services for specialty visits. • Rehospitalization. • Maintenance medications during an inpatient stay. Artificial organ transplants based on an issuer's medical guidelines and manufacturer recommendation.	**Hospital - Inpatient:** After Deductible, Member pays XX% Plan Coinsurance **Hospital - Outpatient:** After Deductible, Member pays XX% Plan Coinsurance **Outpatient Services:** After Deductible, Member pays XX% Plan Coinsurance	Not covered; Member pays 100% of all charges

Transplant services must be provided through locally and nationally contracted or approved transplant centers. All transplant services require Preauthorization. Contact Member Services for Preauthorization.		
Exclusions: Donor costs to the extent that they are reimbursable by the organ donor's insurance; treatment of donor complications; living expenses except as covered under Section II.I. Utilization Management		

Urgent Care	**Preferred Provider Network**	**Out-of-Network**
Under the PPN option, urgent care is covered at a Kaiser Permanente medical center, Kaiser Permanente urgent care center or Preferred Provider's office. Under the Out-of-Network option, urgent care is covered at any medical facility. Urgent care includes provider services, facility costs and supplies. See Section XII. for a definition of Urgent Condition.	**Emergency Department:** After Deductible, Member pays XX% Plan Coinsurance **Urgent Care Center:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance **Provider's Office:** After Deductible, Member pays XX% Plan Coinsurance Enhanced Benefit: After Deductible, Member pays XX% Plan Coinsurance	**Emergency Department:** After PPN Deductible, Member pays XX% Plan Coinsurance **Urgent Care Center:** After Deductible, Member pays XX% Plan Coinsurance **Provider's Office:** After Deductible, Member pays XX% Plan Coinsurance

V. General Exclusions

In addition to exclusions listed throughout the EOC, the following are not covered:

1. Benefits and related services, supplies and drugs that are not Medically Necessary for the treatment of an illness, injury, or physical disability, that are not specifically listed as covered in the EOC, except as required by federal or state law.

2. Services Related to a Non-Covered Service: When a service is not covered, all services related to the non-covered service (except for the specific exceptions described below) are also excluded from coverage. Members who have received a non-covered service, such as bariatric surgery, and develop an acute medical complication (such as band slippage, leak or infection) as a result, shall have coverage for Medically Necessary intervention to stabilize the acute medical complication. Coverage does not include complications that occur during or immediately following a non-covered service. Additional surgeries or other medical services in addition to

Medically Necessary intervention to resolve acute medical complications resulting from non-covered services shall not be covered.

3. Services or supplies for which no charge is made, or for which a charge would not have been made if the Member had no health care coverage or for which the Member is not liable; services provided by a family member, or self-care.

4. Convalescent Care.

5. Services to the extent benefits are "available" to the Member as defined herein under the terms of any vehicle, homeowner's, property or other insurance policy, except for individual or group health insurance, pursuant to medical coverage, medical "no fault" coverage, personal injury protection coverage or similar medical coverage contained in said policy. For the purpose of this exclusion, benefits shall be deemed to be "available" to the Member if the Member receives benefits under the policy either as a named insured or as an insured individual under the policy definition of insured.

6. Services or care needed for injuries or conditions resulting from active or reserve military service, whether such injuries or conditions result from war or otherwise. This exclusion will not apply to conditions or injuries resulting from previous military service unless the condition has been determined by the U.S. Secretary of Veterans Affairs to be a condition or injury incurred during a period of active duty. Further, this exclusion will not be interpreted to interfere with or preclude coordination of benefits under Tri-Care.

7. Services provided by government agencies, except as required by federal or state law.

8. Services covered by the national health plan of any other country.

9. Experimental or investigational services.

   KFHPWAO consults with KFHPWAO's medical director and then uses the criteria described below to decide if a particular service is experimental or investigational.

   a. A service is considered experimental or investigational for a Member's condition if any of the following statements apply to it at the time the service is or will be provided to the Member:
      1) The service cannot be legally marketed in the United States without the approval of the Food and Drug Administration ("FDA") and such approval has not been granted.
      2) The service is the subject of a current new drug or new device application on file with the FDA.
      3) The service is the trialed agent or for delivery or measurement of the trialed agent provided as part of a qualifying Phase I, II, Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial.
      4) The service is provided pursuant to a written protocol or other document that lists an evaluation of the service's safety, toxicity or efficacy as among its objectives.
      5) The service is under continued scientific testing and research concerning the safety, toxicity or efficacy of services.
      6) The service is provided pursuant to informed consent documents that describe the service as experimental or investigational, or in other terms that indicate that the service is being evaluated for its safety, toxicity or efficacy.
      7) The prevailing opinion among experts, as expressed in the published authoritative medical or scientific literature, is that (1) the use of such service should be substantially confined to research settings, or (2) further research is necessary to determine the safety, toxicity or efficacy of the service.

   b. The following sources of information will be exclusively relied upon to determine whether a service is experimental or investigational:
      1) The Member's medical records.
      2) The written protocol(s) or other document(s) pursuant to which the service has been or will be provided.
      3) Any consent document(s) the Member or Member's representative has executed or will be asked to execute, to receive the service.

4) The files and records of the Institutional Review Board (IRB) or similar body that approves or reviews research at the institution where the service has been or will be provided, and other information concerning the authority or actions of the IRB or similar body.
5) The published authoritative medical or scientific literature regarding the service, as applied to the Member's illness or injury.
6) Regulations, records, applications and any other documents or actions issued by, filed with or taken by, the FDA or other agencies within the United States Department of Health and Human Services, or any state agency performing similar functions.

Appeals regarding KFHPWAO denial of coverage can be submitted to the Member Appeal Department, or to KFHPWAO's medical director at P.O. Box 34593, Seattle, WA 98124-1593.

10. Hypnotherapy and all services related to hypnotherapy.

11. Directed umbilical cord blood donations.

12. Prognostic (predictive) genetic testing and related services, unless specifically provided in Section IV. Testing for non-Members.

13. Autopsy and associated expenses.

14. Job skills training for specific occupations or educational therapy.

15. Expenses for services and supplies incurred as a result of any work related injury or illness. This includes individuals who are partners, proprietors or corporate officers who are not covered by a Workers' Compensation Act or other similar law.

VI. Eligibility, Enrollment and Termination

A. Eligibility.

In order to be accepted for enrollment and for continuing coverage, individuals must meet any eligibility requirements reside or work in the Service Area and meet all applicable requirements set forth below, except for temporary residency outside the Service Area for purposes of attending school, court-ordered coverage for Dependents or other unique family arrangements, when approved in advance by KFHPWAO. KFHPWAO has the right to verify eligibility.

1. Subscribers.
Bona fide employees established and enforced by the Group shall be eligible for enrollment. Please contact the Group for more information.

2. Dependents.
The Subscriber may also enroll the following:

a. The Subscriber's legal spouse.

b. The Subscriber's state-registered domestic partner (as required by Washington state law) or if specifically included as eligible by the Group, the Subscriber's non-state registered domestic partner.

c. Children who are under the age of 26.

"Children" means the children of the Subscriber, spouse or eligible domestic partner, including adopted children, stepchildren, children for whom the Subscriber has a qualified court order to provide coverage and any other children for whom the Subscriber is the legal guardian.

Eligibility may be extended past the Dependent's limiting age as set forth above if the Dependent is totally incapable of self-sustaining employment because of a developmental or physical disability incurred prior to attainment of the limiting age and is chiefly dependent upon the Subscriber for

support and maintenance. Enrollment for such a Dependent may be continued for the duration of the continuous total incapacity, provided enrollment does not terminate for any other reason. Medical proof of incapacity and proof of financial dependency must be submitted to KFHPWAO within 31 days of the date a Dependent reaches the limiting age. Proof must also be furnished to KFHPWAO upon request, but not more frequently than annually after the 2-year period following the Dependent's attainment of the limiting age.

3. Temporary Coverage for Newborns.
When a Member gives birth, the newborn is entitled to the benefits set forth in the EOC from birth through 3 weeks of age. All provisions, limitations and exclusions will apply except Subsection F. After 3 weeks of age, no benefits are available unless the newborn child qualifies as a Dependent and is enrolled.

B. Application for Enrollment.
Application for enrollment must be made on an application approved by KFHPWAO. The Group is responsible for submitting completed applications to KFHPWAO.

KFHPWAO reserves the right to refuse enrollment to any person whose coverage under any medical coverage agreement issued by Kaiser Foundation Health Plan of Washington Options, Inc. or Kaiser Foundation Health Plan of Washington ("KFHPWA") has been terminated for cause.

1. Newly Eligible Subscribers.
Newly eligible Subscribers and their Dependents may apply for enrollment in addition to the Group within 31 days of becoming eligible.

2. New Dependents.
A written application for enrollment of a newly dependent person, other than a newborn or adopted child, must be made to the Group within 31 days after the dependency occurs.

A written application for enrollment of a newborn child must be made to the Group within 60 days following the date of birth when there is a change in the monthly premium payment as a result of the additional Dependent.

A written application for enrollment of an adoptive child must be made to the Group within 60 days from the day the child is placed with the Subscriber for the purpose of adoption or the Subscriber assumes total or partial financial support of the child if there is a change in the monthly premium payment as a result of the additional Dependent.

When there is no change in the monthly premium payment, it is strongly advised that the Subscriber enroll the newborn or newly adoptive child as a Dependent with the Group to avoid delays in the payment of claims.

3. Open Enrollment.
KFHPWAO will allow enrollment of Subscribers and Dependents who did not enroll when newly eligible as described above during a limited period of time specified by the Group and KFHPWAO.

4. Special Enrollment.

a. KFHPWAO will allow special enrollment for persons:
   1) Who initially declined enrollment when otherwise eligible because such persons had other health care coverage and have had such other coverage terminated due to one of the following events:
      - Cessation of employer contributions.
      - Loss of eligibility for the other coverage, except for loss of eligibility for cause.
      - Exhaustion of COBRA continuation coverage.
   2) Who initially declined enrollment when otherwise eligible because such persons had other health care coverage and who have had such other coverage exhausted because such person reached a lifetime maximum limit.

KFHPWAO or the Group may require confirmation that when initially offered coverage such persons submitted a written statement declining because of other coverage. Application for coverage must be made within 60 days of the termination of previous coverage.

b. KFHPWAO will allow special enrollment for individuals who are eligible to be a Subscriber and their Dependents in the event one of the following occurs:
   1) Marriage or domestic partnership. Application for coverage must be made within 60 days of the date of marriage.
   2) Dissolution of Marriage or Termination of domestic partnership. Application for coverage must be made within 60 days of the dissolution/termination.
   3) Birth. Application for coverage for the Subscriber and Dependents other than the newborn child must be made within 60 days of the date of birth.
   4) Adoption or placement for adoption. Application for coverage for the Subscriber and Dependents other than the adopted child must be made within 60 days of the adoption or placement for adoption.
   5) Eligibility for premium assistance from Medicaid or a state Children's Health Insurance Program (CHIP), provided such person is otherwise eligible for coverage under this EOC. The request for special enrollment must be made within 60 days of the eligibility for such premium assistance.
   6) Coverage under a Medicaid or CHIP plan is terminated as a result of loss of eligibility for such coverage. Application for coverage must be made within 60 days of the date of termination under Medicaid or CHIP.
   7) A permanent change in residence, work, or living situation. Voluntary and involuntary change where the Member's health plan coverage is not offered in the new area. Application for coverage must be made within 60 days of the change in residence, work, or living situation.
   8) Loss of individual or group Health Benefit Exchange coverage due to error by the Health Benefit Exchange, the insurance carrier, or the U.S. Department of Health and Human Services. Application for coverage must be made within 60 days of the loss of coverage.
   9) Applicable federal or state law or regulation otherwise provides for special enrollment.

C. When Coverage Begins.

1. Effective Date of Enrollment

- Enrollment for a newly eligible Subscriber and listed Dependents is effective on the date eligibility requirements are met, provided the Subscriber's application has been submitted to and approved by KFHPWAO. Please contact the Group for more information.
- Enrollment for a newly dependent person, other than a newborn or adoptive child, is effective on the first of the month following the date eligibility requirements are met. Please contact the Group for more information.
- Enrollment for newborns is effective from the date of birth.
- Enrollment for adoptive children is effective from the date that the adoptive child is placed with the Subscriber for the purpose of adoption or the Subscriber assumes total or partial financial support of the child.

2. Commencement of Benefits for Persons Hospitalized on Effective Date.
Members who are admitted to an inpatient facility prior to their enrollment will receive covered benefits beginning on their effective date, as set forth in Subsection C.1. above.

D. Eligibility for Medicare.
Note: Eligibility for Medicare may affect the tax deductibility of Health Savings Account contributions.

An individual shall be deemed eligible for Medicare when they have the option to receive Part A Medicare benefits. Medicare secondary payer regulations and guidelines will determine primary/secondary payer status for individuals covered by Medicare.

A Member who is enrolled in Medicare has the option of continuing coverage under this EOC while on Medicare coverage. Coverage between this EOC and Medicare will be coordinated as outlined in Section X.

E. Termination of Coverage.

The Subscriber shall be liable for payment of all charges for services and items provided to the Subscriber and all Dependents after the effective date of termination.

Termination of Specific Members.

Individual Member coverage may be terminated for any of the following reasons:

1. Loss of Eligibility. If a Member no longer meets the eligibility requirements and is not enrolled for continuation coverage as described in Subsection F. below, coverage will terminate at the end of the month during which the loss of eligibility occurs, unless otherwise specified by the Group.

2. For Cause. In the event of termination for cause, KFHPWAO reserves the right to pursue all civil remedies allowable under federal and state law for the collection of claims, losses or other damages. Coverage of a Member may be terminated upon 10 working days written notice for:

a) Material misrepresentation, fraud or omission of information in order to obtain coverage.
b) Permitting the use of a KFHPWAO identification card or number by another person, or using another Member's identification card or number to obtain care to which a person is not entitled.

3. Premium Payments. Nonpayment of premiums or contribution for a specific Member by the Group.

Individual Member coverage may be retroactively terminated upon 30 days written notice and only in the case of fraud or intentional misrepresentation of a material fact, or as otherwise allowed under applicable law or regulation. Notwithstanding the foregoing, KFHPWAO reserves the right to retroactively terminate coverage for nonpayment of premiums or contributions by the Group as described above.

In no event will a Member be terminated solely on the basis of their physical or mental condition provided they meet all other eligibility requirements set forth in the EOC.

Any Member may appeal a termination decision through KFHPWAO's appeals process.

F. Continuation of Coverage Options.

1. Continuation Option.

A Member no longer eligible for coverage (except in the event of termination for cause, as set forth in Subsection E.) may continue coverage for a period of up to 3 months subject to notification to and self-payment of premiums to the Group. This provision will not apply if the Member is eligible for the continuation coverage provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). This continuation option is not available if the Group no longer has active employees or otherwise terminates.

2. Leave of Absence.

While on a Group approved leave of absence, the Subscriber and listed Dependents can continue to be covered provided that:

- They remain eligible for coverage, as set forth in Subsection A.,
- Such leave is in compliance with the Group's established leave of absence policy that is consistently applied to all employees,
- The Group's leave of absence policy is in compliance with the Family and Medical Leave Act when applicable, and
- The Group continues to remit premiums for the Subscriber and Dependents to KFHPWAO.

3. Self-Payments During Labor Disputes.

In the event of suspension or termination of employee compensation due to a strike, lock-out or other labor dispute, a Subscriber may continue uninterrupted coverage through payment of monthly premiums directly

to the Group. Coverage may be continued for the lesser of the term of the strike, lock-out or other labor dispute, or for 6 months after the cessation of work.

If coverage under the EOC is no longer available, the Subscriber shall have the opportunity to apply for an individual KFHPWAO group conversion plan or, if applicable, continuation coverage (see Subsection 4. below), or an individual and family plan at the duly approved rates.

The Group is responsible for immediately notifying each affected Subscriber of their rights of self-payment under this provision.

4. Continuation Coverage Under Federal Law.

This section applies only to Groups who must offer continuation coverage under the applicable provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended, or the Uniformed Services Employment and Reemployment Rights Act (USERRA) and only applies to grant continuation of coverage rights to the extent required by federal law. USERRA only applies in certain situations to employees who are leaving employment to serve in the United States Armed Forces.

Upon loss of eligibility, continuation of Group coverage may be available to a Member for a limited time after the Member would otherwise lose eligibility, if required by COBRA. The Group shall inform Members of the COBRA election process and how much the Member will be required to pay directly to the Group.

Continuation coverage under COBRA or USERRA will terminate when a Member becomes covered by Medicare or obtains other group coverage, and as set forth under Subsection E.

5. KFHPWAO Group Conversion Plan.

Members whose eligibility for coverage, including continuation coverage, is terminated for any reason other than cause, as set forth in Subsection 3 and who are not eligible for Medicare or covered by another group health plan, may convert to an individual KFHPWAO group conversion plan. If coverage under the EOC terminates, any Member covered at termination (including spouses and Dependents of a Subscriber who was terminated for cause) may convert to a KFHPWAO group conversion plan, unless they are eligible to obtain other group health coverage within 31 days of the termination. Coverage will be retroactive to the date of loss of eligibility.

An application for conversion must be made within 31 days following termination of coverage or within 31 days from the date notice of the termination of coverage is received, whichever is later. A physical examination or statement of health is not required for enrollment in a KFHPWAO group conversion plan.

Persons wishing to purchase KFHPWAO's individual and family coverage should contact KFHPWAO.

VII. Grievances

Grievance means a written or verbal complaint submitted by or on behalf of a covered person regarding service delivery issues other than denial of payment for medical services or non-provision of medical services, including dissatisfaction with medical care, waiting time for medical services, provider or staff attitude or demeanor, or dissatisfaction with service provided by the health carrier. The grievance process is outlined as follows:

Step 1: It is recommended that the Member contact the person involved or the manager of the medical center/department where they are having a problem, explain their concerns and what they would like to have done to resolve the problem. The Member should be specific and make their position clear. Most concerns can be resolved in this way.

Step 2: If the Member is still not satisfied, they should call or write to Member Services at PO Box 34590, Seattle, WA 98124-1590, 206-630-4636 or toll-free 1-888-901-4636. Most concerns are handled by phone within a few days. In some cases, the Member will be asked to write down their concerns and state what they think would be a fair resolution to the problem. An appropriate representative will investigate the Member's concern by consulting with involved staff and their supervisors, and reviewing pertinent records, relevant plan policies and the Member

Rights and Responsibilities statement. This process can take up to 30 days to resolve after receipt of the Member's written or verbal statement.

If the Member is dissatisfied with the resolution of the complaint, they may contact Member Services. Assistance is available to Members who are limited-English speakers, who have literacy problems, or who have physical or mental disabilities that impede their ability to request review or participate in the review process.

VIII. Appeals

Members are entitled to appeal through the appeals process if/when coverage for an item or service is denied due to an adverse determination made by the KFHPWAO medical director. The appeals process is available for a Member to seek reconsideration of an adverse benefit determination (action). Adverse benefit determination (action) means any of the following: a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of a Member's eligibility to participate in a plan, and including, with respect to group health plans, a denial, reduction, or termination of, or a failure to provide or make payment, in whole or in part, for a benefit resulting from the application of any utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be experimental or investigational or not Medically Necessary or appropriate. KFHPWAO will comply with any new requirements as necessary under federal laws and regulations. Assistance is available to Members who are limited-English speakers, who have literacy problems, or who have physical or mental disabilities that impede their ability to request review or participate in the review process.

The most current information about your appeals process is available by contacting KFHPWAO's Member Appeal Department at the address or telephone number below.

1. Initial Appeal

If the Member or any representative authorized in writing by the Member wishes to appeal a KFHPWAO decision to deny, modify, reduce or terminate coverage of or payment for health care services, they must submit a request for an appeal either orally or in writing to KFHPWAO's Member Appeal Department, specifying why they disagree with the decision. The appeal must be submitted within 180 days from the date of the initial denial notice. KFHPWAO will notify the Member of its receipt of the request within 72 hours of receiving it. Appeals should be directed to KFHPWAO's Member Appeal Department, P.O. Box 34593, Seattle, WA 98124-1593, toll-free 1-866-458-5479.

A party not involved in the initial coverage determination and not a subordinate of the party making the initial coverage determination will review the appeal request. KFHPWAO will then notify the Member of its determination or need for an extension of time within 14 days of receiving the request for appeal. Under no circumstances will the review timeframe exceed 30 days without the Member's written permission.

For appeals involving experimental or investigational services KFHPWAO will make a decision and communicate the decision to the Member in writing within 20 days of receipt of the appeal.

There is an **expedited/urgent appeals process** in place for cases which meet criteria or where delay using the standard appeal review process will seriously jeopardize the Member's life, health or ability to regain maximum function or subject the Member to severe pain that cannot be managed adequately without the requested care or treatment. The Member can request an expedited/urgent appeal in writing to the above address, or by calling KFHPWAO's Member Appeal Department toll-free 1-866-458-5479. The nature of the patient's condition will be evaluated by a physician and if the request is not accepted as urgent, the member will be notified in writing of the decision not to expedite and given a description on how to grieve the decision. If the request is made by the treating physician who believes the member's condition meets the definition of expedited, the request will be processed as expedited.

The request for an expedited/urgent appeal will be processed and a decision issued no later than 72 hours after receipt of the request.

The Member may also request an external review at the same time as the internal appeals process if it is an urgent care situation or the Member is in an ongoing course of treatment.

If the Member requests an appeal of a KFHPWAO decision denying benefits for care currently being received, KFHPWAO will continue to provide coverage for the disputed benefit pending the outcome of the appeal. If the KFHPWAO determination stands, the Member may be responsible for the cost of coverage received during the review period.

The U.S. Department of Health and Human Services has designated the Washington State Office of the Insurance Commissioner's Consumer Protection Division as the health insurance consumer ombudsman. The Consumer Protection Division Office can be reached by mail at Washington State Insurance Commissioner, Consumer Protection Division, P.O. Box 40256, Olympia, WA 98504-0256 or at toll-free 1-800-562-6900. More information about requesting assistance from the Consumer Protection Division Office can be found at http://www.insurance.wa.gov/your-insurance/health-insurance/appeal/.

2. Next Level of Appeal

If the Member is not satisfied with the decision regarding medical necessity, medical appropriateness, health care setting, level of care, or if the requested service is not efficacious or otherwise unjustified under evidence-based medical criteria, or if KFHPWAO fails to adhere to the requirements of the appeals process, the Member may request a second level review by an external independent review organization not legally affiliated with or controlled by KFHPWAO. KFHPWAO will notify the Member of the name of the external independent review organization and its contact information. The external independent review organization will accept additional written information for up to 5 business days after it receives the assignment for the appeal. The external independent review will be conducted at no cost to the Member. Once a decision is made through an independent review organization, the decision is final and cannot be appealed through KFHPWAO.

If the Member requests an appeal of a KFHPWAO decision denying benefits for care currently being received, KFHPWAO will continue to provide coverage for the disputed benefit pending the outcome of the appeal. If the KFHPWAO determination stands, the Member may be responsible for the cost of coverage received during the review period.

A request for a review by an independent review organization must be made within 180 days after the date of the initial appeal decision notice.

IX. Claims

Claims for benefits may be made before or after services are obtained. KFHPWAO recommends that the provider requests Preauthorization. In most instances, contracted providers submit claims directly to KFHPWAO. If your provider does not submit a claim to make a claim for benefits, a Member must contact Member Services, or submit a claim for reimbursement as described below. Other inquiries, such as asking a health care provider about care or coverage, or submitting a prescription to a pharmacy, will not be considered a claim for benefits.

If a Member receives a bill for services the Member believes are covered, the Member must, within 90 days of the date of service, or as soon thereafter as reasonably possible, either (1) contact Member Services to make a claim, (2) pay the bill and submit a claim for reimbursement of Covered Services, or (3) For out-of-country claims (Emergency care only) – submit the claim and any associated medical records, including the type of service, charges, and proof of travel to KFHPWAO, P.O. Box 30766, Salt Lake City, UT 84130-0766. In no event, except in the absence of legal capacity, shall a claim be accepted later than 1 year from the date of service.

KFHPWAO will generally process claims for benefits within the following timeframes after KFHPWAO receives the claims:

- Immediate request situations – within 1 business day.
- Concurrent urgent requests – within 24 hours.
- Urgent care review requests – within 48 hours.
- Non-urgent preservice review requests – within 5 calendar days.

- Post-service review requests – within 30 calendar days.

Timeframes for pre-service and post-service claims can be extended by KFHPWAO for up to an additional 15 days. Members will be notified in writing of such extension prior to the expiration of the initial timeframe.

X. Coordination of Benefits

Note: If a Member participating in a Health Savings Account has other health care coverage (in addition to the coverage provided under the EOC), the tax deductibility of Health Savings Account contributions may be affected. Please contact the Health Savings Account trustee or administrator regarding questions about requirements for Health Savings Accounts.

The coordination of benefits (COB) provision applies when a Member has health care coverage under more than one plan. Plan is defined below.

The order of benefit determination rules govern the order in which each plan will pay a claim for benefits. The plan that pays first is called the primary plan. The primary plan must pay benefits according to its policy terms without regard to the possibility that another plan may cover some expenses. The plan that pays after the primary plan is the secondary plan. In no event will a secondary plan be required to pay an amount in excess of its maximum benefit plus accrued savings.

If the Member is covered by more than one health benefit plan, and the Member does not know which is the primary plan, the Member or the Member's provider should contact any one of the health plans to verify which plan is primary. The health plan the Member contacts is responsible for working with the other plan to determine which is primary and will let the Member know within 30 calendar days.

All health plans have timely claim filing requirements. If the Member or the Member's provider fails to submit the Member's claim to a secondary health plan within the plan's claim filing time limit, the plan can deny the claim. If the Member experiences delays in the processing of the claim by the primary health plan, the Member or the Member's provider will need to submit the claim to the secondary health plan within its claim filing time limit to prevent a denial of the claim.

If the Member is covered by more than one health benefit plan, the Member or the Member's provider should file all the Member's claims with each plan at the same time. If Medicare is the Member's primary plan, Medicare may submit the Member's claims to the Member's secondary carrier.

Definitions.

A. A plan is any of the following that provides benefits or services for medical or dental care or treatment. If separate contracts are used to provide coordinated coverage for Members of a Group, the separate contracts are considered parts of the same plan and there is no COB among those separate contracts. However, if COB rules do not apply to all contracts, or to all benefits in the same contract, the contract or benefit to which COB does not apply is treated as a separate plan.

   1. Plan includes: group, individual or blanket disability insurance contracts and group or individual contracts issued by health care service contractors or health maintenance organizations (HMO), closed panel plans or other forms of group coverage; medical care components of long-term care contracts, such as skilled nursing care; and Medicare or any other federal governmental plan, as permitted by law.

   2. Plan does not include: hospital indemnity or fixed payment coverage or other fixed indemnity or fixed payment coverage; accident only coverage; specified disease or specified accident coverage; limited benefit health coverage, as defined by state law; school accident type coverage; benefits for non-medical components of long-term care policies; automobile insurance policies required by statute to provide medical benefits; Medicare supplement policies; Medicaid coverage; or coverage under other federal governmental plans; unless permitted by law.

   Each contract for coverage under Subsection 1. or 2. is a separate plan. If a plan has two parts and COB rules apply only to one of the two, each of the parts is treated as a separate plan.

B. This plan means, in a COB provision, the part of the contract providing the health care benefits to which the COB provision applies and which may be reduced because of the benefits of other plans. Any other part of the contract providing health care benefits is separate from this plan. A contract may apply one COB provision to certain benefits, such as dental benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.

C. The order of benefit determination rules determine whether this plan is a primary plan or secondary plan when the Member has health care coverage under more than one plan.

When this plan is primary, it determines payment for its benefits first before those of any other plan without considering any other plan's benefits. When this plan is secondary, it determines its benefits after those of another plan and must make payment in an amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all plans for the claim equal 100% of the total allowable expense for that claim. This means that when this plan is secondary, it must pay the amount which, when combined with what the primary plan paid, totals 100% of the allowable expense. In addition, if this plan is secondary, it must calculate its savings (its amount paid subtracted from the amount it would have paid had it been the primary plan) and record these savings as a benefit reserve for the covered Member. This reserve must be used by the secondary plan to pay any allowable expenses not otherwise paid, that are incurred by the covered person during the claim determination period.

D. Allowable Expense. Allowable expense is a health care expense, coinsurance or copayments and without reduction for any applicable deductible, that is covered at least in part by any plan covering the person. When a plan provides benefits in the form of services, the reasonable cash value of each service will be considered an allowable expense and a benefit paid. An expense that is not covered by any plan covering the Member is not an allowable expense.

The following are examples of expenses that are not allowable expenses:

1. The difference between the cost of a semi-private hospital room and a private hospital room is not an allowable expense, unless one of the plans provides coverage for private hospital room expenses.

2. If a Member is covered by two or more plans that compute their benefit payments on the basis of usual and customary fees or relative value schedule reimbursement method or other similar reimbursement method, any amount in excess of the highest reimbursement amount for a specific benefit is not an allowable expense.

3. If a Member is covered by two or more plans that provide benefits or services on the basis of negotiated fees, an amount in excess of the highest of the negotiated fees is not an allowable expense.

4. An expense or a portion of an expense that is not covered by any of the plans covering the person is not an allowable expense.

E. Closed panel plan is a plan that provides health care benefits to covered persons in the form of services through a panel of providers who are primarily employed by the plan, and that excludes coverage for services provided by other providers, except in cases of Emergency or referral by a panel member.

F. Custodial parent is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one half of the calendar year excluding any temporary visitation.

Order of Benefit Determination Rules.
When a Member is covered by two or more plans, the rules for determining the order of benefit payments are as follows:

A. The primary plan pays or provides its benefits according to its terms of coverage and without regard to the benefits under any other plan.

B. (1) Except as provided below (subsection 2), a plan that does not contain a coordination of benefits provision that is consistent with this chapter is always primary unless the provisions of both plans state that the complying plan is primary.

(2) Coverage that is obtained by virtue of membership in a Group that is designed to supplement a part of a basic package of benefits and provides that this supplementary coverage is excess to any other parts of the plan provided by the contract holder. Examples include major medical coverages that are superimposed over hospital and surgical benefits, and insurance type coverages that are written in connection with a closed panel plan to provide out-of-network benefits.

C. A plan may consider the benefits paid or provided by another plan in calculating payment of its benefits only when it is secondary to that other plan.

D. Each plan determines its order of benefits using the first of the following rules that apply:

1. Non-Dependent or Dependent. The plan that covers the Member other than as a Dependent, for example as an employee, member, policyholder, Subscriber or retiree is the primary plan and the plan that covers the Member as a Dependent is the secondary plan. However, if the person is a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the plan covering the Member as a Dependent, and primary to the plan covering the Member as other than a Dependent (e.g., a retired employee), then the order of benefits between the two plans is reversed so that the plan covering the Member as an employee, member, policyholder, Subscriber or retiree is the secondary plan and the other plan is the primary plan.

2. Dependent child covered under more than one plan. Unless there is a court decree stating otherwise, when a dependent child is covered by more than one plan the order of benefits is determined as follows:
   a) For a dependent child whose parents are married or are living together, whether or not they have ever been married:
      - The plan of the parent whose birthday falls earlier in the calendar year is the primary plan; or
      - If both parents have the same birthday, the plan that has covered the parent the longest is the primary plan.
   b) For a dependent child whose parents are divorced or separated or not living together, whether or not they have ever been married:
      i. If a court decree states that one of the parents is responsible for the dependent child's health care expenses or health care coverage and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to claim determination periods commencing after the plan is given notice of the court decree;
      ii. If a court decree states the parent is to assume primary financial responsibility for the dependent child but does not mention responsibility for health care expenses, the plan of the parent assuming financial responsibility is primary;
      iii. If a court decree states that both parents are responsible for the dependent child's health care expenses or health care coverage, the provisions of a) above determine the order of benefits;
      iv. If a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or health care coverage of the dependent child, the provisions of Subsection (a) above determine the order of benefits; or
      v. If there is no court decree allocating responsibility for the dependent child's health care expenses or health care coverage, the order of benefits for the child are as follows:
      - The plan covering the custodial parent, first;
      - The plan covering the spouse of the custodial parent, second;
      - The plan covering the non-custodial parent, third; and then
      - The plan covering the spouse of the non-custodial parent, last.
   c) For a dependent child covered under more than one plan of individuals who are not the parents of the child, the provisions of Subsection a) or b) above determine the order of benefits as if those individuals were the parents of the child.

3. Active employee or retired or laid-off employee. The plan that covers a Member as an active employee, that is, an employee who is neither laid off nor retired, is the primary plan. The plan covering that same Member

as a retired or laid off employee is the secondary plan. The same would hold true if a Member is a Dependent of an active employee and that same Member is a Dependent of a retired or laid-off employee. If the other plan does not have this rule, and as a result, the plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule under Section D(1) can determine the order of benefits.

4. COBRA or State Continuation Coverage. If a Member whose coverage is provided under COBRA or under a right of continuation provided by state or other federal law is covered under another plan, the plan covering the Member as an employee, member, Subscriber or retiree or covering the Member as a Dependent of an employee, member, Subscriber or retiree is the primary plan and the COBRA or state or other federal continuation coverage is the secondary plan. If the other plan does not have this rule, and as a result, the plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule under Section D.1. can determine the order of benefits.

5. Longer or shorter length of coverage. The plan that covered the Member as an employee, member, Subscriber or retiree longer is the primary plan and the plan that covered the Member the shorter period of time is the secondary plan.

6. If the preceding rules do not determine the order of benefits, the allowable expenses must be shared equally between the plans meeting the definition of plan. In addition, this plan will not pay more than it would have paid had it been the primary plan.

Effect on the Benefits of this Plan.
When this plan is secondary, it must make payment in an amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all plans for the claim equal one hundred percent of the total allowable expense for that claim. However, in no event shall the secondary plan be required to pay an amount in excess of its maximum benefit plus accrued savings. In no event should the Member be responsible for a deductible amount greater than the highest of the two deductibles.

Right to Receive and Release Needed Information.
Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this plan and other plans. KFHPWAO may get the facts it needs from or give them to other organizations or persons for the purpose of applying these rules and determining benefits payable under this plan and other plans covering the Member claiming benefits. KFHPWAO need not tell, or get the consent of, any Member to do this. Each Member claiming benefits under this plan must give KFHPWAO any facts it needs to apply those rules and determine benefits payable.

Facility of Payment.
If payments that should have been made under this plan are made by another plan, KFHPWAO has the right, at its discretion, to remit to the other plan the amount it determines appropriate to satisfy the intent of this provision. The amounts paid to the other plan are considered benefits paid under this plan. To the extent of such payments, KFHPWAO is fully discharged from liability under this plan.

Right of Recovery.
KFHPWAO has the right to recover excess payment whenever it has paid allowable expenses in excess of the maximum amount of payment necessary to satisfy the intent of this provision. KFHPWAO may recover excess payment from any person to whom or for whom payment was made or any other issuers or plans.

Questions about Coordination of Benefits? Contact the State Insurance Department.

Effect of Medicare.
Medicare primary/secondary payer guidelines and regulations will determine primary/secondary payer status, and will be adjudicated by KFHPWAO as set forth in this section. KFHPWAO will pay primary to Medicare when required by federal law. When Medicare, Part A and Part B or Part C are primary, Medicare's allowable amount is the highest allowable expense.

When a Preferred Provider renders care to a Member who is eligible for Medicare benefits, and Medicare is deemed to be the primary bill payer under Medicare secondary payer guidelines and regulations, KFHPWAO will seek Medicare reimbursement for all Medicare covered services.

When a Member, who is a Medicare beneficiary and for whom Medicare has been determined to be the primary bill payer under Medicare secondary payer guidelines and regulations, seeks care from Out-of-Network Providers, KFHPWAO has no obligation to provide any benefits except as specifically outlined in the Out-of-Network option under Section IV.

XI. Subrogation and Reimbursement Rights

The benefits under this EOC will be available to a Member for injury or illness caused by another party, subject to the exclusions and limitations of this EOC. If KFHPWAO provides benefits under this EOC for the treatment of the injury or illness, KFHPWAO will be subrogated to any rights that the Member may have to recover compensation or damages related to the injury or illness and the Member shall reimburse KFHPWAO for all benefits provided, from any amounts the Member received or is entitled to receive from any source on account of such injury or illness, whether by suit, settlement or otherwise, including but not limited to:

- Payments made by a third party or any insurance company on behalf of the third party;
- Any payments or awards under an uninsured or underinsured motorist coverage policy;
- Any Workers' Compensation or disability award or settlement;
- Medical payments coverage under any automobile policy, premises or homeowners' medical payments coverage or premises or homeowners' insurance coverage; and
- Any other payments from a source intended to compensate an Injured Person for injuries resulting from an accident or alleged negligence.

This section more fully describes KFHPWAO's subrogation and reimbursement rights.

"Injured Person" under this section means a Member covered by the EOC who sustains an injury or illness and any spouse, dependent or other person or entity that may recover on behalf of such Member including the estate of the Member and, if the Member is a minor, the guardian or parent of the Member. When referred to in this section, "KFHPWAO's Medical Expenses" means the expenses incurred and the value of the benefits provided by KFHPWAO under this EOC for the care or treatment of the injury or illness sustained by the Injured Person.

If the Injured Person's injuries were caused by a third party giving rise to a claim of legal liability against the third party and/or payment by the third party to the Injured Person and/or a settlement between the third party and the Injured Person, KFHPWAO shall have the right to recover KFHPWAO's Medical Expenses from any source available to the Injured Person as a result of the events causing the injury. This right is commonly referred to as "subrogation." KFHPWAO shall be subrogated to and may enforce all rights of the Injured Person to the full extent of KFHPWAO's Medical Expenses.

By accepting benefits under this plan, the Injured Person also specifically acknowledges KFHPWAO's right of reimbursement. This right of reimbursement attaches when this KFHPWAO has provided benefits for injuries or illnesses caused by another party and the Injured Person or the Injured Person's representative has recovered any amounts from a third party or any other source of recovery. KFHPWAO's right of reimbursement is cumulative with and not exclusive of its subrogation right and KFHPWAO may choose to exercise either or both rights of recovery.

In order to secure KFHPWAO's recovery rights, the Injured Person agrees to assign KFHPWAO any benefits or claims or rights of recovery they may have under any automobile policy or other coverage, to the full extent of the plan's subrogation and reimbursement claims. This assignment allows KFHPWAO to pursue any claim the Injured Person may have, whether or not they choose to pursue the claim.

KFHPWAO's subrogation and reimbursement rights shall be limited to the excess of the amount required to fully compensate the Injured Person for the loss sustained, including general damages.

Subject to the above provisions, if the Injured Person is entitled to or does receive money from any source as a result of the events causing the injury or illness, including but not limited to any liability insurance or uninsured/underinsured motorist funds, KFHPWAO's Medical Expenses are secondary, not primary.

The Injured Person and their agents shall cooperate fully with KFHPWAO in its efforts to collect KFHPWAO's Medical Expenses. This cooperation includes, but is not limited to, supplying KFHPWAO with information about the cause of injury or illness, any potentially liable third parties, defendants and/or insurers related to the Injured Person's claim. The Injured Person shall notify KFHPWAO within 30 days of any claim that may give rise to a claim for subrogation or reimbursement. The Injured Person shall provide periodic updates about any facts that may impact KFHPWAO's right to reimbursement or subrogation as requested by KFHPWAO, and shall inform KFHPWAO of any settlement or other payments relating to the Injured Person's injury. The Injured Person and their agents shall permit KFHPWAO, at KFHPWAO's option, to associate with the Injured Person or to intervene in any legal, quasi-legal, agency or any other action or claim filed.

The Injured Person and their agents shall do nothing to prejudice KFHPWAO's subrogation and reimbursement rights. The Injured Person shall promptly notify KFHPWAO of any tentative settlement with a third party and shall not settle a claim without protecting KFHPWAO's interest. The Injured Person shall provide 21 days advance notice to KFHPWAO before there is a disbursement of proceeds from any settlement with a third party that may give rise to a claim for subrogation or reimbursement. If the Injured Person fails to cooperate fully with KFHPWAO in recovery of KFHPWAO's Medical Expenses, and such failure prejudices KFHPWAO's subrogation and/or reimbursement rights, the Injured Person shall be responsible for directly reimbursing KFHPWAO for 100% of KFHPWAO's Medical Expenses.

To the extent that the Injured Person recovers funds from any source that in any manner relate to the injury or illness giving rise to KFHPWAO's right of reimbursement or subrogation, the Injured Person agrees to hold such monies in trust or in a separate identifiable account until KFHPWAO's subrogation and reimbursement rights are fully determined and that KFHPWAO has an equitable lien over such monies to the full extent of KFHPWAO's Medical Expenses and/or the Injured Person agrees to serve as a constructive trustee over the monies to the extent of KFHPWAO's Medical Expenses. In the event that such monies are not so held, the funds are recoverable even if they have been comingled with other assets, without the need to trace the source of the funds. Any party who distributes funds without regard to KFHPWAO's rights of subrogation or reimbursement will be personally liable to KFHPWAO for the amounts so distributed.

If reasonable collections costs have been incurred by an attorney for the Injured Person in connection with obtaining recovery, KFHPWAO will reduce the amount of reimbursement to KFHPWAO by the amount of an equitable apportionment of such collection costs between KFHPWAO and the Injured Person. This reduction will be made only if each of the following conditions has been met: (i) KFHPWAO receives a list of the fees and associated costs before settlement and (ii) the Injured Person's attorney's actions were directly related to securing recovery for the Injured Party.

XII. Definitions

Allowance	The maximum amount payable by KFHPWAO for certain Covered Services.
Allowed Amount	The amount that is reimbursable to the provider and includes payments by KFHPWAO, the Member, and other third-party payers, as applicable. (1) Preferred Providers: the amount these providers have agreed to accept as payment in full for a service. (2) For Out-of-Network Providers: (a) an amount equal to 125% of the fee schedule determined by the Centers for Medicare and Medicaid Services (Medicare fee schedule) for facility or physician professional services and 105% of the Medicare fee schedule for non-physician professional services or (b) KFHPWAO's lowest reimbursable amount for the same or similar service from a Preferred Provider if

	such service is not included in the Medicare fee schedule. There is an exception to the above definition of Allowed Amount for out-of-network Emergency services. For such services, the Allowed Amount is at least defined as equal to the greatest of (adjusted for in-network cost sharing) the following: (i) the median amount reimbursed for the same or similar service from a Preferred Provider, (ii) the amount generally payable to Out-of-Network Providers (see methodologies above), or (iii) 100% of the Medicare fee schedule. For all Out-of-Network Provider's charges Members shall be required to pay any difference between the Out-of-Network Provider's charge for services and the Allowed Amount, except for Emergency, including post stabilization and for ancillary services received from an out of network provider in a network facility. For more information about balance billing protections, please visit: https://healthy.kaiserpermanente.org/washington/support/forms and choose the "Billing forms" link.
Convalescent Care	Care furnished for the purpose of meeting non-medically necessary personal needs which could be provided by persons without professional skills or training, such as assistance in walking, dressing, bathing, eating, preparation of special diets, and taking medication.
Copayment	The specific dollar amount a Member is required to pay at the time of service for certain Covered Services.
Cost Share	The portion of the cost of Covered Services for which the Member is liable. Cost Share includes Copayments, Coinsurances and Deductibles.
Covered Services	The services for which a Member is entitled to coverage in the EOC.
Creditable Coverage	Coverage is creditable if the actuarial value of the coverage equals or exceeds the actuarial value of standard Medicare prescription drug coverage, as demonstrated through the use of generally accepted actuarial principles and in accordance with CMS actuarial guidelines. In general, the actuarial determination measures whether the expected amount of paid claims under KFHPWAO's prescription drug coverage is at least as much as the expected amount of paid claims under the standard Medicare prescription drug benefit.
Deductible	A specific amount a Member is required to pay for certain Covered Services before benefits are payable.
Dependent	Any member of a Subscriber's family who meets all applicable eligibility requirements, is enrolled hereunder and for whom the premium has been paid.
Emergency	The emergent and acute onset of a medical, mental health or substance use disorder symptom or symptoms, including but not limited to severe pain or emotional distress, that would lead a prudent layperson acting reasonably to believe that a health condition exists that requires immediate medical attention, if failure to provide medical attention would result in serious impairment to bodily function or serious dysfunction of a bodily organ or part, or would place the Member's health, or if the Member is pregnant, the health of the unborn child, in serious jeopardy, or any other situations which would be considered an emergency under applicable federal or state law.
Essential Health Benefits	Benefits set forth under the Patient Protection and Affordable Care Act of 2010,

	including the categories of ambulatory patient services, Emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services and chronic disease management and pediatric services, including oral and vision care.
Established Relationship	Member must have had at least one in-person appointment or at least one real-time interactive appointment using both audio and visual technology in the past year, with the provider providing audio only telemedicine or with a provider employed at the same medical group, at the same clinic, or by the same integrated delivery system operated by KFHPWA. Or the Member was referred to the provider providing audio-only telemedicine by a provider who they have had an in-person appointment within the past year.
Evidence of Coverage	The statement of benefits, exclusions and other provisions as set forth in the Group medical coverage agreement between KFHPWAO and the Group.
Family Unit	A Subscriber and all their Dependents.
Group	An employer which has entered into a Group medical coverage agreement with KFHPWAO.
Health Savings Account (HSA)	A tax-exempt savings account established exclusively for the purpose of paying qualified medical expenses and meeting other requirements under federal law.
Health Savings Account (HSA) Qualified Health Plan	A high deductible health plan that meets regulatory requirements for use in conjunction with a Health Savings Account.
Hospital Care	Those Medically Necessary services generally provided by acute general hospitals for admitted patients.
Medical Condition	A disease, illness or injury.
Medically Necessary	Pre-service, concurrent or post-service reviews may be conducted. Once a service has been reviewed, additional reviews may be conducted. Members will be notified in writing when a determination has been made. Appropriate and clinically necessary services, as determined by KFHPWAO's medical director according to generally accepted principles of good medical practice, which are rendered to a Member for the diagnosis, care or treatment of a Medical Condition and which meet the standards set forth below. In order to be Medically Necessary, services and supplies must meet the following requirements: (a) are not solely for the convenience of the Member, their family member or the provider of the services or supplies, including exercise equipment and home modifications such as ramps and walkways; (b) are the most appropriate level of service or supply which can be safely provided to the Member; (c) are for the diagnosis or treatment of an actual or existing Medical Condition unless being provided under KFHPWAO's schedule for preventive services; (d) are not for recreational, life-enhancing, relaxation or palliative therapy, except for treatment of terminal conditions; (e) are appropriate and consistent with the diagnosis and which, in accordance with accepted medical standards in the State of Washington, could not have been omitted without adversely affecting the Member's condition or the quality of health services rendered; (f) as to inpatient care, could not have been provided in a provider's office, the outpatient department of a hospital or a non-residential facility without affecting the Member's condition or quality of health services rendered; (g)

	are not primarily for research and data accumulation; and (h) are not experimental or investigational. The length and type of the treatment program and the frequency and modality of visits covered shall be determined by KFHPWAO's medical director. In addition to being medically necessary, to be covered, services and supplies must be otherwise included as a Covered Service and not excluded from coverage.
Medicare	The federal health insurance program for people who are age 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).
Member	Any enrolled Subscriber or Dependent.
Out-of-Network Provider	Physicians licensed under 18.71 or 18.57 RCW, registered nurses licensed under 18.79 RCW, midwives licensed under 18.79 RCW, naturopaths licensed under 18.36A RCW, acupuncturists licensed under 18.06 RCW, podiatrists licensed under 18.22 RCW or, in the case of non-Washington State providers or out-of-country providers, those providers meeting equivalent licensing and certification requirements established in the territories where the provider's practice is located. For purposes of the EOC, Out-of-Network Providers do not include individuals employed by or under contract with KFHPWAO's Preferred Provider Network or who provide a service or treat Members outside the scope of their licenses.
Out-of-pocket Expenses	Those Cost Shares paid by the Subscriber or Member for Covered Services which are applied to the Out-of-pocket Limit.
Out-of-pocket Limit	The maximum amount of Out-of-pocket Expenses incurred and paid during the calendar year for Covered Services received by the Subscriber and Dependents within the same calendar year. The Out-of-pocket Expenses which apply toward the Out-of-pocket Limit are set forth in Section IV.
Plan Coinsurance	The percentage amount the Member is required to pay for Covered Services received.
PPN Facility	A facility (hospital, medical center or health care center) owned or operated by Kaiser Permanente or otherwise designated by KFHPWAO's Preferred Provider Network.
Preauthorization	An approval by KFHPWAO that entitles a Member to receive Covered Services from a specified health care provider. Services shall not exceed the limits of the Preauthorization and are subject to all terms and conditions of the EOC. Benefits do not require Preauthorization, except as noted under Section IV. Members who have a complex or serious medical or psychiatric condition may receive a standing Preauthorization for specialty care provider services.
Preferred Provider	A provider who is employed by Kaiser Foundation Health Plan of Washington or Washington Permanente Medical Group, P.C., or contracted with the Preferred Provider Network to provide primary care services to Members and any other health care professional or provider with whom the Preferred Provider Network has contracted to provide health care services to Members enrolled, including, but not limited to, physicians, podiatrists, nurses, physician assistants, social workers, optometrists, psychologists, physical therapists and other professionals engaged in the delivery of healthcare services who are licensed or certified to practice in accordance with Title 18 Revised Code of Washington.
Preferred Provider Network	The participating providers with which KFHPWAO has entered into a written participating provider agreement for the provision of Covered Services.

Private Duty Nursing (or 24-hour nursing care)	The hiring of a nurse by a family or Member to provide long term and/or continuous one on one care with or without oversight by a home health agency. The care may be skilled, supportive or respite in nature.
Residential Treatment	A term used to define facility-based treatment, which includes 24 hours per day, 7 days per week rehabilitation. Residential Treatment services are provided in a facility specifically licensed in the state where it practices as a residential treatment center. Residential treatment centers provide active treatment of patients in a controlled environment requiring at least weekly physician visits and offering treatment by a multi-disciplinary team of licensed professionals.
Service Area	Washington counties of Benton, Columbia, Franklin, Island, King, Kitsap, Lewis, Mason, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman and Yakima.
Subscriber	A person employed by or belonging to the Group who meets all applicable eligibility requirements, is enrolled and for whom the premium has been paid.
Urgent Condition	The sudden, unexpected onset of a Medical Condition that is of sufficient severity to require medical treatment within 24 hours of its onset.