## Coverage Period: Beginning on or after 01/01/2025

KAISER PERMANENTE : KP VA Bronze 6500 Ded/Vision

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

KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC., 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 https://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 <u>deductible</u> ?	\$6,500 Individual / \$13,000 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. 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 services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$9,100 Individual / \$18,200 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 <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 1-855-249-5018 (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.

	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	\$50 / visit, <u>deductible</u> does not apply	Not covered	Copayment waived for children under age 5
C	f you visit a health are <u>provider's</u>	<u>Specialist</u> visit	\$100 / visit, <u>deductible</u> does not apply	Not covered	None
C	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 preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
14	lf you have a test	Diagnostic test (x- ray, blood work)	Xray: \$100 / visit. Lab tests: \$50 / visit.	Not covered	None
		Imaging (CT/PET scans, MRI's)	\$500 / test	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 treat your illness or condition	Generic drugs (Tier 1)	\$35 / retail, <u>deductible</u> does not apply. \$53 / mail order, <u>deductible</u> does not apply. \$45 / <u>participating</u> pharmacy / <u>prescription</u> , <u>deductible</u> does not apply.	Not covered	Up to a 30-day supply (retail & <u>participating</u> pharmacies); up to a 90-day supply (mail order). <u>Formulary preventive</u> drugs and contraceptives in all tiers are No charge, <u>deductible</u> does not apply.
More information about <u>prescription</u> <u>drug coverage</u> is available at	Preferred brand drugs (Tier 2)	\$80 / retail. \$120 / mail order. \$90 / <u>participating</u> pharmacy / <u>prescription</u> .	Not covered	Up to a 30-day supply (retail & <u>participating</u> pharmacies); up to a 90-day supply (mail order).
www.kp.org/formulary	Non-preferred drugs (Tier 3)	50% coinsurance	Not covered	Up to a 30-day supply (retail & <u>participating</u> pharmacies); up to a 90-day supply (mail order).
	Specialty drugs (Tier 4)	50% <u>coinsurance</u> up to \$300 max / <u>prescription</u> .	Not covered	Up to a 30-day supply (retail & <u>participating</u> pharmacies).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$300 / visit	Not covered	None
outpatient surgery	Physician/surgeon fees	\$100 / visit	Not covered	None
	Emergency room care	\$550 / visit	\$550 / visit	Copayment waived if admitted as inpatient
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	None
	Urgent care	\$100 / visit, <u>deductible</u> does not apply	\$100 / visit, <u>deductible</u> does not apply	Non-plan providers are not covered inside the service area.
lf you have a	Facility fee (e.g., hospital room)	\$500 / day	Not covered	\$500 / day, up to \$2,500 / admission
hospital stay	Physician/surgeon fee	\$100 / day	Not covered	\$100 / day, up to \$500 / admission
If you need mental health, behavioral	Outpatient services	\$50 / Individual visit, <u>deductible</u> does not apply	Not covered	\$25 / Group visit, <u>deductible</u> does not apply
health, or substance abuse services	Inpatient services	\$500 / day	Not covered	\$500 / day, up to \$2,500 / admission

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
lf you are pregnant	Office visits	No charge, <u>deductible</u> does not apply	Not covered	Depending on the type of services, a <u>copayment</u> , <u>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	\$100 / day	Not covered	\$100 / day, up to \$500 / admission
	Childbirth/delivery facility services	\$500 / day	Not covered	\$500 / day, up to \$2,500 / admission
	Home health care	No charge	Not covered	None
	Rehabilitation services	\$100 / visit, <u>deductible</u> does not apply	Not covered	Outpatient: Limited to 30 visits of PT/OT/ST / year / injury / incident / condition
If you need help recovering or have	Habilitation services	\$100 / visit, <u>deductible</u> does not apply	Not covered	Coverage is limited to 30 visits each for PT/ST/OT/year.
other special health needs	Skilled nursing care	\$500 / day	Not covered	\$500 / day, up to \$2,500 / admission. Coverage is limited to 100 days / year
	Durable medical equipment	No charge	Not covered	Subject to formulary guidelines
	Hospice service	No charge	Not covered	None
	Children's eye exam	No charge for refractive exam, <u>deductible</u> does not apply	Not covered	Coverage is limited to one exam / year.
lf your child needs dental or eye care	Children's glasses	No charge, <u>deductible</u> does not apply	Not covered	1 pair of glasses or 1st purchase of contact lenses / year (from select group of glasses / contacts)
	Children's dental check-up	\$5 / visit, <u>deductible</u> does not apply	Not covered	Coverage is limited to members up to the end of the month in which the member turns 19.

**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>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul><li>Routine Foot Care</li><li>Weight loss programs</li></ul>		
Other Covered Services (Limitations may appl	y to these services. This isn't a complete list. Please see	your <u>plan</u> document.)		
<ul> <li>Bariatric surgery</li> <li>Chiropractic care (30 visits/year)</li> <li>Hearing aids (Children: \$1,500 limit / 1 aid / ear / 24 months)</li> <li>Infertility treatment</li> <li>Private-duty nursing (Limited to 16 hours / year)</li> <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 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	1-855-249-5018 (TTY: 711) or www.kp.org/memberservices
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>
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 www.scc.virginia.gov/boi

#### 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) TRADITIONAL 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) PENNSYLVANIA DUTCH (Deitsch): Fer Hilf griege in Deitsch, ruf 1-855-249-5018 (TTY: 711) uff NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-249-5018 (TTY: 711) SAMOAN (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-855-249-5018 (TTY: 711) CAROLINIAN (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-855-249-5018 (TTY: 711) CHAMORRO (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 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.



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 Havin	ig a Bab	)y		
9 months of	in-network	pre-natal	care	and	а
	hospital de	eliverv)			

 The <u>plan's</u> overall <u>deductible</u>	\$6,500
Specialist copayment	\$100
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>	\$6,500	
<u>Copayments</u>	\$600	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$7,160	

	(a year of routine in-network care of controlled condition)	
	The <u>plan's</u> overall <u>deductible</u>	\$6,500
	Specialist copayment	\$100
_		<b>A - A</b>

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	\$1,200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$1,600

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

The <u>plan's</u> overall <u>deductible</u>	\$6,500
Specialist copayment	\$100
Hospital (facility) copayment	\$500
Other (x-ray) copayment	\$100

## 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	\$2,500
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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

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# 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. 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 برقم (Arabic) 1-800-777-7902).

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-777-7902** (TTY)تماس بگیرید.

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

Ɓǎsóò Wùdù (Bassa) Dè dɛ nìà kɛ dyédé gbo: O jǔ ké m̀ Bàsóò-wùdù-po-nyò jǔ ní, nìí, à wudu kà kò dò po-poò bɛ́ìn 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)。

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', ťáá jiik'eh, éí ná hóló, koji hódíílnih 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 નિઃશુલ્ક 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 무료 로 이용하실 수 있습니다. **1-800-777-7902 (TTY: 711)**번으로 전화해 주십시 오. **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 (TTY: 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 คุณสามารถใช้บริการช่วยเหลือทางภาษา ได้ฟรี โทร **1-800-777-7902** (TTY: **711**).

اُ**ردو (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).

**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**).