

KAISER PERMANENTE®: KP Gold Virtual Complete 3000/20/40/S12

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

https://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?	\$3,000 Individual / \$6,000 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 deductible?	Yes. Preventive care 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 for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$4,800 Individual / \$9,600 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 out-of-pocket limit?	Premiums, health care this plan 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> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.kp.org">www.kp.org</a> or call 1-888-865-5813 (TTY: 711) for a list of	

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.

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
	Primary care visit to treat an injury or illness	\$40 / visit	Not covered	Deductible does not apply to the first 3 outpatient visits.
If you visit a health care provider's	Specialist visit	\$60 / visit	Not covered	None
office or clinic	Preventive care/ screening/ immunization	No charge, <u>deductible</u> does not apply	ge, <u>deductible</u> does not Not envered <u>preventive</u> . Ask your <u>provide</u>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Xray: 20% <u>coinsurance</u> . Lab tests: No charge, <u>deductible</u> does not apply.	Not covered	None
	Imaging (CT/PET scans, MRI's)	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
If you need drugs to	Generic drugs	\$25 / prescription (retail), deductible does not apply. \$50 / prescription (mail order), deductible does not apply. \$25 / prescription (network pharmacies), deductible does not apply.	Not covered	Up to a 30-day supply (retail); Up to 90-day supply (mail order). Network Pharmacies limited to one time fill. No charge for contraceptives (subject to formulary guidelines).
treat your illness or condition  More information about prescription	Preferred brand drugs	20% coinsurance / prescription (retail & mail order). 30% coinsurance / prescription (network pharmacies).	Not covered	Up to a 30-day supply (retail); Up to 90-day supply (mail order). Network Pharmacies limited to one time fill.
drug coverage is available at www.kp.org/formulary	Non-preferred brand drugs	45% <u>coinsurance</u> / <u>prescription</u> (retail & mail order). 50% <u>coinsurance</u> / <u>prescription</u> ( <u>network</u> pharmacies).	Not covered	Up to a 30-day supply (retail); Up to 90-day supply (mail order). Network Pharmacies limited to one time fill.
	Specialty drugs	45% <u>coinsurance</u> / <u>prescription</u> (retail). 50% <u>coinsurance</u> / <u>prescription</u> ( <u>network</u> pharmacies).	Not covered	Up to a 30-day supply (retail & network pharmacies). Network Pharmacies limited to one-time fill. Subject to formulary guidelines, when approved through the exception process.
If you have	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	Not covered	None
	Emergency room care	20% coinsurance	20% coinsurance	None
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	None
attorition	Urgent care	\$80 / visit	Not covered	Non-Plan providers covered when temporarily outside of the service area: \$80 / visit.

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
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	None
hospital stay	Physician/surgeon fee	20% coinsurance	Not covered	None
If you need mental health, behavioral health, or substance	Outpatient services	\$40 / individual visit, deductible does not apply. \$20 / group visit, deductible does not apply.	Not covered	None
abuse services	Inpatient services	20% coinsurance	Not covered	None
	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.)
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	Not covered	None
	Childbirth/delivery facility services	20% coinsurance	Not covered	None
	Home health care	20% coinsurance	Not covered	Coverage is limited to 120 visits / year.
	Rehabilitation services	\$60 / visit (outpatient). 20% coinsurance (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.
If you need help recovering or have other special health needs	Habilitation services	\$60 / visit (outpatient). 20% coinsurance (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	Prior authorization required.
	Hospice service	No charge, <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
	Children's eye exam	\$40 / visit for refractive exam, deductible 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	Coverage is limited to one pair of lenses & collection frames or contact lenses / year for children up to age 18.
	Children's dental check-up	No charge, <u>deductible</u> does not apply	Not covered	Coverage is limited to one visit every 6 months. Members age 18 and younger Pediatric Dental embedded.

#### **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.)

<del>-</del>		<del>_</del>
<ul> <li>Acupuncture</li> </ul>	<ul> <li>Infertility treatment</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>
<ul> <li>Bariatric surgery</li> </ul>	<ul> <li>Long-term care</li> </ul>	<ul> <li>Routine foot care</li> </ul>
<ul> <li>Cosmetic surgery</li> </ul>	<ul> <li>Non-emergency care when traveling outside</li> </ul>	<ul> <li>Weight loss programs</li> </ul>
<ul> <li>Dental care (Ådult)</li> </ul>	the U.S.	- · · · ·

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

Chiropractic care (20 visit limit / year: Spinal Manipulation only)
 Hearing aids (Under age 19: \$3,000 limit / ear, every 48 months)
 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 <a href="Health-Insurance">Health Insurance</a> Marketplace. For more information about the <a href="Marketplace">Marketplace</a>. Fo

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. 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 <u>www.kp.org/memberservices</u>
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 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 1-888-865-5813 (TTY: 711)

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

TRADITIONAL 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)

PENNSYLVANIA DUTCH (Deitsch): Fer Hilf griege in Deitsch, ruf 1-888-865-5813 (TTY: 711) uff

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

SAMOAN (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-888-865-5813 (TTY: 711)

CAROLINIAN (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-888-865-5813 (TTY: 711)

CHAMORRO (Chamoru): Para un ma ayuda qi finu Chamoru, a'qang 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.

# **About these Coverage Examples:**



**This is not a cost estimator.** Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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>	\$3,000
■ Spe	cialist copayment	\$60
Hos	pital (facility) <u>coinsurance</u>	20%
Other	er (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	
<u>Deductibles</u>	\$3,000
Copayments	\$10
Coinsurance	\$1,700
What isn't covered	
Limits or exclusions	\$50
The total Peg would pay is	\$4,760

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

The plan's overall deductible	\$3,000
Specialist copayment	\$60
Hospital (facility) coinsurance	20%
Other (blood work) copayment	\$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		
<u>Deductibles</u>	\$3,000	
Copayments	\$400	
Coinsurance	\$300	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$3,700	

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

The plan's overall deductible	\$3,000
Specialist copayment	\$60
Hospital (facility) coinsurance	20%
Other (x-ray) coinsurance	20%

## 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		
<u>Deductibles</u>	\$2,800	
Copayments	\$10	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is**	\$2,800	

<sup>\*\*</sup>Note: The Patient Pays amount is capped at the plan's out-of-pocket limit. Total amounts may not add up due to rounding.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.



## 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
  - · 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**).

**አጣርኛ (Amharic) ጣስታወሻ:** የሚናንሩት ቋንቋ ኣጣርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊ*ያግ*ዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-888-865-5813** (TTY: **711**).

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فارهم می باشد. با 313-865-865 (711: 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**).

إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. : (Arabic) ملحوظة العربية اتصل برقم 865-5813 (717: 771).

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)。

**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).

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

ગજુરાતી (Gujarati) સુયના: 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).

**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**).