Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

KAISER PERMANENTE : KP WA Gold PPO Plus 1000

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest

Coverage for: Individual / Family | Plan Type: PPO

1-800-813-2000 (TTY: 711). For 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>http://www.healthcare.gov/sbc-glossary</u> or call 1-800-813-2000 (TTY: 711) to request a copy.				
Important Questions	Answers	Why This Matters:		
What is the overall <u>deductible</u> ?	PPO Provider: \$1,000 Individual / \$2,000 Family <u>Non-Participating Provider</u> : \$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 <u>deductible</u> ?	Yes. <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 cost-sharing 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>deductible</u> s for specific services.		
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	PPO Provider: \$6,500 Individual / \$13,000 Family. <u>Non-Participating Provider</u> : \$10,500 Individual / \$21,000 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, balance billing charges, 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 out-of-pocket limit.		
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.kp.org</u> or call 1-800-813-2000 (TTY: 711) for a list of <u>participating providers</u> .	You pay the least if you use a <u>provider</u> in <u>PPO Provider</u> tier. You will pay the most if you use a <u>non-participating provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>).		
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> .		

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

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

the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

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 PPO Provider (You will pay the least)	ı Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$35 / visit, <u>deductible</u> does not apply.	45% coinsurance	None
	<u>Specialist</u> visit	\$55 / visit, <u>deductible</u> does not apply.	45% coinsurance	None
	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply.	45% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	X-ray: \$35 / visit, <u>deductible</u> does not apply. Lab tests: \$35 / visit, <u>deductible</u> does not apply.	X-ray: 45% <u>coinsurance</u> Lab tests: 45% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	35% coinsurance	45% coinsurance	Some services may require prior authorization or will not be covered.
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at <u>www.kp.org/waformul</u> ary	Generic drugs	MedImpact: \$15 (retail); \$45 (mail order) & Kaiser: \$15 (retail); \$30 (mail order) / prescription, <u>deductible</u> does not apply.	Not covered	MedImpact & Kaiser pharmacies: Up to a 30-day supply (retail); up to a 90-day supply (mail order). Some medications may require prior authorization. Subject to <u>formulary</u> guidelines.
	Preferred brand drugs	MedImpact: \$30 (retail); \$90 (mail order) & Kaiser: \$30 (retail); \$60 (mail order) / prescription, <u>deductible</u> does not apply.	Not covered	MedImpact & Kaiser pharmacies: Up to a 30-day supply (retail); up to a 90-day supply (mail order). Some medications may require prior authorization. Subject to <u>formulary</u> guidelines.
	Non-preferred brand drugs	MedImpact: \$50 (retail); \$150 (mail order) & Kaiser: \$50 (retail); \$100 (mail order) / prescription, <u>deductible</u> does not apply.	Not covered	MedImpact & Kaiser pharmacies: Up to a 30-day supply (retail); up to a 90-day supply (mail order). Some medications may require prior authorization. Subject to <u>formulary</u> guidelines, when approved through exception process.

Common	Services You May Need		u Will Pay	Limitations, Exceptions, & Other	
Medical Event		PPO Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information	
	Specialty drugs	50% <u>coinsurance</u> (retail), <u>deductible</u> does not apply.	Not covered	MedImpact & Kaiser pharmacies: Up to a 30-day supply. Some medications may require prior authorization.	
lf you have	Facility fee (e.g., ambulatory surgery center)	35% coinsurance	45% coinsurance	Some services may require prior authorization or will not be covered.	
outpatient surgery	Physician/surgeon fees	35% coinsurance	45% coinsurance	Some services may require prior authorization or will not be covered.	
	Emergency room care	35% coinsurance	35% coinsurance	None	
If you need immediate medical	Emergency medical transportation	35% coinsurance	35% coinsurance	None	
attention	<u>Urgent care</u>	\$65 / visit, <u>deductible</u> does not apply.	45% coinsurance	None	
If you have a	Facility fee (e.g., hospital room)	35% coinsurance	45% coinsurance	Some services may require prior authorization or will not be covered.	
hospital stay	Physician/surgeon fees	35% coinsurance	45% coinsurance	Some services may require prior authorization or will not be covered.	
lf you need mental health, behavioral	Outpatient services	\$35 / visit, <u>deductible</u> does not apply.	45% coinsurance	None	
health, or substance abuse services	Inpatient services	35% coinsurance	45% coinsurance	Some services may require prior authorization or will not be covered.	
If you are pregnant	Office visits	No charge, <u>deductible</u> does not apply.	45% <u>coinsurance</u>	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	35% coinsurance	45% coinsurance	None	
	Childbirth/delivery facility services	35% coinsurance	45% coinsurance	None	
If you need help recovering or have other special needs	Home health care	35% coinsurance	45% coinsurance	130 visit limit / year. Some services may require prior authorization or will not be covered.	

Common	Services You May Need	What Yo	u Will Pay	Limitations, Exceptions, & Other	
Medical Event		PPO Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information	
	Rehabilitation services	Outpatient: \$55 / visit, <u>deductible</u> does not apply. Inpatient: 35% <u>coinsurance</u>	Outpatient: 45% <u>coinsurance</u> Inpatient: 45% <u>coinsurance</u>	Outpatient: 25 visit limit / year. Inpatient: Some services may require prior authorization or will not be covered.	
	Habilitation services	Outpatient: \$55 / visit, <u>deductible</u> does not apply. Inpatient: 35% <u>coinsurance</u>	Outpatient: 45% <u>coinsurance</u> , after <u>deductible</u> Inpatient: 45% <u>coinsurance</u>	Outpatient: 25 visit limit / year. Inpatient: Some services may require prior authorization or will not be covered.	
	Skilled nursing care	35% <u>coinsurance</u>	45% <u>coinsurance</u>	60 day limit / year. Some services may require prior authorization or will not be covered.	
	<u>Durable medical</u> equipment	35% <u>coinsurance</u>	45% coinsurance	Subject to <u>formulary</u> guidelines. Some services may require prior authorization or will not be covered.	
	Hospice services	No charge, <u>deductible</u> does not apply.	No charge, <u>deductible</u> does not apply.	Some services may require prior authorization or will not be covered.	
If your child needs dental or eye care	Children's eye exam	No charge for refractive exam, <u>deductible</u> does not apply.	45% <u>coinsurance</u> for refractive exam	Limited to 1 exam / year.	
	Children's glasses	No charge, <u>deductible</u> does not apply	50% coinsurance	Limited to one pair of frames and lenses or contact lenses / 12 months.	
	Children's dental checkups	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	None	

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.)

Non-emergency care when traveling outside the U.S.

Infertility treatment

Private-duty nursing

Long-term care

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- Bariatric surgery • Cosmetic surgery ٠ Dental care (Adult) •
- Hearing aids •
- Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) Acupuncture (12 visit limit / year) •
- Chiropractic (10 visit limit / year) ٠

Routine eye care (Adult)

Weight loss programs

Routine foot care

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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 Insurance</u> <u>Marketplace</u>. 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	1-800-813-2000 (TTY: 711) or <u>www.kp.org/memberservices</u>	
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>	
Washington Office of the Insurance Commissioner	1-800-562-6900 or www.insurance.wa.gov	

Does this plan provide Minimum Essential Coverage? Yes

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u> you may not be eligible for the <u>premium tax credit</u>.

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 1-800-813-2000 (TTY: 711). Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-800-813-2000 (TTY: 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-813-2000 (TTY: 711). Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-800-813-2000 (TTY: 711) uff. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-813-2000 (TTY: 711). Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-813-2000 (TTY: 711). Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-813-2000 (TTY: 711). Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 1-800-813-2000 (TTY: 711). *To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

About these Coverage Examples:



Limits or exclusions

The total Peg would pay is

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 plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care a hospital delivery)	and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of a controlled condition)		Mia's Simple Fracture (in-network emergency room visit and up care)	I follow
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other (blood work) <u>copayment</u> 	\$1,000 \$55 35% \$35	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other (blood work) <u>copayment</u> 	\$1,000 \$55 35% \$35	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other (x-ray) <u>copayment</u> 	\$1,000 \$55 35% \$35
This EXAMPLE event includes services in Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood works) Specialist visit (anesthesia)		This EXAMPLE event includes services like:Primary care physicianoffice visits (including disease education)Diagnostic tests(blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: Cost Sharing		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: Cost Sharing	
Deductibles	\$1,000	Deductibles	\$0	Deductibles	\$1,000
Copayments	\$200	Copayments	\$1,200	<u>Copayments</u>	\$400
Coinsurance	\$2,600	Coinsurance	\$20	<u>Coinsurance</u>	\$300
What isn't covered		What isn't covered		What isn't covered	

Limits or exclusions

The total Joe would pay is

\$60

\$3,860

\$0

\$1,700

Limits or exclusions

The total Mia would pay is

\$100

\$1,320

Nondiscrimination Notice

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. 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 Member Services at 1-800-813-2000 (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, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Phone: **1-800-813-2000** (TTY: **711**), Fax: **1-855-347-7239.**]

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 2020, Phone: 1-800-368-1019, TDD: 1-800-537-7697. Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

For Washington Members

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-813-2000 (TTY: 711).

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያባዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሱ 1-800-813-2000 (TTY: 711).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 2000-813-800 (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 1-800-813-2000(TTY: 711)。

قارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 2000-813-800 (TTY: 711) تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-813-2000 (TTY: 711).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-813-2000 (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。**1-800-813-2000** (TTY: **711**)まで、お電話にてご連絡ください。

ខ្មែរ (Khmer) ប្រយ័ត្នុះ បើសិនងាអ្នកនិយាយ ភាសាខ្មែរ_, សេវាជំនួយ ផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរសិព្ទ 1-800-813-2000 (TTY: 711)។

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-813-2000 (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) **ໂປດຊາບ:** ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການ ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-813-2000 (TTY: 711). Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-813-2000 (TTY: 711).

ਪੱਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀ ਪੱਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-813-2000 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

Română (Romanian) ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-813-2000 (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-813-2000 (TTY: 711).

Español (Spanish) ATENCION: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-813-2000 (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 1-800-813-2000 (TTY: 711).

้ไทย (Thai) เรียน: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการ ช่วยเหลือทางภาษาได้ฟรี โทร 1-800-813-2000 (TTY: 711).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-813-2000 (TTY: 711).

Tiêng Việt (Vietnamese) CHU Y: Nêu bạn nói Tiêng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi sô 1-800-813-2000 (TTY: 711).