KAISER PERMANENTE®

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
Kaiser Foundation Health Plan of Washington Options, Inc.: HIHIT – Opal EE & CH Only

Coverage Period: 1/1/2017 – 1/1/2018
Coverage for: Group | Plan Type: PPO

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, go to www.kp.org/wa or by calling 1-888-901-4636. 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 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$5,000 individual/$10,000 family for preferred provider network $10,000 individual/$20,000 family out-of-network	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Does not apply to preferred provider preventive care, preferred provider prescription drugs and eye exams.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Yes, for preferred provider network $7,150 individual/$14,300 family For out-of-network $14,300 individual/$28,600 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.kp.org/wa or call 1-888-901-4636 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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	$25 copayment ($15 copayment enhanced benefit)/visit + 50% coinsurance	50% coinsurance	Manipulative therapy is limited to 8 visits per calendar year, additional visits are covered with preauthorization or will not be covered, acupuncture is limited to 12 visits per calendar year, (limits are shared with preferred and out-of-network provider networks). Enhanced benefit applies when services are provided by an Enhanced provider.
	Specialist visit	$25 copayment ($15 copayment enhanced benefit)/visit + 50% coinsurance	50% coinsurance	None
	Preventive care/screening/ immunization	No charge Deductible does not apply	50% coinsurance	Services must be in accordance with the Kaiser Permanente well-care schedule. You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	50% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	50% coinsurance	50% coinsurance	High end radiology imaging services such as CT, MRI and PET require preauthorization 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/wa.	Preferred generic drugs	$20 copayment/prescription Deductible does not apply	Not covered	Covers up to a 30-day supply
	Preferred brand drugs	$45 or ($40 enhanced) copayment/prescription Deductible does not apply	Not covered	Covers up to a 30-day supply
	Non-preferred generic/brand drugs	$65 or ($60 enhanced) copayment/prescription Deductible does not apply	Not covered	Covers up to a 30-day supply

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)	
	Mail-order drugs	Member pays two times the enhanced benefit prescription drug cost share/prescription Deductible does not apply	Not covered	Covers up to a 90-day supply
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% coinsurance	50% coinsurance	None
	Physician/surgeon fees	50% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	$250 copayment + 50% coinsurance	$250 copayment + 50% coinsurance	Notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible, copayment is waived if admitted.
	Emergency medical transportation	50% coinsurance	50% coinsurance	None
	Urgent care	$25 copayment ($15 copayment enhanced benefit)/visit + 50% coinsurance	50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	50% coinsurance	50% coinsurance	Non-emergency inpatient services require preauthorization or will not be covered.
	Physician/surgeon fees	50% coinsurance	50% coinsurance	Non-emergency inpatient services require preauthorization or will not be covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$25 copayment ($15 copayment enhanced benefit)/visit + 50% coinsurance	50% coinsurance	None
	Inpatient services	50% coinsurance	50% coinsurance	Non-emergency inpatient services require preauthorization or will not be covered.
If you are pregnant	Office visits	$25 copayment ($15 copayment enhanced benefit)/visit + 50% coinsurance	50% coinsurance	Preventive services related to prenatal and preconception care are covered as preventive care. Routine care is covered as preventive care and not subject to the copayment.
	Childbirth/delivery professional services	50% coinsurance	50% coinsurance	Notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible.

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)	
				Newborn services cost shares are separate from that of the mother.
	Childbirth/delivery facility services	50% coinsurance	50% coinsurance	Newborn services cost shares are separate from that of the mother.
If you need help recovering or have other special health needs	Home health care	50% coinsurance	50% coinsurance	Requires preauthorization or will not be covered.
	Rehabilitation services	$25 copayment ($15 copayment enhanced benefit)/visit + 50% coinsurance for outpatient 50% coinsurance for inpatient	50% coinsurance for outpatient 50% coinsurance for inpatient	Limited to 45 visits per calendar year/outpatient. Limited to 30 days per calendar year/inpatient. (combined limit with Habilitation services). Services with mental health diagnoses are covered with no limit. Limits are combined with preferred and out-of-network provider networks.
	Habilitation services	$25 copayment ($15 copayment enhanced benefit)/visit + 50% coinsurance for outpatient 50% coinsurance for inpatient	50% coinsurance for outpatient 50% coinsurance for inpatient	Limited to 45 visits per calendar year/outpatient. Limited to 30 days per calendar year/inpatient. (combined limit with Rehabilitation services). Services with mental health diagnoses are covered with no limit. Limits are combined with preferred and out-of-network provider networks.
	Skilled nursing care	50% coinsurance	50% coinsurance	Limited to 60 days per calendar year. Limits are combined with preferred and out-of-network provider networks. Requires preauthorization or will not be covered.
	Durable medical equipment	50% coinsurance	50% coinsurance	Requires preauthorization or will not be covered.
	Hospice services	50% coinsurance	50% coinsurance	Requires preauthorization or will not be covered.
If your child needs dental or eye care	Children's eye exam	No charge Deductible does not apply	No charge Deductible does not apply	Limited to one exam every 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 Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Bariatric surgery	• Hearing aids	• Private-duty nursing
• Children's glasses	• Infertility treatment	• Routine foot care
• Cosmetic surgery	• Long-term care	• Weight loss programs
• Dental care (Adult)	• Non-emergency care when traveling outside the U.S.	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture	• Chiropractic care	• 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: Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 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 Washington Office of Insurance Commissioner at : http://www.insurance.wa.gov/your-insurance/health-insurance/appeal/. The Insurance Consumer Hotline at 1-800-562-6900 or access to a page to email the same office: http://www.insurance.wa.gov/your-insurance/email-us/. Or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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.

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

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

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

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	$5,000
Specialist cost sharing	$25 + 50%
Hospital (facility) coinsurance	50%
Other (blood work) coinsurance	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)*

Total Example Cost	$12,800

In this example, Peg would pay:

Cost Sharing	
Deductibles	$5,000
Copayments	$40
Coinsurance	$2,110
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$7,210

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$5,000
Specialist cost sharing	$25 + 50%
Hospital (facility) coinsurance	50%
Other (blood work) coinsurance	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)*

Total Example Cost	$7,400

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,200
Copayments	$1,500
Coinsurance	$40
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	$2,800

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$5,000
Specialist cost sharing	$25 + 50%
Hospital (facility) coinsurance	50%
Other (x-ray) coinsurance	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)*

Total Example Cost	$1,900

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,900
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,900

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