# Summary of Benefits and Coverage: What this <u>Plan</u> Covers & What You Pay for Covered Services

# KAISER PERMANENTE : KP OR Silver HSA 3500 w/ VX

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

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 1-800-813-2000 (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> ?	\$3,500 Individual / \$7,000 Family	Generally, you must pay all of the costs from <u>provider</u> s 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>	No.	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 deductibles for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$7,000 Individual / \$14,000 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, 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 <u>out-of-pocket limit</u> .
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> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <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 <u>provider's</u> 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.

Coverage for: Individual / Family | Plan Type: HDHP

Do you need a <u>referral</u> to see a	Yes, but you may self-refer to certain	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only
specialist?	<u>specialists</u> .	if you have a <u>referral</u> before you see the <u>specialist</u> .

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.				
Common	Services You May Need	What You	u Will Pay	Limitations, Exceptions, & Other
Medical Event		Select Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
lf you visit a health	Primary care visit to treat an injury or illness	First 3 visits: \$5 / visit Additional visits: 25% <u>coinsurance</u>	Not covered	The first 3 visits can be any combination of primary care, mental/behavioral health, substance abuse services, and other qualified visits.
care provider's	<u>Specialist</u> visit	25% coinsurance	Not covered	None
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 <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: 25% <u>coinsurance</u> Lab tests: 25% <u>coinsurance</u>	Not covered	None
If you have a test	Imaging (CT/PET scans, MRIs)	25% coinsurance	Not covered	Some services may require prior authorization.
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/formulary</u>	Generic drugs	\$20 (retail); \$40 (mail order) / prescription	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines.
	Preferred brand drugs	\$50 (retail); \$100 (mail order) / prescription	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines.
	Non-preferred brand drugs	50% <u>coinsurance</u> (retail & mail order)	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines, when approved through exception process.
	Specialty drugs	50% <u>coinsurance</u> (retail)	Not covered	Up to a 30-day supply (retail). Subject to <u>formulary</u> guidelines, when approved through exception process.

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Select Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information	
lf you have	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	Not covered	Prior authorization required.	
outpatient surgery	Physician/surgeon fees	25% coinsurance	Not covered	Prior authorization required.	
	Emergency room care	25% coinsurance	25% <u>coinsurance</u>	None	
If you need immediate medical	Emergency medical transportation	25% coinsurance	25% coinsurance	None	
attention	<u>Urgent care</u>	25% coinsurance	25% coinsurance	Non-participating <u>provider</u> s are not covered inside the service area.	
lf you have a	Facility fee (e.g., hospital room)	25% coinsurance	Not covered	Prior authorization required.	
hospital stay	Physician/surgeon fees	25% coinsurance	Not covered	Prior authorization required.	
If you need mental health, behavioral health, or substance	Outpatient services	First 3 visits: \$5 / visit Additional visits: 25% <u>coinsurance</u>	Not covered	The first 3 visits can be any combination of primary care, mental/behavioral health, substance abuse services, and other qualified visits.	
abuse services	Inpatient services	25% coinsurance	Not covered	Prior authorization required.	
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</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	25% coinsurance	Not covered	None	
	Childbirth/delivery facility services	25% coinsurance	Not covered	None	
lf you need help	Home health care	25% coinsurance	Not covered	130 visit limit / year. Prior authorization required	
recovering or have other special needs	Rehabilitation services	Outpatient: 25% <u>coinsurance</u> Inpatient: 25% <u>coinsurance</u>	Not covered	Outpatient: 30 visit limit / year. Prior authorization required. Inpatient: Prior authorization required.	

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Select Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information	
	Habilitation services	25% coinsurance	Not covered	30 visit limit / year. Prior authorization required.	
	Skilled nursing care	25% coinsurance	Not covered	60 day limit / year. Prior authorization required.	
	Durable medical equipment	25% coinsurance	Not covered	Subject to <u>formulary</u> guidelines. Prior authorization required.	
	Hospice services	No charge	Not covered	Prior authorization required.	
If your child needs dental or eye care	Children's eye exam	No charge for refractive exam, <u>deductible</u> does not apply.	Not covered	Limited to 1 exam / year.	
	Children's glasses	No charge, <u>deductible</u> does not apply	Not covered	Limited to one pair of select frames and lenses or six month supply contact lenses / 1 calendar year.	
	Children's dental checkups	Not covered	Not covered	None	

# Excluded Services & Other Covered Services:

Bariatric surgery	<ul> <li>Long-term care</li> </ul>	<ul> <li>Weight loss programs</li> </ul>
Cosmetic surgery	<ul> <li>Non-emergency care when traveling</li> </ul>	outside the U.S.
<ul> <li>Dental care (Adult &amp; Child)</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>	
Infertility treatment	<ul> <li>Routine foot care</li> </ul>	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)			
<ul> <li>Acupuncture (12 visit limit / year)</li> </ul>	<ul> <li>Hearing aids (1 aid / ear, every 36 months)</li> </ul>		
Chiropractic (20 visit limit / year)	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 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 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>	
Oregon Division of Financial Regulation	1-888-877-4894 or <u>www.dfr.oregon.gov</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 1-800-813-2000 (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, a'gang 1-800-813-2000 (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:

The total Peg would pay is

\$5,170



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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal care a hospital delivery)	and a	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		<b>Mia's Simple Fracture</b> (in-network emergency room visit and follow up care)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other (blood work) <u>coinsurance</u></li> </ul>	\$3,500 25% 25% 25%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other (blood work) <u>coinsurance</u></li> </ul>	\$3,500 25% 25% 25%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other (x-ray) <u>coinsurance</u></li> </ul>	\$3,500 25% 25% 25%
This EXAMPLE event includes services I Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood wo Specialist visit (anesthesia)		This EXAMPLE event includes services like:Primary care physicianoffice visits (includingdisease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		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	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing	<b>*</b> 0 = 00	Cost Sharing	¢0.000	Cost Sharing	¢0.00
Deductibles	\$3,500	Deductibles	\$2,200	<u>Deductibles</u>	\$2,800 \$0
Copayments	\$10	Copayments	\$700 \$20	<u>Copayments</u> Coinsurance	\$0
<u>Coinsurance</u> \$1,600		Coinsurance \$20 What isn't covered		What isn't covered	
What isn't covered	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
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The total Joe would pay is

\$2,800

The total Mia would pay is

\$2,920

## 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 <a href="https://www.hhs.gov/ocr/office/file/index.html">www.hhs.gov/ocr/office/file/index.html</a>.

### 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 <a href="https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status">https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status</a>, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at <a href="https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx">https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx</a>.

#### 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<sub>,</sub> 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).