

SMALL GROUP | WASHINGTON

2021 Elect PPO VisitsPlus Gold LX

Elect PPO Provider Network

The Elect PPO VisitsPlus Gold LX provides unlimited in-network office visits without having to pay the deductible. This plan features the Elect PPO network, which offers access to specially selected providers within plan's service area for greater value, and access to a large network of providers outside of the service area for broader choice.

Features	In Network	Out of Network
Plan type	Deductible	
Annual medical deductible (individual/family)	\$600/\$1,200	\$1,200/\$2,400
Annual out-of-pocket maximum (individual/family)	\$7,900/\$15,800	\$23,700/\$47,400
Coinsurance	25%	50%
Benefits		
Preventive care		
Routine physical exam, mammogram, etc.	No charge	50% after deductible
Outpatient services (per visit or procedure)		
Upfront office visits prior to deductible		
Primary care office visit	\$15	50% after deductible
Specialty care office visit	\$35	50% after deductible
Most X-rays	\$20	50% after deductible
Most lab tests	\$20	50% after deductible
MRI, CT, PET	25% after deductible	50% after deductible
Outpatient surgery	25% after deductible	50% after deductible
Mental health visit	\$15	50% after deductible
Inpatient hospital care		
Room and board, surgery, anesthesia, X-rays, lab tests, medications, mental health care	25% after deductible	50% after deductible
Maternity		
Routine prenatal care visits, first postpartum visit	No charge	50% after deductible
Delivery and inpatient well-baby care	25% after deductible	50% after deductible
Worldwide emergency and urgent care		
Emergency department visit	25% after deductible	
Urgent care visit	\$15 primary / \$35 specialty	50% after deductible
Prescription drugs (up to 30-day supply)		
Tier 1: Preferred generic	\$15	50% after deductible
Tier 2: Preferred brand	\$45	50% after deductible
Tier 3: Non-preferred generic and brand	40% after deductible	50% after deductible
Tier 4: Specialty	40% after deductible	Not covered
Alternative medicine		
10 chiropractic and 12 acupuncture visits	\$15 primary / \$35 specialty	50% after deductible
Optical hardware		
Pediatric (18 and younger)	Covered in full	
Adult (age 19 and over)	\$100 allowance per calendar year	

EO = Employee only HD = High deductible LD = Low deductible LX = Lab and X-ray

Primary Care

These types of care are considered primary care:

Acupuncture • Chemical Dependency/Substance Abuse • Chiropractic • Emergency Medicine (where ER copay doesn't apply) • Family Planning • Family Practice • General Practice • Gerontology/Geriatrics • Internal Medicine • Mental Health • Midwifery • Naturopathy • Obstetrics & Gynecology • Optometry • Osteopathy • Pediatrics • Pharmacist • Urgent Care • Women's Health Care (nonpreventive)

Specialty Care

These types of care are considered specialty care:

Allergy & Immunology • Anesthesiology • Audiology • Cardiology (pediatric and cardiovascular disease) • Critical Care Medicine • Dentistry • Dermatology • Endocrinology • Enterostomal Therapy • Gastroenterology • Genetics • Hepatology • Infectious Disease • Massage Therapy • Neonatal-Perinatal Medicine • Nephrology • Neurology • Hematology/Oncology • Nutrition (nonpreventive) • Occupational Medicine • Occupational Therapy • Oncology Pharmacist • Ophthalmology • Orthopedics • ENT/Otolaryngology • Pain Management • Pathology • Physiatry (Physical Medicine) • Physical Therapy • Podiatry • Pulmonary Medicine/Disease • Radiology (Nuclear Medicine, Radiation Therapy) • Respiratory Therapy • Rheumatology • Speech Therapy • Sports Medicine • General Surgery (all specific surgeries) • Urology

NOTE: This is an overview of benefits. The contents are not to be accepted or construed as a substitute for the provisions of the medical coverage agreement. Other terms and conditions may apply. A list of excluded services and other limitations can be found in each plan's Summary of Benefits and Coverage document. Elect PPO plans are available only to small businesses headquartered in King, Kitsap, Pierce, Snohomish, and Thurston counties.

For more information, including premium rates, visit kp.org/wa/smallgroup.