



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 1-808-432-5955 (TTY: 711) in Oahu or 1-800-966-5955 (TTY: 711) in Neighbor Islands. 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/](http://www.healthcare.gov/sbc-glossary/) or call 1-808-432-5955 (TTY: 711) in Oahu or 1-800-966-5955 (TTY: 711) in Neighbor Islands to request a copy.

| Important Questions   | Answers  | Why this Matters:   |
|---|--|---|
| <b>What is the overall <a href="#">deductible</a>?</b>                                | \$0  | See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.   |
| <b>Are there services covered before you meet your <a href="#">deductible</a>?</b>    | Not Applicable.  | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .   |
| <b>Are there other <a href="#">deductibles</a> for specific services?</b>             | No.  | You don't have to meet <a href="#">deductibles</a> for specific services.   |
| <b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b> | Not Applicable.  | This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.  |
| <b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>               | <a href="#">Premiums</a> , <a href="#">Copayments</a> (not applicable), and health care this <a href="#">plan</a> does not cover.  | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .   |
| <b>Will you pay less if you use a <a href="#">network provider</a>?</b>               | Yes. See <a href="http://www.kp.org">www.kp.org</a> or call 1-808-432-5955 (TTY: 711) in Oahu or 1-800-966-5955 (TTY: 711) in Neighbor Islands for a list of <a href="#">network providers</a> . | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| <b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>    | Yes, but you may self-refer to certain <a href="#">specialists</a> .   | This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .  |

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) 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   |
|---|--|--|---|---|
| <b>If you visit a health care <a href="#">provider's</a> office or clinic</b>   | Primary care visit to treat an injury or illness       | No charge  | Not covered   | None  |
|   | <a href="#">Specialist</a> visit                       | No charge  | Not covered   | None  |
|   | <a href="#">Preventive care/screening/immunization</a> | No charge  | Not covered   | None  |
| <b>If you have a test</b>   | <a href="#">Diagnostic test</a> (x-ray, blood work)    | No charge  | Not covered   | Inpatient included in hospital facility fee   |
|   | Imaging (CT/PET scans, MRI's)                          | No charge  | Not covered   | Inpatient included in hospital facility fee   |
| <b>If you need drugs to treat your illness or condition</b><br><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.kp.org/formulary">www.kp.org/formulary</a> | Generic drugs  | No charge  | Not covered   | Up to 30-day retail or 90-day mail order. No charge contraceptives in accordance with <a href="#">formulary</a> guidelines. Certain drugs may be covered at a different cost share. |
|   | Preferred brand drugs                                  | No charge  | Not covered   | Up to 30-day retail or 90-day mail order. No charge contraceptives in accordance with <a href="#">formulary</a> guidelines. Certain drugs may be covered at a different cost share. |
|   | Non-preferred brand drugs                              | No charge  | Not covered   | Up to 30-day retail or 90-day mail order. Subject to <a href="#">formulary</a> guidelines.  |
|   | <a href="#">Specialty drugs</a>                        | Retail: No charge; Mail Order: Not covered               | Not covered   | Up to 30-day retail. Subject to <a href="#">formulary</a> guidelines.   |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center)         | No charge  | Not covered   | None  |
|   | Physician/surgeon fees                                 | No charge  | 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   |
|--|--|--|---|---|
| <b>If you need immediate medical attention</b>                                   | <a href="#">Emergency room care</a>              | No charge  | No charge   | Must notify KP within 48 hours if admitted to a <a href="#">non-plan provider</a> ; limited to initial emergency only: copay is waived if admitted as an inpatient to a hospital.   |
|  | <a href="#">Emergency medical transportation</a> | No charge  | No charge   | None  |
|  | <a href="#">Urgent care</a>                      | No charge  | No charge   | <a href="#">Non-plan providers</a> are not covered inside the service area  |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)               | No charge  | Not covered   | None  |
|  | Physician/surgeon fee                            | No charge  | Not covered   | None  |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                              | No charge  | Not covered   | None  |
|  | Inpatient services                               | No charge  | Not covered   | None  |
| <b>If you are pregnant</b>   | Office visits                                    | No charge  | Not covered   | Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
|  | Childbirth/delivery professional services        | No charge  | Not covered   | None  |
|  | Childbirth/delivery facility services            | No charge  | 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   |
|---|---|--|---|---|
| <b>If you need help recovering or have other special health needs</b> | <a href="#">Home health care</a>          | No charge  | Not covered   | None  |
|   | <a href="#">Rehabilitation services</a>   | No charge  | Not covered   | None  |
|   | <a href="#">Habilitation services</a>     | No charge  | Not covered   | None  |
|   | <a href="#">Skilled nursing care</a>      | No charge  | Not covered   | Limited to 120 days per calendar year   |
|   | <a href="#">Durable medical equipment</a> | No charge  | Not covered   | None  |
|   | <a href="#">Hospice service</a>           | No charge  | Not covered   | Coverage is limited to two 90-day periods, followed by an unlimited number of 60-day periods  |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam                       | No charge  | Not covered   | Limited to one exam per calendar year   |
|   | Children's glasses                        | No charge  | Not covered   | Limited to one pair of lenses (polycarbonate single vision, lined bifocal or lined trifocal) and one frame (from the "value collection frames") per calendar year |
|   | Children's dental check-up                | Not covered  | Not covered   | None  |

**Excluded Services & Other Covered Services:**

| <b>Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)</b>  |   |   |
|--|---|---|
| <ul style="list-style-type: none"> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult)</li> <li>• Long-Term Care</li> </ul>  | <ul style="list-style-type: none"> <li>• Non-Emergency Care when Traveling Outside the U.S.</li> <li>• Private-Duty Nursing</li> </ul>                            | <ul style="list-style-type: none"> <li>• Routine Foot Care</li> <li>• Weight Loss Programs</li> </ul>                                 |
| <b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)</b>  |   |   |
| <ul style="list-style-type: none"> <li>• Abortion with limits</li> <li>• Acupuncture with limits (12 visits per calendar year at \$20/visit)</li> <li>• Bariatric Surgery with limits</li> </ul> | <ul style="list-style-type: none"> <li>• Chiropractic Care with limits (12 visits per calendar year at \$20/visit)</li> <li>• Hearing Aids with limits</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility Treatment with limits</li> <li>• Routine Eye Care with limits (Adult)</li> </ul> |

**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 Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**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 agency in the chart below.

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

|                                   |  |
|-----------------------------------|--|
| Kaiser Permanente Member Services | 1-808-432-5955 (TTY: 711) in Oahu or 1-800-966-5955 (TTY: 711) in Neighbor Islands or <a href="http://www.kp.org/memberservices">www.kp.org/memberservices</a> |
| Hawaii Department of Insurance    | 1-808-586-2790 or <a href="http://cca.hawaii.gov/ins/">http://cca.hawaii.gov/ins/</a>  |

**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? Not Applicable.**

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 1-808-432-5955 (TTY: 711) in Oahu or 1-800-966-5955 (TTY: 711) in Neighbor Islands

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-808-432-5955 (TTY: 711) in Oahu or 1-800-966-5955 (TTY: 711) in Neighbor Islands

CHINESE (中文): 如果需要中文的帮助，请拨打这个号码 1-808-432-5955 (TTY: 711) in Oahu or 1-800-966-5955 (TTY: 711) in Neighbor Islands

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne! 1-808-432-5955 (TTY: 711) in Oahu or 1-800-966-5955 (TTY: 711) in Neighbor Islands

*To see examples of how this [plan](#) 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<br>(9 months of in-network pre-natal care and a hospital delivery)  |                 | Managing Joe's Type 2 Diabetes<br>(a year of routine in-network care of a well-controlled condition)   |                | Mia's Simple Fracture<br>(in-network emergency room visit and follow up care)  |                |
|--|-----------------|--|----------------|--|----------------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a>  | \$0             | ■ The <a href="#">plan's</a> overall <a href="#">deductible</a>  | \$0            | ■ The <a href="#">plan's</a> overall <a href="#">deductible</a>  | \$0            |
| ■ <a href="#">Specialist copayment</a>   | \$0             | ■ <a href="#">Specialist copayment</a>   | \$0            | ■ <a href="#">Specialist copayment</a>   | \$0            |
| ■ Hospital (facility) <a href="#">copayment</a>  | \$0             | ■ Hospital (facility) <a href="#">copayment</a>  | \$0            | ■ Hospital (facility) <a href="#">copayment</a>  | \$0            |
| ■ Other (blood work) <a href="#">copayment</a>   | \$0             | ■ Other (blood work) <a href="#">copayment</a>   | \$0            | ■ Other (x-ray) <a href="#">copayment</a>  | \$0            |
| <p>This EXAMPLE event includes services like:<br/> <a href="#">Specialist</a> office visits (<i>prenatal care</i>)<br/>                     Childbirth/Delivery Professional Services<br/>                     Childbirth/Delivery Facility Services<br/> <a href="#">Diagnostic tests</a> (<i>ultrasounds and blood work</i>)<br/> <a href="#">Specialist</a> visit (<i>anesthesia</i>)</p> |                 | <p>This EXAMPLE event includes services like:<br/> <a href="#">Primary care physician</a> office visits (<i>including disease education</i>)<br/> <a href="#">Diagnostic tests</a> (<i>blood work</i>)<br/> <a href="#">Prescription drugs</a><br/> <a href="#">Durable medical equipment</a> (<i>glucose meter</i>)</p> |                | <p>This EXAMPLE event includes services like:<br/> <a href="#">Emergency room care</a> (<i>including medical supplies</i>)<br/> <a href="#">Diagnostic test</a> (<i>x-ray</i>)<br/> <a href="#">Durable medical equipment</a> (<i>crutches</i>)<br/> <a href="#">Rehabilitation services</a> (<i>physical therapy</i>)</p> |                |
| <b>Total Example Cost</b>  | <b>\$12,700</b> | <b>Total Example Cost</b>  | <b>\$5,600</b> | <b>Total Example Cost</b>  | <b>\$2,800</b> |
| <b>In this example, Peg would pay:</b>   |                 | <b>In this example, Joe would pay:</b>   |                | <b>In this example, Mia would pay:</b>   |                |
| <i>Cost Sharing</i>  |                 | <i>Cost Sharing</i>  |                | <i>Cost Sharing</i>  |                |
| <a href="#">Deductibles</a>  | \$0             | <a href="#">Deductibles</a>  | \$0            | <a href="#">Deductibles</a>  | \$0            |
| <a href="#">Copayments</a>   | \$0             | <a href="#">Copayments</a>   | \$0            | <a href="#">Copayments</a>   | \$0            |
| <a href="#">Coinsurance</a>  | \$0             | <a href="#">Coinsurance</a>  | \$0            | <a href="#">Coinsurance</a>  | \$0            |
| <i>What isn't covered</i>  |                 | <i>What isn't covered</i>  |                | <i>What isn't covered</i>  |                |
| Limits or exclusions   | \$0             | Limits or exclusions   | \$0            | Limits or exclusions   | \$0            |
| <b>The total Peg would pay is</b>  | <b>\$0</b>      | <b>The total Joe would pay is</b>  | <b>\$0</b>     | <b>The total Mia would pay is</b>  | <b>\$0</b>     |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

# NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan, 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 free 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 free 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 **1-800-966-5955** (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 or phone at:

## **Membership Services**

**Attn: Kaiser Civil Rights Coordinator**  
**711 Kapiolani Blvd**  
**Honolulu, HI 96813**  
**1-800-966-5955**

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>.

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# HELP IN YOUR LANGUAGE

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-800-966-5955** (TTY: **711**).

**Cebuano (Bisaya) ATENSYON:** Kung nagsulti ka og Cebuano, aduna kay magamit nga mga serbisyo sa tabang sa lengguwahe, nga walay bayad. Tawag sa **1-800-966-5955** (TTY: **711**).

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 **1-800-966-5955** (TTY: **711**)。

**Chuuk (Chukese) MEI AUCHEA:** Ika iei foosun fonuomw: Foosun Chuuk, iwe en mei tongeni omw kopwe angei aninisin chiakku, ese kamo. Kori **1-800-966-5955** (TTY: **711**).

**‘Ōlelo Hawai‘i (Hawaiian) E NĀNĀ MAI:** Inā ho‘opuka ‘oe i ka ‘ōlelo Hawai‘i, hiki iā ‘oe ke loa‘a i ke kōkua manuahi. E kelepona i ka helu **1-800-966-5955** (TTY: **711**).

**Iloko (Ilocano) PAKDAAR:** No agsasaoka iti Ilokano, dagiti awan bayadna a serbisio a para iti beddeng ti lengguahe ket sidadaan para kenka. Awagan ti **1-800-966-5955** (TTY: **711**).

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。 **1-800-966-5955** (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. **1-800-966-5955** (TTY: **711**)번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາຍ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທສ **1-800-966-5955** (TTY: **711**).

**Kajin Majōl (Marshallese) LALE:** Ŋe kwōj kōnono Kajin Majōl, kwomaroŋ bōk jermal in jipañ ilo kajin ŋe aŋ ejjeļok wōŋāān. Kaalok **1-800-966-5955** (TTY: **711**).

**Naabeehó (Navajo) Díí baa akó nínizin:** Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiił'eh, éí ná hóló, kóji' hódíłłnih **1-800-966-5955** (TTY: **711**).

**Lokaiahn Pohnpei (Pohnpeian) MEHN KAIR:** Ma komw kin lokiaiahn Pohnpei, wasahn sawas en palien lokaia kak sawas ni sohte isais. Koahl nempe **1-800-966-5955** (TTY: **711**).

**Faa-Samoa (Samoan) MO LOU SILAFIA:** Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoani, e fai fua e leai se todogi, mo oe, Telefoni mai: **1-800-966-5955** (TTY: **711**).

**Español (Spanish) ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-966-5955** (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 **1-800-966-5955** (TTY: **711**).

**Lea Faka-Tonga (Tongan) FAKATOKANGA'I:** Kapau 'oku ke Lea Faka-Tonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'u ia. Telefoni mai **1-800-966-5955** (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 **1-800-966-5955** (TTY: **711**).