
 **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 www.kp.org/plandocuments or call 1-888-901-4636 (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 1-888-901-4636 (TTY: 711) to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|--|
| What is the overall deductible? | <u>Preferred Provider</u> : \$6,000 Individual /\$12,000 Family <u>Out-of-Network Provider</u> : \$12,000 Individual / \$24,000 | 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. <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 <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 out-of-pocket limit for this plan? | <u>Preferred Provider</u> : \$8,450 Individual / \$16,900 Family <u>Out-of-Network Provider</u> : No Limit | 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? | <u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> 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 network provider? | Yes. See www.kp.org/wa or call 1-888-901-4636 (TTY: 711) for a list of <u>network 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 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. |
| Do you need a referral to see a specialist? | 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> . |

 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 Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|---|--|---|
| | | Preferred Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$40 (\$30 enhanced benefit) / visit, deductible does not apply | 50% coinsurance | Enhanced benefit applies when services are provided by an Enhanced provider. |
| | Specialist visit | \$65 (\$55 enhanced benefit) / visit, deductible does not apply | 50% coinsurance | None |
| | Preventive care/screening/immunization | No charge, deductible does not apply. | 50% 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) | 40% coinsurance (30% enhanced benefit) | 50% coinsurance | None |
| | Imaging (CT/PET scans, MRIs) | 40% coinsurance | 50% coinsurance | Preauthorization required or will not be covered. |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at kp.org/wa/7formulary2023 | Preferred generic drugs | \$35 or (\$25 enhanced) (retail); \$20 (mail order) / prescription / 30 days, deductible does not apply | Not covered | Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines. |
| | Preferred brand drugs | \$70 or (\$60 enhanced) (retail); \$55 (mail order) / prescription / 30 days, deductible does not apply | Not covered | Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines. |
| | Non-preferred drugs | 50% or (45% enhanced) coinsurance (retail); 40% coinsurance (mail order) / prescription / 30 days | Not covered | Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines, when approved through the exception process. |
| | Specialty drugs | 50% coinsurance (retail) | Not covered | Up to a 30-day supply (retail). Subject to formulary guidelines, when approved through the exception process. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 40% coinsurance | 50% coinsurance | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|--|--|--|
| | | Preferred Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | Physician/surgeon fees | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | None |
| If you need immediate medical attention | Emergency room care | 40% <u>coinsurance</u> | 40% <u>coinsurance</u> | You must notify Kaiser Permanente within 24 hours if admitted to a <u>Non-network provider</u> ; limited to initial emergency only. |
| | Emergency medical transportation | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | None |
| | Urgent care | \$65 (\$55 enhanced benefit) / visit, <u>deductible</u> does not apply | 50% <u>coinsurance</u> | <u>Non-Network providers</u> covered when temporarily outside the service area. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | <u>Preauthorization</u> required or will not be covered. |
| | Physician/surgeon fees | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | <u>Preauthorization</u> required or will not be covered. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$40 (\$30 enhanced benefit) / visit, <u>deductible</u> does not apply | 50% <u>coinsurance</u> | None |
| | Inpatient services | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | <u>Preauthorization</u> required or will not be covered. |
| If you are pregnant | Office visits | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | <u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
| | Childbirth/delivery professional services | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <u>cost shares</u> are separate from that of the mother. |
| | Childbirth/delivery facility services | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <u>cost shares</u> are separate from that of the mother. |
| If you need help recovering or have other special health | Home health care | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | 130 visit limit / year. <u>Preauthorization</u> required or will not be covered. |
| | Rehabilitation services | Outpatient: \$65 (\$55 enhanced | 50% <u>coinsurance</u> | Outpatient: 25 visit limit / year. Inpatient: 30- |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|---|--|---|
| | | Preferred Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| needs | | benefit) / visit, <u>deductible</u> does not apply Inpatient: 40% <u>coinsurance</u> | | day limit / year. Services with mental health diagnoses are covered with no limit. Limits are combined with preferred and out-of-network provider networks. Inpatient: <u>Preauthorization</u> required or will not be covered. |
| | Habilitation services | Outpatient: \$65 (\$55 enhanced benefit) / visit, <u>deductible</u> does not apply Inpatient: 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | Outpatient: 25 visit limit / year. Inpatient: 30-day limit / year. Services with mental health diagnoses are covered with no limit. Limits are combined with preferred and out-of-network provider networks. Inpatient: <u>Preauthorization</u> required or will not be covered. |
| | Skilled nursing care | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | 60-day limit / year. <u>Preauthorization</u> required or will not be covered. |
| | Durable medical equipment | 40% <u>coinsurance</u> | 50% <u>coinsurance</u> | Subject to <u>formulary</u> guidelines. <u>Preauthorization</u> required or will not be covered. |
| | Hospice services | No charge, <u>deductible</u> does not apply | 50% <u>coinsurance</u> | <u>Preauthorization</u> required 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. | 50% <u>coinsurance</u> | Limited to 1 exam / 12 months. |
| | Children's glasses | No charge, <u>deductible</u> does not apply. | Shared with <u>preferred provider network</u> | Limited to one pair of frames and lenses or contact lenses / year. |
| | Children's dental check-up | 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 (Adult and child)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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)
- Chiropractic care (10 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 | 1-888-901-4636 (TTY:711) or www.kp.org/wa |
| 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 www.cciio.cms.gov |
| Washington Department of Insurance | 1-800-562-6900 or www.insurance.wa.gov |

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 1-888-901-4636 (TTY: 711).]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-901-4636 (TTY: 711).]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-901-4636 (TTY: 711).]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-901-4636 (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 [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). 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 and a hospital delivery)

| | |
|---|---------|
| ■ The plan's overall deductible | \$6,000 |
| ■ Specialist copayment | \$65 |
| ■ Hospital (facility) coinsurance | 40% |
| ■ Other (blood work) coinsurance | 40% |

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:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles | \$6,000 |
| Copayments | \$10 |
| Coinsurance | \$2,200 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Peg would pay is | \$8,230 |

Managing Joe's Type 2 Diabetes

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$6,000 |
| ■ Specialist copayment | \$65 |
| ■ Hospital (facility) coinsurance | 40% |
| ■ Other (blood work) coinsurance | 40% |

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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles | \$40 |
| Copayments | \$1,500 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Joe would pay is | \$1,540 |

Mia's Simple Fracture

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$6,000 |
| ■ Specialist copayment | \$65 |
| ■ Hospital (facility) coinsurance | 40% |
| ■ Other (x-ray) coinsurance | 40% |

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 | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles | \$2,100 |
| Copayments | \$300 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$2,400 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.