Coverage for: Individual/Family | Plan Type: HMO

KAISER PERMANENTE®: Virtual Plus Silver - Al/LTD

All plans offered and underwritten by Kaiser Foundation Health Plan of Washington

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 1-800-290-8900 (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 1-800-290-8900 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$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 <u>cost sharing</u> 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>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$9,175 Individual / \$18,350 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-billed charges and health care this plan doesn't cover, indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.kp.org or call 1-800-290-8900 (TTY: 711) for a list of	

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.

	Services You May Need	What You Will Pay				
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Plan Provider (You will pay more)	Non-IHCP Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	Telehealth: No charge, deductible does not apply; Inperson with authorization: \$20 / visit, deductible does not apply; In-person without authorization: 30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral.	
	Specialist visit	No Charge	Telehealth: No charge, deductible does not apply; Inperson with authorization: \$50 / visit, deductible does not apply; In-person without authorization: 30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral.	
	Preventive care/ screening/ immunization	No Charge	No charge, deductible 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.	
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral.	
If you have a test	Imaging (CT/PET scans, MRI's)	No Charge	30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral. Preauthorization required or will not be covered.	

			What You Will Pay			
Common Medical Event			dian Health Care Provider (IHCP) You will pay the least) Non-IHCP Plan Provider (You will pay more) Non-IHCP Non-Plan Provider (You will pay more)		Limitations, Exceptions & Other Important Information	
If you need drugs to	Preferred generic drugs	No Charge	Retail: \$25 / drug, deductible does not apply; Mail Order: \$10 / drug, deductible does not apply	Not covered	Cost sharing waived at non-IHCP referral. Up to 30-day supply (retail) and 90-day supply (mail order). Subject to formulary guidelines. After the first fill, maintenance drugs are required to be filled through KFHPWA mail order.	
treat your illness or condition More information about prescription drug coverage is	Preferred brand drugs	No Charge	Retail: 50% coinsurance; Mail Order: 45% coinsurance	Not covered	Cost sharing waived at non-IHCP referral. Up to 30-day supply (retail) and 90-day supply (mail order). Subject to formulary guidelines. After the first fill, maintenance drugs are required to be filled through KFHPWA mail order.	
available at kp.org/wa/ 7formulary2024	Non-Preferred generic/brand drugs	No Charge	Retail: 50% coinsurance; Mail Order: 45% coinsurance	Not covered	Cost sharing waived at non-IHCP referral. Up to 30-day supply (retail) and 90-day supply (mail order). Subject to formulary guidelines. After the first fill, maintenance drugs are required to be filled through KFHPWA mail order.	
	Specialty drugs	No Charge	50% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral. Up to 30-day supply (retail).	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral.	
outpatient surgery	Physician/surgeon fees	No Charge	30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral.	
If you need immediate medical attention	Emergency room care	No Charge	30% coinsurance	30% coinsurance	Cost sharing waived at non-IHCP with referral. Must notify Kaiser Permanente within 24 hours if admitted to a Non-Plan provider.	
	Emergency medical transportation	No Charge	30% coinsurance	30% coinsurance	Cost sharing waived at non-IHCP with referral.	
	Urgent care	No Charge	\$50 / visit, deductible does not apply	30% coinsurance	Cost sharing waived at non-IHCP with referral. Non-Plan providers are not covered inside the service area.	

	Services You May Need		What You Will Pay		
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Plan Provider (You will pay more)	Non-IHCP Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you have a	Facility fee (e.g., hospital room)	No Charge	30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral. Preauthorization required or will not be covered.
hospital stay	Physician/surgeon fee	No Charge	30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral. Preauthorization required or will not be covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	Telehealth: No charge, deductible does not apply; Inperson with authorization: \$20 / visit, deductible does not apply; Inperson without authorization: 30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral.
	Inpatient services	No Charge	30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral. Preauthorization required or will not be covered.
If you are pregnant	Office visits	No Charge	No charge, deductible does not apply	Not covered	Cost sharing waived at non-IHCP with referral. Maternity care may include tests and services described elsewhere in the SBC.
	Childbirth/delivery professional services	No Charge	30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral.
	Childbirth/delivery facility services	No Charge	30% coinsurance	Not covered	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible.

	Services You May Need		What You Will Pay		
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Plan Provider (You will pay more)	Non-IHCP Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	No Charge	30% coinsurance	Not covered	130 visits / year. Cost sharing waived at non-IHCP with referral. Preauthorization required.
If you need help recovering or have other special health needs	Rehabilitation services	No Charge	Inpatient: 30% coinsurance; Outpatient: In-person with authorization: \$50 / visit, deductible does not apply; In- person without authorization: 30% coinsurance	Not covered	Inpatient: 30 day limit / year. Preauthorization required for inpatient. Outpatient: 25 visit limit / year. Cost sharing waived at non-IHCP with referral. No charge for telehealth visits, deductible does not apply.
	Habilitation services	No Charge	Inpatient: 30% coinsurance; Outpatient: In-person with authorization: \$50 / visit, deductible does not apply; In- person without authorization: 30% coinsurance	Not covered	Inpatient: 30 day limit / year. Preauthorization required for inpatient. Outpatient: 25 visit limit / year. Cost sharing waived at non-IHCP with referral. No charge for telehealth visits, deductible does not apply.
	Skilled nursing care	No Charge	30% coinsurance	Not covered	60 day limit / year. Cost sharing waived at non-IHCP with referral. Preauthorization required.
	Durable medical equipment	No Charge	30% coinsurance	Not covered	Cost sharing waived at non-IHCP with referral. Preauthorization required or will not be covered.
	Hospice service	No Charge	No charge, deductible does not apply	Not covered	<u>Preauthorization</u> required. Inpatient or outpatient respite care limited to 14 days per lifetime.

Common Medical Event		What You Will Pay			
	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Plan Provider (You will pay more)	Non-IHCP Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If your child needs dental or eye care	Children's eye exam	No Charge	No charge, deductible does not apply	Not covered	Limited to one exam / 12 months
	Children's glasses	No Charge	No charge, deductible does not apply	Not covered	Limited to one pair of frames and lenses or contact lenses / year.
	Children's dental check-up	No Charge	Not covered	Not covered	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 (Ădult & Child)

- Hearing Aids
- Infertility Treatment
- Long-Term Care

- Non-Emergency Care when Traveling Outside the U.S.
- Private-Duty Nursing
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

AbortionAcupuncture (12 visits / year)

- Chiropractic Care (10 visits / year)
- Routine Eye Care (Adult)

Routine Foot Care

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 agency in the chart below.

Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

Kaiser Permanente Member Services	1-800-290-8900 (TTY: 711) or https://wa.kaiserpermanente.org/html/public/member-services
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 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? Not Applicable.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-800-290-8900 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-290-8900 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助,请拨打这个号码 1-800-290-8900 (TTY: 711)

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-290-8900 (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 <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)	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)
■ The plan's overall deductible \$3,000 ■ Specialist cost sharing \$50 + 30% ■ Hospital (facility) coinsurance 30% ■ Other (blood work) coinsurance 30%	■ Specialist cost sharing \$50 + 30% ■ Hospital (facility) coinsurance 30%	Hospital (facility) coinsurance 30%
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)	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)	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		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$0	The total Joe would pay is	\$0	The total Mia would pay is	\$0

^{*}Note:These numbers assume that patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.

Notice of Nondiscrimination

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. ("Kaiser Permanente") comply with applicable Federal and Washington state civil rights laws and do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or any other basis protected by applicable federal, state, or local law. We also:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, and other formats)
 - Assistive devices (magnifiers, Pocket Talkers, and other aids)
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Member Services at 1-888-901-4636 (TTY 711).

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with our Civil Rights Coordinator by writing to P.O. Box 35191, Mail Stop: RCR-A3S-03, Seattle, WA 98124-5191 or calling Member Services at the number listed above. You can file a grievance by mail, phone, or online at **kp.org/wa/feedback**. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

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,
 800-537-7697 (TDD)
 - Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html
- 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 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at
 https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx



Multi-language Interpreter Services

English: ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-888-901-4636 (TTY 711).

Español (Spanish): ATENCIÓN: Si habla español, tiene disponibles servicios de ayuda con el idioma sin cargo. Llame al **1-888-901-4636** (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 1-888-901-4636 (TTY 711)。

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu quý vị nói tiếng Việt, quý vị có thể sử dụng dịch vụ hỗ trợ ngôn ngữ miễn phí của chúng tôi. Xin gọi số **1-888-901-4636** (TTY **711**).

한국어(Korean): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 제공해 드립니다. 1-888-901-4636 (TTY 711) 번으로 문의하십시오.

Русский (Russian): ВНИМАНИЕ! Если вы говорите по-русски, вам доступны бесплатные услуги переводчика. Звоните по номеру 1-888-901-4636 (ТТҮ 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-888-901-4636** (TTY **711**).

Українська (Ukrainian): УВАГА! Якщо ви розмовляєте українською мовою, вам доступні безкоштовні послуги перекладу. Телефонуйте за номером 1-888-901-4636 (ТТҮ 711).

ភាសាខ្មែរ (Khmer)៖ សូមយកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ សេវាកម្មជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃគឺ មានសម្រាប់អ្នក។ ទូរស័ព្ទទៅលេខ 1-888-901-4636 (TTY 711) ។ **日本語 (Japanese): 注意事項**:無料の日本語での言語サポートをご利用いただけます。**1-888-901-4636 (TTY 711)** まで、 お電話にてご連絡ください。

አማርኛ (Amharic) ፥ ማስታወሻ:የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እንዛ አንልግሎቶች፣ በነጻ ለእርስዎ ይቀርባሉ፡ ወደ **1-888-901-4636** (TTY **711**)ይደዉሉ።

Oromiffa (Oromo): XIYYEEFFANNAA: Afaan dubbattu Oroomiffa yoo ta'e, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. 1-888-901-4636 (TTY 711) irraatti bilbilaa.

ਪੰਜਾਬੀ (Punjabi)ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। 1-888-901-4636 (TTY 711) 'ਤੇ ਕਾਲ ਕਰੋ।

العربية: (Arabic) انتباه إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية، متوفرة لك، مجانا اتصل بالرق م 1-888-901-4636)

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-888-901-4636** (TTY **711**).

ພາສາລາວ (Lao): ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ແມ່ນຈະມີການບໍລິ ການຊ່ວຍເຫຼືອດ້ານພາສາ ໂດຍບໍ່ເສຍຄາໃຫ້ແກ່ທ່ານ. ໂທ **1-888-901-4636** (TTY **711**).