KAISER PERMANENTE .: KP GOLD 1000/20/30/S10 ON

Kaiser Permanente Insurance Company

Coverage for: Individual / Family | Plan Type: 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 see www.kp.org/plandocuments or call 1-888-865-5813 (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 www.healthcare.gov/sbc-glossary/ or call 1-888-865-5813 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$1,000 Individual / \$2,000 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 services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles services?	Yes. \$250 Individual / \$500 Family for Brand, Non- Preferred and <u>Specialty Drug</u> s only. 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-pocket</u> limit for this <u>plan</u> ?	\$8,500 Individual / \$17,000 Family	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, health care this <u>plan</u> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.kp.org</u> or call 1-888-865-5813 (TTY: 711) for a list of <u>network 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 plan's <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 provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network</u> <u>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.

Important Questions	Answers	Why this Matters:
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> .

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.

М	Common ledical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
		Primary care visit to treat an injury or illness	\$30 / visit, <u>deductible</u> does not apply	Not covered	None
care	u visit a health <u>provider's</u>	Specialist visit	\$60 / visit, <u>deductible</u> does not apply	Not covered	None
offic	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.
lf you	If you have a test	<u>Diagnostic test</u> (x- ray, blood work)	Xray: \$60 visit for Radiology regardless of settings, <u>deductible</u> does not apply. Lab tests: No charge for Lab regardless of setting, <u>deductible</u> does not apply.	Not covered	None
	Imaging (CT/PET scans, MRI's)	\$400 / scan regardless of settings, <u>deductible</u> does not apply	Not covered	None	

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Generic drugs	\$10 / prescription (retail), deductible does not apply. \$20 / prescription (mail order), deductible does not apply. \$20 / prescription (network pharmacies), deductible does not apply.	Not covered	Covers up to a 30 day supply (retail); 31-90 day supply (mail order). <u>Network</u> Pharmacies limited to one time fill. No charge for contraceptives (subject to <u>formulary</u> guidelines).
If you need drugs to treat your illness or condition More information	Preferred brand drugs	\$40 / <u>prescription</u> (retail). \$80 / <u>prescription</u> (mail order). \$60 / <u>prescription</u> (<u>network</u> pharmacies).	Not covered	Covers up to a 30 day supply (retail); 31-90 day supply (mail order). <u>Network</u> Pharmacies limited to one time fill. No charge for contraceptives (subject to <u>formulary</u> guidelines). After \$250 Individual / \$500 Family Rx <u>Deductible</u> for KP/ <u>Network</u> Brand & <u>Specialty drugs</u> .
about <u>prescription</u> <u>drug coverage</u> is available at <u>www.kp.org/formulary</u>	Non-preferred brand drugs	\$60 / <u>prescription</u> (retail). \$120 / <u>prescription</u> (mail order). \$90 / <u>prescription</u> (<u>network</u> pharmacies).	Not covered	Covers up to a 30 day supply (retail); 31-90 day supply (mail order). <u>Network</u> Pharmacies limited to one time fill. After \$250 Individual / \$500 Family Rx <u>Deductible</u> for KP/ <u>Network</u> Brand & <u>Specialty drug</u> s.
	Specialty drugs	25% <u>coinsurance</u> / prescription (retail). 35% <u>coinsurance</u> / <u>prescription</u> (<u>network</u> pharmacies).	Not covered	Covers up to a 30-day supply (retail & <u>network</u> pharmacies). <u>Network</u> Pharmacies limited to one-time fill. Subject to <u>formulary</u> guidelines, when approved through the exception process. After \$250 Individual / \$500 Family Rx <u>Deductible</u> for KP/ <u>Network</u> Brand & <u>Specialty</u> <u>drug</u> s.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	None
	Physician/surgeon fees	20% coinsurance	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Emergency room care	\$550 / visit, <u>deductible</u> does not apply	\$550 / visit, <u>deductible</u> does not apply	Waived if admitted
If you need immediate medical	Emergency medical transportation	\$550 / trip, <u>deductible</u> does not apply	\$550 / trip, <u>deductible</u> does not apply	None
attention	Urgent care	\$60 / visit, <u>deductible</u> does not apply	Not covered	Non-Plan providers covered when temporarily outside of the service area: \$60 / visit, deductible does not apply.
lf you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	None
	Physician/surgeon fee	20% coinsurance	Not covered	None
If you need mental health, behavioral	Outpatient services	\$30 / visit (individual), <u>deductible</u> does not apply	Not covered	\$15 / visit (group), <u>deductible</u> does not apply.
health, or substance abuse services	Inpatient services	20% coinsurance	Not covered	None
lf you are pregnant	Office visits	20% coinsurance	Not covered	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	20% coinsurance	Not covered	None
	Childbirth/delivery facility services	20% coinsurance	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	No charge, <u>deductible</u> does not apply	Not covered	Coverage is limited to 120 visits / year.
If you need help recovering or have other special health needs	Rehabilitation services	\$60 / visit (outpatient), <u>deductible</u> does not apply. 20% <u>coinsurance</u> (inpatient).	Not covered	Coverage is limited to 40 outpatient visits/ therapy/ year combined for Occupational and Physical therapy. Speech therapy is limited to 40 outpatient visits/ therapy/ year.
	Habilitation services	\$60 / visit (outpatient), <u>deductible</u> does not apply. 20% <u>coinsurance</u> (inpatient).	Not covered	Coverage is limited to 40 outpatient visits/ therapy/ year combined for Occupational and Physical therapy. Speech therapy is limited to 40 outpatient visits/ therapy/ year.
	Skilled nursing care	20% coinsurance	Not covered	Coverage is limited to 150 days / year
	Durable medical equipment	20% coinsurance	Not covered	Coverage is unlimited to items on our <u>DME</u> formulary.
	Hospice service	No charge, <u>deductible</u> does not apply	Not covered	None
	Children's eye exam	\$30 / visit for refractive exam, <u>deductible</u> does not apply	Not covered	Coverage is limited to one exam / year.
If your child needs dental or eye care	Children's glasses	No charge, <u>deductible</u> does not apply	Not covered	Eye wear provided to children up to age 19. Coverage includes one pair of lenses & collection frames or contact lenses / year.
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.) Hearing aids Infertility treatment • Private-duty nursing Acupuncture • ۲ Bariatric surgery Routine foot care ۲ ۲ Cosmetic surgery Dental care (Adult) Long-term care • Weight loss programs ۲ Non-emergency care when traveling outside • ۲ the U.S.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

 Chiropractic care (20 visit limit / year, Spinal Manipulation only)
Routine eye care (Adult)

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	1-888-865-5813 (TTY: 711) or www.kp.org/memberservices
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
Georgia Department of Insurance	1-800-656-2298 or <u>www.oci.ga.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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

SPAŇISH (Español): Para obtener asistencia en Español, llame al 1-888-865-5813 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-865-5813 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助,请拨打这个号码 1-888-865-5813 (TTY: 711)

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-865-5813 (TTY: 711)

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



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 a
hospital delivery)

 The <u>plan's</u> overall <u>deductible</u>	\$1,000
Specialist copayment	\$60
Hospital (facility) coinsurance	20%
Other (blood work) copayment	\$0

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		
Deductibles	\$1,000	
<u>Copayments</u>	\$100	
Coinsurance	\$2,000	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$3,150	

Managing Joe's Type 2 Diak (a year of routine in-network care of controlled condition)	betes f a well-
The <u>plan's</u> overall <u>deductible</u>	\$1,000 \$60
	,

	+-,
Specialist copayment	\$60
Hospital (facility) coinsurance	20%
Other (blood work) <u>copayment</u>	\$0

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	\$0	
<u>Copayments</u>	\$1,300	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1,300	

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

The <u>plan's</u> overall <u>deductible</u>	\$1,000
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	20%
Other (x-ray) <u>copayment</u>	\$60

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	\$400	
Copayments	\$1,500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,900	

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

This page is intentionally left blank.

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Georgia, Inc. (Kaiser Health Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - □ Qualified sign language interpreters
 - D Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - □ Information written in other languages

If you need these services, call **1-888-865-5813** (TTY: **711**)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail at: Member Relations Unit (MRU), Attn: Kaiser Civil Rights Coordinator, Nine Piedmont Center, 3495 Piedmont Road, NE Atlanta, GA 30305-1736. Telephone Number: 1-888-865-5813.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-888-865-5813 (TTY: 711).

አማርኛ (Amharic) ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያማዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-888-865-5813** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم TTY) (TTY) 1-888-865-5813

中文 (Chinese) 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-888-865-5813 (TTY: 711)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با ۲۳۵-865-865 (TTY) تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-888-865-5813** (TTY : **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-888-865-5813** (TTY: **711**).

ગજુરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-865-5813 (TTY: 711).

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-888-865-5813 (TTY: 711).

हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-865-5813 (TTY: 711) पर कॉल करें।

日本語(Japanese)注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-888-865-5813(TTY:711)まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-865-5813 (TTY: 711)번으로 전화해 주십시오.

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-865-5813 (TTY: 711).

Português (Portuguese) ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-888-865-5813 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-865-5813 (ТТҮ: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-865-5813 (TTY: 711).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-888-865-5813** (TTY: **711**).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-865-5813 (TTY: 711).