Coverage for: Individual / Family | Plan Type: AC POS SEL

KAISER PERMANENTE®: KP MD Silver Added Choice 2500/40/POS/Vision

2101 East Jefferson Street, Rockville, MD 20852

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 1-855-249-5018 (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 1-855-249-5018 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Plan Provider: \$2,500 Individual / \$5,000 Family; Non-Plan Provider: \$4,500 Individual / \$9,000 Family	Generally, you must pay all of the costs from providers 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> 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> ?	Plan Provider: \$9,100 Individual / \$18,200 Family Non-Plan Provider: \$13,600 Individual / \$27,200 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?	Copayments on certain services, premiums, balance-billed charges, and health care this plan doesn't cover.	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 provider</u> ?	<b>Yes</b> . See www.kp.org or call 1-855-249-5018 (TTY: 711) for a list of network providers.	This <u>plan</u> uses a provider <u>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 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 referral to see a specialist?	<b>Yes</b> (to be covered at the <u>plan provider</u> level), but you may self-refer to certain <u>specialists</u> .	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 **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medica		What You	Will Pay	Limitations Expontions 9 Other
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
	Primary care visit to treat an injury or illness	\$40 / visit, <u>deductible</u> does not apply	\$70 / visit, deductible does not apply	Copayment waived for children under age 5.
If you visit a health care provider's office or clinic	Specialist visit	\$50 / visit, deductible does not apply	\$120 / visit, deductible does not apply	None
	Preventive care/screening/immunization	No charge, <u>deductible</u> does not apply	No charge	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	\$50 / visit, deductible does not apply	30% coinsurance	None
	Imaging (CT/PET scans, MRIs)	\$400 / test	30% coinsurance	None

Common Madical		What You Will Pay		Limitations Evacutions 9 Other	
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	
	Generic drugs (Tier 1)	\$25 / prescription at Plan Pharmacy and Mail Order, deductible does not apply; \$35 / prescription at Participating Pharmacy, deductible does not apply	30% coinsurance	Up to a 30-day supply; Up to a 90-day supply for 2 copays at <u>Plan</u> and <u>Participating</u> Pharmacies. <u>Plan Provider</u> : No charge, <u>deductible</u> does not apply for preventive drugs or contraceptives. All <u>providers</u> : No charge, <u>deductible</u> does not apply for oral chemotherapy drugs.	
If you need drugs to treat your illness or condition More information about prescription	Preferred brand drugs (Tier 2)	\$50 / prescription at Plan Pharmacy and Mail Order; \$60 / prescription at Participating Pharmacy	30% coinsurance	Up to a 30-day supply; Up to a 90-day supply for 2 copays at Plan and Participating Pharmacies. Plan Provider: No charge, deductible does not apply for preventive drugs or contraceptives. All providers: No charge, deductible does not apply for oral chemotherapy drugs.	
drug coverage is available at www.kp.org/formulary	Non-preferred drugs (Tier 3)	50% coinsurance / prescription at Plan Pharmacy and Mail Order; 50% coinsurance prescription at Participating Pharmacy	50% coinsurance	Up to a 30-day supply; Up to a 90-day supply for 2 copays at <u>Plan</u> and <u>Participating</u> Pharmacies. <u>Plan Provider</u> : No charge, <u>deductible</u> does not apply for preventive drugs or contraceptives. All <u>providers</u> : No charge, <u>deductible</u> does not apply for oral chemotherapy drugs.	
	Specialty drugs (Tier 4)	50% coinsurance / prescription at Plan Pharmacy and Mail Order; 50% coinsurance prescription at Participating Pharmacy	50% coinsurance	Up to a \$150 max per 30-day supply or up to a \$300 max per 90-day supply. All <u>providers</u> : No charge, <u>deductible</u> does not apply for oral chemotherapy drugs.	
If you have	Facility fee (e.g., ambulatory surgery center)	\$350 / visit	30% coinsurance	None	
outpatient surgery	Physician/surgeon fees	\$50 / visit	30% coinsurance	None	
If you need	Emergency room care Emergency medical	\$450 / visit	\$450 / visit	Copayment waived if admitted as inpatient Non-Plan Provider covered in Plan None	
immediate medical attention	transportation	No charge	No charge	Non-Plan Provider covered in Plan	
attention	<u>Urgent care</u>	\$50 / visit, <u>deductible</u> does not apply	\$120 / visit, <u>deductible</u> does not apply	None	

Common Medical		What You Will Pay		Limitations Fragutions 9 Other
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
If you have a	Facility fee (e.g., hospital room)	\$500 / day	30% coinsurance	Copay per day for 3 days; no charge after day 3.
hospital stay	Physician/surgeon fees	\$50 / day	30% coinsurance	Copay per day for 3 days; no charge after day 3.
If you need mental health, behavioral health, or substance	Outpatient services	\$40 / individual visit, <u>deductible</u> does not apply; \$20 / group visit, <u>deductible</u> does not apply	\$70 / individual visit,  deductible does not apply;  \$35 / group visit, deductible does not apply	Non-Plan Provider: All other outpatient services are covered at 30% coinsurance.
abuse services	Inpatient services	\$500 / day	30% coinsurance	Copay per day for 3 days; no charge after day 3.
If you are pregnant	Office visits	No charge, <u>deductible</u> does not apply	No charge	Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	\$50 / day	30% coinsurance	Copay per day for 3 days; no charge after day 3.
	Childbirth/delivery facility services	\$500 / day	30% coinsurance	Copay per day for 3 days; no charge after day 3.
	Home health care	No charge	30% coinsurance	None
If you need help	Rehabilitation services	\$50 / visit	\$85 / visit	Outpatient: PT/ST/OT limit of 30 visits / therapy / condition / year. Cardiac Rehab is limited to 90 consecutive days / year.
recovering or have	Habilitation services	\$50 / visit	\$85 / visit	None
other special health needs	Skilled nursing care	\$500 / day	30% coinsurance	Copay per day for 3 days; no charge after day 3. Coverage is limited to 100 days / year
	Durable medical equipment	No charge	30% coinsurance	None
	Hospice services	No charge	30% coinsurance	None

	Common Medical	Services You May Need	What You	Will Pay	Limitations, Exceptions, & Other
	Event		Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Important Information
	If your child needs dental or eye care	Children's eye exam	\$40 / Optometrist visit , deductible does not apply; \$50 / Ophthalmologist visit, deductible does not apply	\$70 / Optometrist visit, deductible does not apply; \$120 / Ophthalmologist visit, deductible does not apply	Coverage limited to one exam/year.
		Children's glasses	No charge, <u>deductible</u> does not apply	30% coinsurance	Plan Provider: 1 pair of glasses / year or 1st purchase of contact lenses / year or 2 pair / eye / year medically necessary contacts (from select group of frames and contacts); Non-Plan Provider: 1 pair / year (non-designer frames)
		Children's dental check-up	No charge, <u>deductible</u> does not apply	Not covered	Discount fees apply to other services. \$10 office visit copay applies / visit.

### **Excluded Services & Other Covered Services:**

Services Your Plan Generally	<b>Does NOT Cover (Check</b>	vour policy or plan document	t for more information and a list of an	v other excluded services.)
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- Cosmetic Surgery
- Dental Care (Adult)
- Long Term Care

- Non-emergency care when traveling outside the U.S.
  - Weight Loss Programs

Private Duty Nursing

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

- Acupuncture (Acupuncture covered when medically necessary)
- **Bariatric Surgery**

- Chiropractic Care (20 visits / condition / year)
- Hearing Aids (1 / ear / 36 months)

Infertility Treatment

Routine Foot Care

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 Health Insurance Marketplace. For more information about the Marketplace, visit 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 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	1-855-249-5018 (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 &	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
Insurance Oversight	
Maryland Insurance Administration	1-877-261-8807 or <u>www.oag.state.md.us</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**:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-249-5018 (TTY: 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5018 (TTY: 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-249-5018 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5018 (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>	\$2,500
■ Specialist copayment	\$50
■ Hospital (facility) copayment	\$500
Other (blood work) copayment	\$50

### 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>	\$2,500
Copayments	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,060

# **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
Specialist copayment	\$50
■ Hospital (facility) copayment	\$500
Other (blood work) <u>copayment</u>	\$50

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,500
Copayments	\$600
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$3,100

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
■ Specialist copayment	\$50
■ Hospital (facility) copayment	\$500
■ Other (x-ray) copayment	\$50

### 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>	\$2,300
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,600

### NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of the Mid-Atlantic States, 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 **1-800-777-7902** (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: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 2101 East Jefferson St., Rockville, MD 20852, telephone number: 1-800-777-7902.

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 **1-800-777-7902** (TTY: **711**).

**አማርኛ (Amharic) ማስታወሻ:** የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊ*ያግ*ዝዎት ተዘ*ጋ*ጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-777-7902** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 7902-777-800-1 (711:TTY).

**Bǎsóò Wùdù (Bassa) Dè dε nìà kε dyédé gbo:** Ο jǔ ké m̀ Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bέìn m̀ gbo kpáa. Đá **1-800-777-7902** (TTY: **711**)

বাংলা (Bengali) লক্ষ্য করুল: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃথরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন 1-800-777-7902 (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 1-800-777-7902 (TTY: 711)。 فارسي (Farsi) توجه: اگر به زبان فارسي گفتگو مي كنيد، تسهيلات زباني بصورت رايگان براي شما فراهم مي باشد. با 1-800-777-7902 (711: 714) تماس بگيريد.

**Français (French) ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-777-7902** (TTY: **711**).

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-777-7902** (TTY: **711**).

ગજુરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-777-7902 (TTY: 711).

**Kreyòl Ayisyen (Haitian Creole) ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-777-7902** (TTY: **711**).

हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-777-7902 (TTY: 711) पर कॉल करें।

Igbo (Igbo) NRUBAMA: O buru na i na asu Igbo, oru enyemaka asusu, n'efu, diiri gi. Kpoo 1-800-777-7902 (TTY: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-777-7902 (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。1-800-777-7902 (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. 1-800-777-7902 (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 1-800-777-7902 (TTY: 711).

**Português (Portuguese) ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-777-7902** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-777-7902 (ТТҮ: 711).

**Español (Spanish) ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-777-7902** (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 **1-800-777-7902** (TTY: **711**).

ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการ ช่วยเหลือทางภาษาได้ฟรี โทร 1-800-777-7902 (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 **1-800-777-7902** (TTY: **711**).

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-800-777-7902 (TTY: 711).