# KAISER PERMANENTE<sub>®</sub> : KP VA Gold 1000/20/Vision 2101 East Jefferson Street, Rockville, MD 20852

Coverage for: Individual / Family | Plan Type: DHMO SIG

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>www.kp.org/plandocuments</u> or call 1-855-249-5018 (TTY: 711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-855-249-5018 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,000 Individual / \$2,000 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 <u>deductible</u> ?	<b>Yes.</b> <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 <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	\$6,400 Individual / \$12,800 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?	<u>Copayments</u> on certain services, <u>premiums</u> , <u>balance-billed</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-</u> pocket limit.
Will you pay less if you use a <u>network provider</u> ?	<b>Yes</b> . See <u>www.kp.org</u> or call 1-855-249-5018 (TTY: 711) for a list of <u>network providers</u> .	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</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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, 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> .

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	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
	Primary care visit to treat an injury or illness	\$20 / visit, <u>deductible</u> does not apply	Not covered	Copayment waived for children under age 5.
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$50 / visit, <u>deductible</u> does not apply	Not covered	None
	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 you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	\$50 / visit, <u>deductible</u> does not apply	Not covered	None
n you nave a lest	Imaging (CT/PET scans, MRIs)	\$300 / test	Not covered	None

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Important Information
	Generic drugs (Tier 1)	\$20 / prescription at <u>Plan</u> Pharmacy and Mail Order, <u>deductible</u> does not apply; \$30 / prescription at Participating Pharmacy, <u>deductible</u> does not apply	Not covered	Up to a 30-day supply; Up to a 90-day supply for 2 copays at Plan and Participating Pharmacies. Up to a 90-day supply for 1.5 copays through Mail Order. No charge, <u>deductible</u> does not apply for preventive drugs or contraceptives.
If you need drugs to treat your illness or condition More information	Preferred brand drugs (Tier 2)	\$50 / prescription at <u>Plan</u> Pharmacy and Mail Order, <u>deductible</u> does not apply; \$60 / prescription at Participating Pharmacy, <u>deductible</u> does not apply	Not covered	Up to a 30-day supply; Up to a 90-day supply for 2 copays at Plan and Participating Pharmacies. Up to a 90-day supply for 1.5 copays through Mail Order. No charge, <u>deductible</u> does not apply for preventive drugs or contraceptives.
about <u>prescription</u> <u>drug coverage</u> is available at <u>www.kp.org/formulary</u>	Non-preferred drugs (Tier 3)	\$100 / prescription at <u>Plan</u> Pharmacy and Mail Order, <u>deductible</u> does not apply; \$110 / prescription at Participating Pharmacy, <u>deductible</u> does not apply	Not covered	Up to a 30-day supply; Up to a 90-day supply for 2 copays at Plan and Participating Pharmacies. Up to a 90-day supply for 1.5 copays through Mail Order. No charge, <u>deductible</u> does not apply for preventive drugs or contraceptives.
	Specialty drugs (Tier 4)	50% <u>coinsurance</u> / prescription at <u>Plan</u> Pharmacy and Mail Order, 50% <u>coinsurance</u> prescription at Participating Pharmacy	Not covered	Up to a \$300 max per 30-day supply or up to a \$600 max per 90-day supply.
If you have	Facility fee (e.g., ambulatory surgery center)	\$250 / visit	Not covered	None
outpatient surgery	Physician/surgeon fees	\$50 / visit	Not covered	None
	Emergency room care	\$350 / visit	\$350 / visit	Copayment waived if admitted as inpatient
If you need immediate medical	Emergency medical transportation	No charge	No charge	None
attention	Urgent care	\$50 / visit, <u>deductible</u> does not apply	\$50 / visit, <u>deductible</u> does not apply	Non- <u>plan providers</u> are covered only outside the service area.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Important Information
If you have a	Facility fee (e.g., hospital room)	\$500 / admission	Not covered	Emergency admissions covered for non- <u>plan</u> providers.
hospital stay	Physician/surgeon fees	\$50 / admission	Not covered	Emergency services covered for non-plan providers.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<ul> <li>\$20 / individual visit,</li> <li><u>deductible</u> does not apply;</li> <li>\$10 / group visit, <u>deductible</u> does not apply</li> </ul>	Not covered	None
abuse services	Inpatient services	\$500 / admission	Not covered	None
If you are pregnant	Office visits	No charge, <u>deductible</u> does not apply	Not covered	Depending on the type of services, a <u>copayment, coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	\$50 / admission	Not covered	None
	Childbirth/delivery facility services	\$500 / admission	Not covered	None
	Home health care	No charge	Not covered	None
	Rehabilitation services	\$50 / visit, <u>deductible</u> does not apply	Not covered	Outpatient: PT/ST/OT limit of 30 visits / therapy / condition / year.
If you need help recovering or have other special health needs	Habilitation services	\$50 / visit, <u>deductible</u> does not apply	Not covered	Limited to 30 visits each for PT/ST/OT/year. Early Intervention: No visit limits for children under age 3.
neeus	Skilled nursing care	\$500 / admission	Not covered	Coverage is limited to 100 days / stay.
	Durable medical equipment	No charge	Not covered	None
	Hospice services	No charge	Not covered	None

Cor	mmon Modical		What You Will Pay		Limitations, Exceptions, & Other
COI	Common Medical Event Services You May Need		Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	Important Information
16	uu ahiid aaada	Children's eye exam	No charge / Optometrist visit, <u>deductible</u> does not apply; \$50 / Ophthalmologist visit, <u>deductible</u> does not apply	Not covered	Coverage 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	1 pair of glasses / year or 1 <sup>st</sup> purchase of contact lenses / year or 2 pair / eye / year <u>medically necessary</u> contacts (from select group of frames and contacts)
		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 Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)			
<ul> <li>Acupuncture</li> <li>Cosmetic Surgery</li> <li>Dental Care (Adult)</li> </ul>	<ul> <li>Hearing Aids</li> <li>Long Term Care</li> <li>Non-emergency care when traveling</li> </ul>	<ul> <li>Routine Foot Care</li> <li>Weight Loss Programs</li> </ul>	
	U.S.		
	······		
Other Covered Services (Limitations may apply to	these services. This isn't a complete I	ist. Please see your <u>plan</u> document.)	
Bariatric Surgery	<ul> <li>these services. This isn't a complete I</li> <li>Infertility Treatment</li> </ul>	ist. Please see your <u>plan</u> document.) <ul> <li>Routine eye care (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 <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 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 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 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>
Virginia Bureau of Insurance	1-877-310-6560 or <u>www.scc.virginia.gov/boi</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 1-855-249-5018 (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 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 Havir	ng a B	aby
onths of ir	n-network	nre-na	tal care

(9 mor and a hospital delivery)

\$50

\$500

\$50

- The plan's overall deductible \$1,000 **Specialist copayment**
- Hospital (facility) copayment
- Other (blood work) copayment

### 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	
Copayments	\$500	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$1,560	

Managing Joe's Type 2 Diat	oetes	
(a year of routine in-network care of a well-		
controlled condition)		
The <u>plan's</u> overall <u>deductible</u>	\$1,000	
Specialist copayment \$50		
Hospital (facility) <u>copayment</u> \$500		
Other (blood work) <u>copayment</u> \$50		

#### 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	\$400	
Copayments	\$800	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1,200	

## **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	\$50
Hospital (facility) copayment	\$500
Other (x-ray) <u>copayment</u>	\$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)

#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$800
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

## 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 ሊያግዝዎት ተዘጋጀተዋል፡ 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 7902-790-1 (TTY). **Bǎsóò Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo:** O jǔ ké m̀ Ɓàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛìn 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)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهيلاتُ زَبِأَني بِصُورِت رَايَكَانَ بَرَاي شَمَا فِرِاهِمْ مِي بِاشَدٍ. با TTY) 1-800-777-7902 (711 : TTY) 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 bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dịirị gi. Kpọọ **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).

اُردو (Urdu) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں 1-800-777-7902 (TTY: 11).

**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).