KAISER PERMANENTE : KP WA Gold PPO Plus 1000

All <u>plans</u> offered and underwritten by Kaiser Foundation Health <u>Plan</u> of the Northwest

Coverage Period: 1/1/2026-12/31/2026

Coverage for: Individual / Family | Plan Type: PPO

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 www.kp.org/plandocuments or call 1-800-813-2000 (TTY: 711). For 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 https://www.healthcare.gov/sbc-glossary or call 1-800-813-2000 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	PPO Provider: \$1,000 Individual / \$2,000 Family Non-Participating Provider: \$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 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 cost-sharing and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles 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: \$7,000 Individual / \$14,000 Family. Non-Participating Provider: \$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 out-of-pocket limit?	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 www.kp.org or call 1-800-813-2000 (TTY: 711) for a list of participating providers .	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 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> .

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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		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	PPO Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	\$35 / visit, <u>deductible</u> does not apply.	45% coinsurance	None	
If you visit a health	Specialist visit	\$60 / visit, <u>deductible</u> does not apply.	45% coinsurance	None	
care <u>provider's</u> office or clinic	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 provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: \$45 / visit, deductible does not apply. Lab tests: \$35 / visit, deductible 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 prescription drug coverage is available at www.kp.org/waformul ary	Generic drugs	MedImpact: \$15 (retail); \$45 (mail order) & Kaiser: \$15 (retail); \$30 (mail order) / prescription, deductible 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 formulary guidelines.	
	Preferred brand drugs	MedImpact: \$50 (retail); \$100 (mail order) & Kaiser: \$50 (retail); \$100 (mail order) / prescription, deductible 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 formulary guidelines.	
	Non-preferred brand drugs	MedImpact: \$75 (retail); \$225 (mail order) & Kaiser: \$75 (retail); \$150 (mail order) / prescription, deductible 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 formulary guidelines, when approved through exception process.	

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Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	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.	
If 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	Urgent care	\$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.	
If 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% coinsurance	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	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.	

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Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	PPO Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information	
	Rehabilitation services	Outpatient: \$60 / visit, deductible does not apply. Inpatient: 35% coinsurance	Outpatient: 45% coinsurance Inpatient: 45% coinsurance	Outpatient: 25 visit limit / year. Inpatient: Some services may require prior authorization or will not be covered.	
	Habilitation services	Outpatient: \$60 / visit, deductible does not apply. Inpatient: 35% coinsurance	Outpatient: 45% coinsurance, after deductible Inpatient: 45% coinsurance	Outpatient: 25 visit limit / year. Inpatient: Some services may require prior authorization or will not be covered.	
	Skilled nursing care	35% coinsurance	45% coinsurance	60 day limit / year. Some services may require prior authorization or will not be covered.	
	Durable medical equipment	35% coinsurance	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.	
	Children's eye exam	No charge for refractive exam, deductible does not apply.	45% <u>coinsurance</u> for refractive exam	Limited to 1 exam / year.	
If your child needs dental or eye care	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.)	

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)

- Infertility treatment (except artificial insemination)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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)
- Hearing aids (1 aid / ear, every 36 months)
- Chiropractic care (10 visit limit / year)

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 <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 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>
Washington Office of the Insurance Commissioner	1-800-562-6900 or <u>www.insurance.wa.gov</u>

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage 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, a'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:



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>	\$1,000
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	35%
Other (blood work) copayment	\$35

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		
	41.000	
<u>Deductibles</u>	\$1,000	
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<u>Copayments</u>	\$200	
Coinsurance	\$2,600	
Comparance	ΨΖ,000	
What isn't covered		
Limits or exclusions	\$60	
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The total Peg would pay is	\$3,860	

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	35%
Other (blood work) copayment	\$35

This EXAMPLE event includes services like:

<u>Primary care physician</u> 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	
<u>Deductibles</u>	\$0
Copayments	\$1,300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$1,300

Mia's Simple Fracture

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

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	35%
Other (x-ray) copayment	\$45

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment (crutches)</u>

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$500
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

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, exclude people or treat them differently on the basis of race, color, national origin (including limited English proficiency), age, disability, or sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes).

Kaiser Health Plan:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, braille, and accessible electronic formats
- Provides 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., Suite 100 Portland, OR 97232-2099

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 20201

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.

This notice is available at https://healthy.kaiserpermanente.org/oregon-washington/language-assistance/nondiscrimination-notice

Help in Your Language

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

العربية (Arabic) تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية بما في ذلك من وسائل المساعدة والخدمات المناسبة بالمجان. اتصل بالرقم 771. :TTY) 1-800-813-2000.

中文 (Chinese) 注意事項:如果您說中文,您可獲得免費語言協助服務,包括適當的輔助器材和服務。致電1-800-813-2000 (TTY:711)。

فارسى (Farsi) توجه: اگر به زبان فارسى صحبت مىكنىد، «تسهيلات زبانى»، از جمله كمكها و خدمات پشتيبانى مناسب، به صورت رايگان در دسترستان است با TTY) 1-800-813-2000 (تلفن متنى): 711) تماس بگيريد.

Français (French) ATTENTION: si vous parlez français, des services d'assistance linguistique comprenant des aides et services auxiliaires appropriés, gratuits, sont à votre disposition. Appelez le **1-800-813-2000** (TTY: **711**).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistenz mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Rufen Sie **1-800-813-2000** an (TTY: **711**).

日本語 (Japanese) 注意:日本語を話す場合、適切な補助機器やサービスを含む言語支援サービスが無料で提供されます。 1-800-813-2000までお電話ください(TTY: 711)。

ខ្មែរ (Khmer) យកចិត្តទុកដាក់៖ បើអ្នកនិយាយខ្មែរ សេវាជំនួយភាសា រួមទាំងជំនួយនិងសេវាសមស្រប ដោយឥតគិតថ្លៃ មានចំពោះអ្នក។ ហៅ **1-800-813-2000** (TTY: **711**).

한국어 (Korean) 주의: 한국어를 구사하실 경우, 필요한 보조 기기 및 서비스가 포함된 언어 지원 서비스가 무료로 제공됩니다. 1-800-813-2000로 전화해 주세요(TTY: 711).

ລາວ (Laotian) ເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ລວມທັງອຸປະກອນ ແລະ ການບໍລິການຊ່ວຍເຫຼືອທີ່ເໝາະສົມ ຈະມືໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-800-813-2000 (TTY: 711).

Afaan Oromoo (Oromo) XIYYEEFFANNOO: Yoo Afaan Oromo dubbattu ta'e, Tajaajila gargaarsa afaanii, gargaarsota dabalataa fi tajaajiloota barbaachisoo kaffaltii irraa bilisa ta'an, isiniif ni jira. **1-800-813-2000** irratti bilbilaa (TTY:- **711**)

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫ਼ਤ ਉਪਲਬਧ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ, ਜਿਨ੍ਹਾਂ ਵਿੱਚ ਯੋਗ ਸਹਾਇਕ ਸਹਾਇਤਾਵਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਸ਼ਾਮਲ ਹਨ। ਕਾਲ ਕਰੋ 1-800-813-2000 (TTY:- 711). Română (Romanian) ATENȚIE: Dacă vorbiți română, vă sunt disponibile gratuit servicii de asistență lingvistică, inclusiv ajutoare și servicii auxiliare adecvate. Sunați la 1-800-813-2000 (TTY: 711).

Русский (Russian) ВНИМАНИЕ! Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки, включая соответствующие вспомогательные средства и услуги. Позвоните по номеру **1-800-813-2000** (ТТҮ: **711**).

Español (Spanish) ATENCIÓN: Si habla español, tiene a su disposición servicios de asistencia lingüística que incluyen ayudas y servicios auxiliares adecuados y gratuitos. Llame al **1-800-813-2000** (TTY: **711**).

Tagalog (Tagalog) PAALALA: Kung nagsasalita ka ng Tagalog, available sa iyo ang serbisyo ng tulong sa wika kabilang ang mga naaangkop na karagdagang tulong at serbisyo, nang walang bayad. Tumawag sa **1-800-813-2000** (TTY: **711**).

ไทย (Thai) โปรดทราบ: หากท่านพูดภาษาไทย ท่านสามารถขอรับบริการช่วยเหลือด้านภาษา รวมทั้งเครื่องช่วยเหลือและบริการเสริมที่เหมาะสมได้ฟรี โทร 1-800-813-2000 (TTY: 711).

Українська (Ukrainian) УВАГА! Якщо ви володієте українською мовою, вам доступні безкоштовні послуги з мовної допомоги, включно із відповідною додатковою допомогою та послугами. Зателефонуйте за номером **1-800-813-2000** (TTY: **711**).

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