## KAISER PERMANENTE .: Gold 80 HRA HMO 2250/35 + Child Dental

Coverage for: Individual / Family | Plan Type: Deductible HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.kp.org/plandocuments or call 1-800-278-3296 (TTY: 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <a href="http://www.healthcare.gov/sbc-glossary">http://www.healthcare.gov/sbc-glossary</a> or call 1-800-278-3296 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,250 Individual / \$4,500 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services indicated in chart starting on page 2	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> services at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	Yes. Brand, and <u>specialty prescription</u> <u>drugs</u> . \$100 Individual / \$200 Family. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Medical: \$7,800 Individual / \$15,600 Family; Child Dental: \$350 Child / \$700 Children	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, and health care services this <u>plan</u> doesn't cover, indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.kp.org</u> or call 1-800-278- 3296 (TTY: 711) for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain specialists.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

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All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	\$35 / visit, <u>deductible</u> does not apply	Not covered	None	
If you visit a health care provider's	<u>Specialist</u> visit	\$50 / visit, <u>deductible</u> does not apply	Not covered	None	
office or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	25% coinsurance	Not covered	None	
n you nave a test	Imaging (CT/PET scans, MRIs)	25% coinsurance	Not covered	None	
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at <u>www.kp.org/formulary</u>	Generic drugs (Tier 1)	<ul> <li>\$15 / prescription (retail);</li> <li>\$30 / prescription (mail order),</li> <li>deductible does not apply</li> </ul>	Not covered	Up to a 30-day supply retail and a 100-day supply mail order. Female contraceptives are no charge, <u>deductible</u> does not apply. Subject to <u>formulary</u> guidelines.	
	Preferred brand drugs (Tier 2)	\$30 / <u>prescription</u> (retail); \$60 / <u>prescription</u> (mail order), After drug <u>deductible</u>	Not covered	Up to a 30-day supply retail and a 100-day supply mail order. Female contraceptives are no charge, <u>deductible</u> does not apply. Subject to <u>formulary</u> guidelines.	
	Non-preferred brand drugs (Tier 2)	\$30 / <u>prescription</u> (retail); \$60 / <u>prescription</u> (mail order), After drug <u>deductible</u>	Not covered	The <u>cost-sharing</u> for non-preferred brand drugs under this plan aligns with the <u>cost-sharing</u> for preferred brand drugs (Tier 2), when approved through the <u>formulary</u> exception process.	
	Specialty drugs (Tier 4)	20% <u>coinsurance</u> up to \$250 / prescription. After drug <u>deductible</u>	Not covered	Up to a 30-day supply (retail. Subject to <u>formulary</u> guidelines.	
lf you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	Not covered	None	

Common Madiaal		What You Will Pay		Limitations Exceptions ? Other Important	
Common Medical Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Physician/surgeon fees	Not Applicable	Not covered	Physician/Surgeon Fee is included in the Facility Fee.	
lf you need	Emergency room care	25% coinsurance	25% <u>coinsurance</u>	Coinsurance is waived if admitted to hospital as inpatient.	
immediate medical attention	Emergency medical transportation	25% coinsurance	25% coinsurance	None	
	<u>Urgent care</u>	\$35 / visit, <u>deductible</u> does not apply	\$35 / visit, <u>deductible</u> does not apply	Non-Plan providers covered when temporarily outside the service area.	
lf you have a	Facility fee (e.g., hospital room)	25% coinsurance	Not covered	None	
hospital stay	Physician/surgeon fees	Not Applicable	Not covered	Physician/Surgeon Fee is included in the Facility Fee.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Mental / Behavioral health: \$35 / individual visit; <u>deductible</u> does not apply; 25% <u>coinsurance</u> up to \$35 / day for other outpatient services; Substance Abuse: \$35 / individual visit, <u>deductible</u> does not apply; 25% <u>coinsurance</u> up to \$5 / day for other outpatient services, <u>deductible</u> does not apply.	Not covered	Mental / Behavioral health: \$17 / group visit, <u>deductible</u> does not apply. Substance Abuse: \$5 / group visit, <u>deductible</u> does not apply.	
	Inpatient services	25% coinsurance	Not covered	None	
	Office visits	No charge, <u>deductible</u> does not apply	Not covered	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
lf you are pregnant	Childbirth/delivery professional services	Not Applicable	Not covered	Professional services are included in the Facility Fee.	
	Childbirth/delivery facility services	25% coinsurance	Not covered	None	

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Information	
	Home health care	No charge, <u>deductible</u> does not apply	Not covered	Up to 2 hours / visit, up to 3 visits / day, up to 100 visits / year.	
lf	Rehabilitation services	Inpatient: 25% <u>coinsurance</u> Outpatient: \$35 / visit	Not covered	None	
If you need help recovering or have	Habilitation services	Inpatient: 25% <u>coinsurance</u> Outpatient: \$35 / visit	Not covered	None	
other special health	Skilled hursing care 25% consurance Not covered	Not covered	100 days limit / benefit period.		
needs	Durable medical equipment	50% <u>coinsurance</u> , <u>deductible</u> does not apply	Not covered	Up to \$2,000 supplemental benefit limit / year for certain items. Requires prior authorization.	
	Hospice services	No charge, <u>deductible</u> does not apply.	Not covered	None	
lf your child needs dental or eye care	Children's eye exam	No charge, <u>deductible</u> does not apply	Not covered	None	
	Children's glasses	No charge, <u>deductible</u> does not apply	Not covered	Limited to one pair of glasses/year from select frames and lenses	
	Children's dental check- up	No charge, <u>deductible</u> does not apply	Not covered	Limited to two check-ups / year.	

#### Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT	Cover (Check your policy or <u>plan</u> document for more information an	d a list of any other <u>excluded services</u> .)	
Chiropractic care	Infertility treatment	<ul> <li>Private-duty nursing</li> </ul>	
Cosmetic surgery	Long-term care	Routine foot care	
Dental care (Adult)	<ul> <li>Non-emergency care when traveling outside the U.S</li> </ul>	<ul> <li>Weight loss programs</li> </ul>	
Hearing aids			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
Abortion	Bariatric surgery	Routine eye care (Adult)	

• Acupuncture (plan provider referred)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the agencies in the chart below.

#### Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-800-278-3296 (TTY: 711) or <u>www.kp.org/memberservices</u>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
California Department of Insurance	1-800-927-HELP (4357) or <u>www.insurance.ca.gov</u>
California Department of Managed Healthcare	1-888-466-2219 or <u>www.healthhelp.ca.gov/</u>

#### Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

#### Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-788-0616 (TTY: 711)

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-278-3296 (TTY: 711).

[Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-800-757-7585 (TTY: 711)

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-278-3296 (TTY: 711)

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

#### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby	
9 months of in-network pre-natal care and	i
hospital delivery)	

The plan's overall deductible	\$2,250
Specialist copayment	\$50
Hospital (facility) <u>coinsurance</u>	25%
Other (blood work) coinsurance	25%

Other (blood work) coinsurance

This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$2250	
<u>Copayments</u>	\$10	
<u>Coinsurance</u>	\$1900	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$4210	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$2,250
Specialist copayment	\$50
Hospital (facility) coinsurance	25%
Other (blood work) <u>coinsurance</u>	25%

This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) **Prescription drugs** Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$200	
<u>Copayments</u>	\$900	
<u>Coinsurance</u>	\$300	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1400	

#### **Mia's Simple Fracture** (in-network emergency room visit and follow up care)

The plan's overall deductible	\$2,250
Specialist copayment	\$50
Hospital (facility) coinsurance	25%
Other (x-ray) <u>coinsurance</u>	25%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:			
Cost Sharing			
Deductibles	\$1600		
Copayments	\$100		
Coinsurance	\$200		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$1900		

The plan would be responsible for the other costs of these EXAMPLE covered services.

### NOTICE OF LANGUAGE ASSISTANCE

# **English:** This is important information from Kaiser Permanente. If you need help understanding this information, please call **1-800-464-4000** and ask for language assistance. Help is available 24 hours a day, 7 days a week, excluding holidays.

Arabic: تحتوي هذه الوثيقة على معلومات مهمة من Kaiser Permanente. إذا كنت بحاجة للمساعدة في فهم هذه المعلومات، يرجى الاتصال على الرقم 4000-464-800 وطلب مساعدة لغوية. المساعدة متوفرة على مدار الساعة طيلة أيام الأسبوع، باستثناء أيام العطلات الرسمية.

Armenian: Սա կարևոր տեղեկություն է «Kaiser Permanente»-ից։ Եթե այս տեղեկությունը հասկանալու համար Ձեզ օգնություն է հարկավոր, խնդրում ենք զանգահարել 1-800-464-4000 հեռախոսահամարով և օժանդակություն ստանալ լեզվի հարցում։ Զանգահարեք օրը 24 ժամ, շաբաթը 7 օր` բացի տոն օրերից։

Chinese: 這是來自 Kaiser Permanente 的重要資訊。如果您需要協助瞭解此資訊,請致電 1-800-757-7585 尋求語言協助。我們每週7天,每天 24 小時皆提供協助(節假日休息)。

Farsi: این اطلاعات مهمی از سوی Kaiser Permanente می باشد. اگر در فهمیدن این اطلاعات به کمک نیاز دارید، لطفاً با شماره 4000-464-800 تماس گرفته و برای امداد زبانی درخواست کنید. کمک و راهنمایی در 24 ساعت شبانروز و 7 روز هفته، شامل روزهای تعطیل موجود است.

Hindi: यह Kaiser Permanente की ओर से महत्वपूर्ण सूचना है। यदि आपको इस सूचना को समझने के लिए मदद की जरूरत है, तो कृपया 1-800-464-4000 पर फोन करें और भाषा सहायता के लिए पूछें। सहायता छुट्टियों को छोड़कर, सप्ताह के सातों दिन, दिन के 24 घंटे, उपलब्ध है।

**Hmong:** Qhov xov xwm no tseem ceeb los ntawm Kaiser Permanente. Yog koj xav tau kev pab kom nkag siab cov xov xwm no, thov hu rau **1-800-464-4000** thiab thov kev pab txhais lus. Muaj kev pab 24 teev ib hnub twg, 7 hnub ib lim tiam twg, tsis xam cov hnub caiv.

Japanese: Kaiser Permanente から重要なお知らせがあります。この情報を理解するためにヘルプが必要な場合は、1-800-464-4000 に電話して、言語サービスを依頼してください。このサービスは年中無休(祝祭日を除く)でご利用いただけます。

Khmer:នេះគឺជាព័ត៌មានសំខាន់ មកពី Kaiser Permanente។ បើសិនអ្នកត្រូវការជំនួយ ឲ្យបានយល់ដឹងព័ត៌មាននេះ សូមទូរស័ព្ទទៅលេខ 1-800-464-4000 និងស្នើសុំជំនួយខាង ភាសា។ ជំនួយគឺមាន 24 ម៉ោងមួយថ្ងៃ 7 ថ្ងៃមួយអាទិត្យ រួមទាំងថ្ងៃបុណ្យជំង។

Korean: 본 정보는 Kaiser Permanente 에서 전하는 중요한 메시지입니다. 본 정보를 이해하는 데 도움이 필요하시면, **1-800-464-4000** 번으로 전화해 언어 지원 서비스를 요청하십시오. 요일 및 시간에 관계없이 언제든지 도움을 제공해 드립니다(공휴일 제외).

Laotian: ນີ້ແມ່ນຂໍ້ມູນສຳຄັນຈາກ Kaiser Permanente. ຖ້າວ່າ ທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການຊ່ວຍໃຫ້ເຂົ້າໃຈຂໍ້ມູນນີ້, ກະຣຸນາໂທຣ 1-800-464-4000 ແລະຂໍເອົາການ ຊ່ວຍເຫຼືອດ້ານພາສາ. ການຊ່ວຍເຫຼືອມີໃຫ້ຕະຫຼອດ 24 ຊົ່ວໂມງ, 7 ວັນຕໍ່ອາທິດ, ບໍ່ລວມວັນພັກຕ່າງໆ.

**Navajo:** Díí éí hane' bíhólníihii át'éego Kaiser Permanente yee nihalne'. Díí hane'ígíí doo hazhó'ó bik'i'diitiihgóó t'áá shoodí koji' hodíílnih **1-800-464-4000** áko saad bee áká i'iilyeed yídííkił. Kwe'é áká aná'álwo' t'áá áłahji' naadiindíi' ahéé'ílkidgóó dóó tsosts'id jí aa'át'é. Dahodílzingóne' éí dá'deelkaal.

Punjabi: ਇਹ Kaiser Permanente ਵਲੋਂ ਜ਼ਰੂਰੀ ਜਾਣਕਾਰੀ ਹੈ। ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਜਾਣਕਾਰੀ ਨੂੰ ਸਮਝਣ ਲਈ ਮਦਦ ਦੀ ਲੋੜ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ 1-800-464-4000 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਅਤੇ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਲਈ ਪੁੱਛੇ। ਮਦਦ, ਛੁੱਟੀਆਂ ਨੂੰ ਛੱਡ ਕੇ, ਹਫ਼ਤੇ ਦੇ 7 ਦਿਨ, ਅਤੇ ਦਿਨ ਦੇ 24 ਘੰਟੇ ਮੌਜੂਦ ਹੈ।

Russian: Это важная информация от Kaiser Permanente. Если Вам требуется помощь, чтобы понять эту информацию, позвоните по номеру 1-800-464-4000 и попросите предоставить Вам услуги переводчика. Помощь доступна 24 часа в сутки, 7 дней в неделю, кроме праздничных дней. **Spanish:** La presente incluye información importante de Kaiser Permanente. Si necesita ayuda para entender esta información, llame al **1-800-788-0616** y pida ayuda linguística. Hay ayuda disponible 24 horas al día, siete días a la semana, excluidos los días festivos.

**Tagalog:** Ito ay importanteng impormasyon mula sa Kaiser Permanente. Kung kailangan ninyo ng tulong para maunawan ang impormasyong ito, mangyaring tumawag sa **1-800-464-4000** at humingi ng tulong kaugnay sa lengguwahe. May makukuhang tulong 24 na oras bawat araw, 7 araw bawat linggo, maliban sa mga araw na pista opisyal.

Thai: นี่เป็นข้อมูลสำคัญจาก Kaiser Permanente หากคุณต้องการความช่วยเหลือในการทำความเข้าใจข้อมูลนี้ กรุณาโทรไปยังหมายเลข 1-800-464-4000 เพื่อขอความช่วย เหลือด้านภาษา สามารถโทรติดต่อได้ตลอด 24 ชั่วโมงทุกวัน ยกเว้นวันหยุดเทศกาล.

Vietnamese: Đây là thông tin quan trọng từ Kaiser Permanente. Nếu quý vị cần được giúp đỡ để hiểu rõ thông tin này, vui lòng gọi số 1-800-464-4000 và yêu cầu được cấp dịch vụ về ngôn ngữ. Quý vị sẽ được giúp đỡ 24 giờ trong ngày, 7 ngày trong tuần, trừ ngày lễ.