

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



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


## Coverage Period:

Coverage for: Individual / Family | Plan Type: HMO



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, [www.kp.org/plandocuments](http://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](http://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 <a href="#">deductible</a> ?	\$5,000 Individual / \$10,000 Family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and services indicated in chart starting on page 2.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$9,000 Individual / \$18,000 Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, health care this <a href="#">plan</a> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.kp.org">www.kp.org</a> or call 1-888-901-4636 (TTY: 711) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes, but you may self-refer to certain <a href="#">specialists</a> .	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

 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
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$35 / visit, then 50% <a href="#">coinsurance</a>	Not covered	<a href="#">Deductible</a> and <a href="#">coinsurance</a> do not apply to any combination of first 4 outpatient visits / year ( <a href="#">preventive care</a> does not count towards visit limit).
	<a href="#">Specialist</a> visit	\$35 / visit, then 50% <a href="#">coinsurance</a>	Not covered	None
	<a href="#">Preventive care/screening/immunization</a>	No charge, <a href="#">deductible</a> does not apply.	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	50% <a href="#">coinsurance</a>	Not covered	No charge up to a \$500 allowance ( <a href="#">Diagnostic test</a> & Imaging combined) / year. After allowance <a href="#">coinsurance</a> will apply.
	Imaging (CT/PET scans, MRIs)	50% <a href="#">coinsurance</a>	Not covered	No charge up to a \$500 allowance ( <a href="#">Diagnostic test</a> & Imaging combined) / year. After allowance <a href="#">coinsurance</a> will apply. <a href="#">Preauthorization</a> required
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.kp.org/formulary">www.kp.org/formulary</a>	Preferred generic drugs	\$25 (retail); \$50 (mail order) / <a href="#">prescription</a> , <a href="#">deductible</a> does not apply.	Not covered	Up to a 90-day supply (retail / mail order). No charge for contraceptives. Subject to <a href="#">formulary</a> guidelines.
	Preferred brand drugs	\$50 (retail); \$100 (mail order) / <a href="#">prescription</a> , <a href="#">deductible</a> does not apply.	Not covered	Up to a 90-day supply (retail / mail order). Subject to <a href="#">formulary</a> guidelines.
	Non-preferred drugs	\$75 (retail); \$150 (mail order) / <a href="#">prescription</a> , <a href="#">deductible</a> does not apply	Not covered	Up to a 90-day supply (retail / mail order). Subject to <a href="#">formulary</a> guidelines .
	<a href="#">Specialty drugs</a>	Applicable Preferred generic, Preferred brand or Non-Preferred <a href="#">cost shares</a> apply.	Not covered	Up to a 30-day supply (retail). Subject to <a href="#">formulary</a> guidelines, when approved through the exception process.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery)	\$35 / visit, then 50% <a href="#">coinsurance</a>	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	center)			
	Physician/surgeon fees	50% <a href="#">coinsurance</a>	Not covered	None
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$200 / visit, then 50% <a href="#">coinsurance</a>	\$200 / visit, then 50% <a href="#">coinsurance</a>	You must notify Kaiser Permanente within 24 hours if admitted to a <a href="#">Non-network provider</a> ; limited to initial emergency only. <a href="#">Copayment</a> waived if admitted directly to the hospital as an inpatient.
	<a href="#">Emergency medical transportation</a>	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	<a href="#">Urgent care</a>	\$35 / visit, then 50% <a href="#">coinsurance</a>	\$200 / visit, then 50% <a href="#">coinsurance</a>	<a href="#">Non-network providers</a> covered when temporarily outside the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> required
	Physician/surgeon fees	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 / visit, then 50% <a href="#">coinsurance</a>	Not covered	None
	Inpatient services	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Preauthorization</a> required
If you are pregnant	Office visits	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	50% <a href="#">coinsurance</a>	Not covered	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <a href="#">cost shares</a> are separate from that of the mother.
	Childbirth/delivery facility services	50% <a href="#">coinsurance</a>	Not covered	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <a href="#">cost shares</a> are separate from that of the mother.
If you need help recovering or have other special health	<a href="#">Home health care</a>	No charge, <a href="#">deductible</a> does not apply.	Not covered	<a href="#">Preauthorization</a> required
	<a href="#">Rehabilitation services</a>	Outpatient: \$35 / visit, then	Not covered	Combined with <a href="#">Habilitation services</a> :

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>needs</b>		50% <a href="#">coinsurance</a> Inpatient: 50% <a href="#">coinsurance</a>		Outpatient: 45 visit limit / year. Inpatient: 30-day limit / year, <a href="#">preauthorization</a> required.
	<a href="#">Habilitation services</a>	Outpatient: \$35 / visit, then 50% <a href="#">coinsurance</a> Inpatient: 50% <a href="#">coinsurance</a>	Not covered	Combined with <a href="#">Rehabilitation services</a> : Outpatient: 45 visit limit / year. Inpatient: 30-day limit / year, <a href="#">preauthorization</a> required.
	<a href="#">Skilled nursing care</a>	50% <a href="#">coinsurance</a>	Not covered	60-day limit / year. <a href="#">Preauthorization</a> required
	<a href="#">Durable medical equipment</a>	50% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply.	Not covered	Subject to <a href="#">formulary</a> guidelines. <a href="#">Preauthorization</a> required
	<a href="#">Hospice services</a>	No charge, <a href="#">deductible</a> does not apply.	Not covered	<a href="#">Preauthorization</a> required
<b>If your child needs dental or eye care</b>	Children's eye exam	\$35 / visit for refractive exam, <a href="#">deductible</a> does not apply.	Not covered	Limited to 1 exam / 12 months
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Children's glasses</li> <li>Cosmetic surgery</li> <li>Dental care (Adult and child)</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatment</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing</li> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Acupuncture (12 visit limit / year)</li> <li>Chiropractic care (10 visit limit / year)</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids (1 aid / ear / 36 months)</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult)</li> </ul>

**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](http://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 <a href="http://www.kp.org">www.kp.org</a>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <a href="http://www.cciio.cms.gov">www.cciio.cms.gov</a>
Washington Department of Insurance	1-800-562-6900 or <a href="http://www.insurance.wa.gov">www.insurance.wa.gov</a>

**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).

Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-888-901-4636 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-901-4636 (TTY: 711).

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-888-901-4636 (TTY: 711) uff.

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

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-888-901-4636 (TTY: 711).

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-888-901-4636 (TTY: 711).

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,000
■ <a href="#">Specialist cost sharing</a>	\$35+50%
■ Hospital (facility) <a href="#">coinsurance</a>	50%
■ Other (blood work) <a href="#">coinsurance</a>	50%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$5,000
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$3,300

What isn't covered	
Limits or exclusions	\$20

<b>The total Peg would pay is</b>	<b>\$8,330</b>
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### Managing Joe's Type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,000
■ <a href="#">Specialist cost sharing</a>	\$35+50%
■ Hospital (facility) <a href="#">coinsurance</a>	50%
■ Other (blood work) <a href="#">coinsurance</a>	50%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$1,100
<a href="#">Copayments</a>	\$1,100
<a href="#">Coinsurance</a>	\$0

What isn't covered	
Limits or exclusions	\$0

<b>The total Joe would pay is</b>	<b>\$2,200</b>
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### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,000
■ <a href="#">Specialist cost sharing</a>	\$35+50%
■ Hospital (facility) <a href="#">coinsurance</a>	50%
■ Other (x-ray) <a href="#">coinsurance</a>	50%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,500
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$100

What isn't covered	
Limits or exclusions	\$0

<b>The total Mia would pay is</b>	<b>\$2,610</b>
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The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.