
 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](http://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](http://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 <u>deductible</u> ?                             | \$1,000 individual/\$2,000 family for <u>preferred provider network</u><br>\$2,000 individual/\$4,000 family out-of-network        | 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 <u>deductible</u> ? | Does not apply to <u>preferred provider preventive care</u> , <u>preferred provider prescription drugs</u> and eye exams.          | 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 plan 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 <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a> .  |
| Are there other <u>deductibles</u> for specific services?           | No.  | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?       | For <u>preferred provider network</u> \$5,000 individual/\$10,000 family<br>For out-of-network \$10,000 individual/\$20,000 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</u> limits until the overall family <u>out-of-pocket</u> limit has been met.   |
| What is not included in the <u>out-of-pocket limit</u> ?            | <u>Premiums</u> , <u>balance-billed</u> charges and health care this <u>plan</u> doesn't cover.                                    | 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 <u>network provider</u> ?            | Yes. See <a href="http://www.kp.org/wa">www.kp.org/wa</a> or call 1-888-901-4636 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 <u>referral</u> to see a <u>specialist</u> ?          | No.  | You can see the <u>specialist</u> you choose without a <u>referral</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 <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | \$25 <u>copayment</u> (\$15 <u>copayment</u> enhanced benefit)/visit or 20% <u>coinsurance</u> | 40% <u>coinsurance</u>                          | <u>Deductible</u> and <u>coinsurance</u> do not apply to any combination of first 4 outpatient visits per calendar year, then covered at <u>deductible</u> and <u>coinsurance</u> ( <u>copayment</u> waived), for <u>preferred provider network</u> only. Manipulative therapy is limited to 8 visits per calendar year, additional visits are covered with <u>preauthorization</u> or will not be covered, acupuncture is limited to 12 visits per calendar year, (limits are shared with preferred and <u>out-of-network provider networks</u> ). Enhanced benefit applies when services are provided by an Enhanced <u>provider</u> . |
|   | <u>Specialist</u> visit                          | \$25 <u>copayment</u> (\$15 <u>copayment</u> enhanced benefit)/visit or 20% <u>coinsurance</u> | 40% <u>coinsurance</u>                          | None   |
|   | <u>Preventive care/screening/immunization</u>    | No charge<br><u>Deductible</u> does not apply  | 40% <u>coinsurance</u>                          | Services must be in accordance with the Kaiser Permanente well-care schedule. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.  |
| If you have a test  | <u>Diagnostic test</u> (x-ray, blood work)       | 20% <u>coinsurance</u>   | 40% <u>coinsurance</u>                          | No charge up to a \$500 allowance ( <u>Diagnostic test</u> & Imaging combined) per calendar year. After limit <u>coinsurance</u> will apply. Limits are combined between all <u>networks</u> .   |
|   | Imaging (CT/PET scans, MRIs)                     | 20% <u>coinsurance</u>   | 40% <u>coinsurance</u>                          | No charge up to a \$500 allowance ( <u>Diagnostic test</u> & Imaging combined) per calendar year. After limit <u>coinsurance</u> will apply. Limits are combined between all <u>networks</u> .   |

| Common Medical Event   | Services You May Need                          | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information  |
|--|--|---|--|---|
|  |  | Preferred Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |   |
|  |  |   |  | High end radiology imaging services such as CT, MRI and PET require <u>preauthorization</u> or will not be covered. |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <u>prescription drug coverage</u> is available at <a href="http://www.kp.org/wa">www.kp.org/wa</a> . | Preferred generic drugs                        | \$20 or (\$15 enhanced) <u>copayment</u> /prescription <u>Deductible</u> does not apply                                       | Not covered  | Covers up to a 30-day supply  |
|  | Preferred brand drugs                          | \$50 or (\$45 enhanced) <u>copayment</u> /prescription <u>Deductible</u> does not apply                                       | Not covered  | Covers up to a 30-day supply  |
|  | Non-preferred generic/brand drugs              | \$95 or (\$85 enhanced) <u>copayment</u> /prescription <u>Deductible</u> does not apply                                       | Not covered  | Covers up to a 30-day supply  |
|  | Mail-order drugs                               | Member pays two times the enhanced benefit <u>prescription drug cost share</u> /prescription <u>Deductible</u> does not apply | Not covered  | Covers up to a 90-day supply  |
| <b>If you have outpatient surgery</b>  | Facility fee (e.g., ambulatory surgery center) | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>                             | None  |
|  | Physician/surgeon fees                         | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>                             | None  |
| <b>If you need immediate medical attention</b>   | <u>Emergency room care</u>                     | \$200 <u>copayment</u> + 20% <u>coinsurance</u>   | \$200 <u>copayment</u> + 20% <u>coinsurance</u>    | Notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible,                 |
|  | <u>Emergency medical transportation</u>        | 20% <u>coinsurance</u>  | 20% <u>coinsurance</u>                             | None  |
|  | <u>Urgent care</u>                             | \$25 <u>copayment</u> (\$15 enhanced benefit)/visit or 20% <u>coinsurance</u>   | 40% <u>coinsurance</u>                             | None  |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)             | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>                             | Non-emergency inpatient services require <u>preauthorization</u> or will not be covered.                            |
|  | Physician/surgeon fees                         | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>                             | Non-emergency inpatient services require <u>preauthorization</u> or will not be covered.                            |

| 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 need mental health, behavioral health, or substance abuse services | Outpatient services                       | \$25 <u>copayment</u> (\$15 <u>copayment</u> enhanced benefit)/visit or 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>  | None   |
|   | Inpatient services                        | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>  | Non-emergency inpatient services require <u>preauthorization</u> or will not be covered.   |
| If you are pregnant   | Office visits                             | \$25 <u>copayment</u> (\$15 <u>copayment</u> enhanced benefit)/visit or 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>  | <u>Preventive services</u> related to prenatal and preconception care are covered as <u>preventive care</u> .  |
|   | Childbirth/delivery professional services | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>  | 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     | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>  | Newborn services <u>cost shares</u> are separate from that of the mother.  |
| If you need help recovering or have other special health needs            | <u>Home health care</u>                   | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>  | Requires <u>preauthorization</u> or will not be covered.   |
|   | <u>Rehabilitation services</u>            | \$25 <u>copayment</u> (\$15 <u>copayment</u> enhanced benefit)/visit or 20% <u>coinsurance</u> for outpatient<br>20% <u>coinsurance</u> for inpatient | 40% <u>coinsurance</u> for outpatient<br>40% <u>coinsurance</u> for inpatient | Limited to 45 visits per calendar year/outpatient. Limited to 30 days per calendar year/inpatient (combined limit with <u>Habilitation services</u> ). Services with mental health diagnoses are covered with no limit. Limits are combined with preferred and <u>out-of-network provider networks</u> .   |
|   | <u>Habilitation services</u>              | \$25 <u>copayment</u> (\$15 <u>copayment</u> enhanced benefit)/visit or 20% <u>coinsurance</u> for outpatient<br>20% <u>coinsurance</u> for inpatient | 40% <u>coinsurance</u> for outpatient<br>40% <u>coinsurance</u> for inpatient | Limited to 45 visits per calendar year/outpatient. Limited to 30 days per calendar year/inpatient (combined limit with <u>Rehabilitation services</u> ). Services with mental health diagnoses are covered with no limit. Limits are combined with preferred and <u>out-of-network provider networks</u> . |
|   | <u>Skilled nursing care</u>               | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>  | Limited to 60 days per calendar year. Limits are combined with preferred and <u>out-of-network provider networks</u> . Requires <u>preauthorization</u> or will not be covered.  |

| Common Medical Event                   | Services You May Need            | What You Will Pay                              |  | Limitations, Exceptions, & Other Important Information   |
|--|----------------------------------|--|--|--|
|  |                                  | Preferred Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |  |
|  | <u>Durable medical equipment</u> | 20% <u>coinsurance</u>                         | 40% <u>coinsurance</u>                             | None   |
|  | <u>Hospice services</u>          | 20% <u>coinsurance</u>                         | 40% <u>coinsurance</u>                             | Requires <u>preauthorization</u> or will not be covered. |
| If your child needs dental or eye care | Children's eye exam              | No charge<br><u>Deductible</u> does not apply  | No charge<br><u>Deductible</u> 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 <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .) |   |  |
|--|---|--|
| <ul style="list-style-type: none"><li>• Bariatric surgery</li><li>• Children's dental check-up</li><li>• Children's glasses</li><li>• Cosmetic surgery</li></ul>       | <ul style="list-style-type: none"><li>• Dental care (Adult)</li><li>• Hearing aids</li><li>• Infertility treatment</li><li>• Long-term care</li></ul> | <ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S.</li><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 <u>plan</u> document.)                                    |   |  |
| <ul style="list-style-type: none"><li>• Acupuncture</li></ul>  | <ul style="list-style-type: none"><li>• Chiropractic care</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: Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://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](http://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](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 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: [www.insurance.wa.gov/your-insurance/health-insurance/appeal](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: [www.insurance.wa.gov/ask-us-insurance-question](http://www.insurance.wa.gov/ask-us-insurance-question). Or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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): Dinekehgo shika at'ohwol ninisingo, kwijigo 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 \$1,000
- Specialist cost sharing \$25+20%
- Hospital (facility) coinsurance 20%
- Other (blood work) coinsurance 20%

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>\$12,800</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,000        |
| <u>Copayments</u>                 | \$40           |
| <u>Coinsurance</u>                | \$2,200        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$3,300</b> |

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

- The plan's overall deductible \$1,000
- Specialist cost sharing \$25+20%
- Hospital (facility) coinsurance 20%
- Other (blood work) coinsurance 20%

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>\$7,400</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,000        |
| <u>Copayments</u>                 | \$1,600        |
| <u>Coinsurance</u>                | \$60           |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Joe would pay is</b> | <b>\$2,720</b> |

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

- The plan's overall deductible \$1,000
- Specialist cost sharing \$25+20%
- Hospital (facility) coinsurance 20%
- Other (x-ray) coinsurance 20%

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>\$1,900</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,000        |
| <u>Copayments</u>                 | \$200          |
| <u>Coinsurance</u>                | \$200          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,400</b> |