



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at kp.org or by calling 1-800-278-3296.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$6,350 person / \$12,700 family Does not apply to preventive care. Preventive services do not count toward the deductible.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	For preferred providers \$6,350 person / \$12,700 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, non-covered services, prescription drugs, and durable medical equipment	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network</u> of providers?	Yes. For a list of preferred providers , see healthy.kaiserpermanente.org/health/care/consumer/locate-our-services/doctors-and-locations or call 1-800-278-3296.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	Yes. All services outside of primary care with the exception of obstetrics and gynecology, mental health, chemical dependency, and optometry require a referral.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **preferred providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		Preferred Provider	Non-Preferred Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	Not Covered	No charge for a total of three primary, urgent, or outpatient mental health care visits. Additional visits no charge after deductible.
	Specialist visit	No Charge after deductible	Not Covered	—————none—————
	Other practitioner office visit	No Charge after deductible	Not Covered	—————none—————
	Preventive care/screening/immunization	No Charge	Not Covered	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	No Charge after deductible	Not Covered	—————none—————
	Imaging (CT/PET scans, MRIs)	No Charge after deductible	Not Covered	—————none—————
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at kp.org/formulary .	Generic drugs	No Charge after deductible	Not Covered	No charge after deductible at a KP plan pharmacy or a mail-order service. Female contraceptives are no charge.
	Preferred brand drugs	No Charge after deductible	Not Covered	No charge after deductible at a KP plan pharmacy or a mail-order service. Female contraceptives are no charge.
	Non-preferred brand drugs	No Charge after deductible	Not Covered	No charge after deductible at a KP plan pharmacy or a mail-order service. Female contraceptives are no charge.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		Preferred Provider	Non-Preferred Provider	
	Specialty drugs	No Charge after deductible	Not Covered	No charge after deductible at a KP plan pharmacy or a mail-order service. Female contraceptives are no charge.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge after deductible	Not Covered	Cost-share is per procedure and includes the outpatient facility fee and the outpatient surgery physician and surgical service fee.
	Physician/surgeon fees	No Charge after deductible	Not Covered	Cost-share is per procedure and includes the outpatient facility fee and the outpatient surgery physician and surgical service fee.
If you need immediate medical attention	Emergency room services	No Charge after deductible	No Charge after deductible	Copay is waived if admitted to hospital as inpatient.
	Emergency medical transportation	No Charge after deductible	No Charge after deductible	Copay is per trip
	Urgent care	No Charge	No Charge	No charge for a total of three primary, urgent, or outpatient mental health care visits. Additional visits no charge after deductible.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge after deductible	Not Covered	Cost-share includes inpatient hospital services fee and inpatient physician and surgical services fee.
	Physician/surgeon fee	No Charge after deductible	Not Covered	Cost-share includes inpatient hospital services fee and inpatient physician and surgical services fee.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		Preferred Provider	Non-Preferred Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No Charge	Not Covered	No charge for a total of three primary, urgent, or outpatient mental health care visits. Additional visits no charge after deductible.
	Mental/Behavioral health inpatient services	No Charge after deductible	Not Covered	_____none_____
	Substance use disorder outpatient services	No Charge	Not Covered	No charge for a total of three primary, urgent, or outpatient mental health care visits. Additional visits no charge after deductible.
	Substance use disorder inpatient services	No Charge after deductible	Not Covered	_____none_____
If you are pregnant	Prenatal and postnatal care	No Charge	Not Covered	Routine Prenatal Care: no charge. Postnatal Care: no charge first post partum visit.
	Delivery and all inpatient services	No Charge after deductible	Not Covered	_____none_____
If you need help recovering or have other special health needs	Home health care	No Charge after deductible	Not Covered	Up to 100 visits per calendar year
	Rehabilitation services	No Charge after deductible	Not Covered	_____none_____
	Habilitation services	No Charge after deductible	Not Covered	_____none_____
	Skilled nursing care	No Charge after deductible	Not Covered	Up to 100 days per benefit period
	Durable medical equipment	No Charge after deductible	Not Covered	Most items are not covered. See the durable medical formulary guidelines for details.
	Hospice service	No Charge after deductible	Not Covered	_____none_____
If your child needs dental or eye care	Eye exam	No Charge	Not Covered	_____none_____
	Glasses	No Charge	Not Covered	Coverage is limited to one pair of glasses per year with selection from collection frames.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		Preferred Provider	Non-Preferred Provider	
	Dental check-up	No Charge	Not Covered	Limited to two check-ups per year. Covered by Delta Dental.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
- Chiropractic Care - Cosmetic Surgery - Hearing Aids - Infertility Treatment	- Long-Term/Custodial Nursing Home Care - Non-Emergency Care when Travelling Outside the U.S. - Private-Duty Nursing	- Routine Dental Services (Adult) - Routine Eye Exam (Adult) - Weight Loss Programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
- Acupuncture - Bariatric Surgery	Routine Foot Care with limits	Routine Hearing Tests

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-800-278-3296. You may also contact your state insurance department at 1-888-466-2219.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: 1-800-278-3296. You may also contact your state consumer assistance program at 1-888-466-2219.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

In order for certain types of health coverage (for example, individually purchased insurance or job-based coverage) to qualify as minimum essential coverage, the plan must pay, on average, at least 60 percent of allowed charges for covered services. This is called the “minimum value standard.” **This health coverage does not meet the minimum value standard for the benefits it provides.**

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-800-278-3296 or TTY/TDD 1-800-777-1370

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-278-3296 or TTY/TDD 1-800-777-1370

CHINESE: 若有問題：請撥打1-800-278-3296 或 TTY/TDD 1-800-777-1370

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-800-278-3296 or TTY/TDD 1-800-777-1370

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is
not a cost
estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$ 940
- Patient pays \$6,600

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$6,400
Co-pays	\$ 0
Co-insurance	\$ 0
Limits or exclusions	\$ 200
Total	\$6,600

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$ 420
- Patient pays \$4,980

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$4,900
Co-pays	\$ 0
Co-insurance	\$ 0
Limits or exclusions	\$ 80
Total	\$4,980

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.