





All plans offered and underwritten by Kaiser Foundation Health Plan of Washington Options, Inc.

 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 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> : \$1,000 Individual / \$2,000 Family <u>Out-of-network provider</u> : \$2,000 Individual / \$4,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the plan , 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 plan 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 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> : \$5,000 Individual / \$10,000 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 plan , 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 plan 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 or call 1-888-901-4636 (TTY: 711) for a list of <u>network providers</u> .	This plan uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's network . 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 plan 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 ?	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 provider's office or clinic	Primary care visit to treat an injury or illness	\$25 (\$15 enhanced benefit) / visit or 20% coinsurance	40% coinsurance	Deductible and coinsurance do not apply to any combination of first 4 outpatient visits / year, then covered at deductible and coinsurance (copayment waived), for preferred provider network only. Enhanced benefit applies when services are provided by an Enhanced provider .
	Specialist visit	\$25 (\$15 enhanced benefit) / visit or 20% coinsurance	40% coinsurance	None
	Preventive care/screening/immunization	No charge, deductible does not apply.	40% 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)	20% coinsurance	40% coinsurance	No charge up to a \$500 allowance (Diagnostic test & Imaging combined) / year. After limit coinsurance will apply. Limits are combined between all networks .
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	No charge up to a \$500 allowance (Diagnostic test & Imaging combined) / year. After limit coinsurance will apply. Limits are combined between all networks . 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 www.kp.org/formulary	Preferred generic drugs	\$20 or (\$15 enhanced) (retail); 2x retail cost share (mail order) / prescription , 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	\$50 or (\$45 enhanced) (retail); 2x retail cost share (mail order) / prescription , 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	\$95 or (\$85 enhanced)	Not covered	Up to a 30-day supply (retail); up to a 90-day

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
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		(retail); 2x retail cost share (mail order) / <u>prescription, deductible</u> does not apply.		supply (mail order). Subject to <u>formulary</u> guidelines .
	Specialty drugs	Applicable Preferred generic, Preferred brand or Non-Preferred <u>cost shares</u> apply	Not covered	Up to a 30-day supply (retail). Subject to <u>formulary</u> guidelines, when approved through the exception process.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	None
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need immediate medical attention	Emergency room care	\$200 / visit, then 20% coinsurance	\$200 / visit, then 20% coinsurance	You must notify Kaiser Permanente within 24 hours if admitted to an <u>Out-of-network provider</u> ; limited to initial emergency only. <u>Copayment</u> waived if admitted directly to the hospital as an inpatient.
	Emergency medical transportation	20% coinsurance	20% coinsurance	None
	Urgent care	\$25 (\$15 enhanced benefit) / visit or 20% coinsurance	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	You must notify Kaiser Permanente of admission or will not be covered.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	You must notify Kaiser Permanente of admission or will not be covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 (\$15 enhanced benefit) / visit or 20% coinsurance	40% coinsurance	None
	Inpatient services	20% coinsurance	40% coinsurance	You must notify Kaiser Permanente of admission or will not be covered.
If you are pregnant	Office visits	20% <u>coinsurance</u>	40% coinsurance	<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	20% coinsurance	40% coinsurance	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as

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		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				medically possible. Newborn services <u>cost shares</u> are separate from that of the mother.
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	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 needs	Home health care	20% coinsurance	40% coinsurance	You must notify Kaiser Permanente or will not be covered.
	Rehabilitation services	Outpatient: \$25 (\$15 enhanced benefit) / visit or 20% coinsurance Inpatient: 20% coinsurance	Outpatient: 40% coinsurance Inpatient: 40% coinsurance	Combined with Habilitation services: Outpatient: 45 visit limit / year. Inpatient: 30-day limit / year, <u>preauthorization</u> required or will not be covered.
	Habilitation services	Outpatient: \$25 (\$15 enhanced benefit) / visit or 20% coinsurance Inpatient: 20% coinsurance	Outpatient: 40% coinsurance Inpatient: 40% coinsurance	Combined with Rehabilitation services: Outpatient: 45 visit limit / year. Inpatient: 30-day limit / year, <u>preauthorization</u> required or will not be covered.
	Skilled nursing care	20% coinsurance	40% coinsurance	60-day limit / year. Limits are combined with preferred and <u>out-of-network provider networks</u> . You must notify Kaiser Permanente of admission or will not be covered.
	Durable medical equipment	20% coinsurance	40% coinsurance	Subject to <u>formulary</u> guidelines. <u>Preauthorization</u> may be required or will not be covered
	Hospice services	20% coinsurance	40% coinsurance	You must notify Kaiser Permanente of admission 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.	No charge for refractive exam, <u>deductible</u> does not apply.	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 [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
- Cosmetic surgery
- Dental care (Adult and child)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- 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 (8 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
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](#) \$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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copayments	\$10
Coinsurance	\$2,100
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$3,130

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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copayments	\$900
Coinsurance	\$10
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$1,910

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*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copayments	\$300
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,700

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