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 www.kp.org or by calling 1-888-865-5813.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$2,500** person/ **$5,000** family Does not apply to Preventive Care. Copayments, penalties and charges in excess of eligible charges do not count toward the deductible.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Brand name and Specialty Rx coverage.: **$ 250** person/**$ 500** family in network. There are no other specific **deductibles**.	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out–of–pocket limit 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 out–of–pocket limit?	Premiums, balance-billing charges, and health care this plan does not cover.	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 *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **preferred providers**, see www.kp.org **or call 1-888-865-5813.**	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 specialist?	Yes. All specialties require a referral except Permanente Medical Group specialities.	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	$30 Copay	Not Covered	——————none——————
	Specialist visit	$60 Copay	Not Covered	——————none——————
	Other practitioner office visit	$60 Copay	Not Covered	Limit of 20 visits per calendar year for chiropractor.
	Preventive care/screening/immunization	No Charge	Not Covered	Cost Sharing will apply if non-preventive services are provided during a scheduled preventive visit. Refer to EOC for details.
If you have a test	Diagnostic test (x-ray, blood work)	30% Coinsurance after deductible	Not Covered	50% Coinsurance after deductible when performed in an outpatient hospital setting.
	Imaging (CT/PET scans, MRIs)	$300 Copay	Not Covered	$500 Copay when performed in an outpatient hospital setting.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		Preferred Provider	Non-Preferred Provider	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.kp.org/formulary.	Generic drugs	Retail:$15 Copay Mail Order:$30 Copay	Not Covered	Female contraceptives are no charge. $5 Preventive/$15 Preferred Generic @KP; $15 Preventive/$25 Preferred Generic @network pharmacy. Mail order 90 day supply at 2x copay.
	Preferred brand drugs	Retail:$45 Copay after deductible Mail Order:$90 Copay after deductible	Not Covered	Female contraceptives are no charge. $45 Preferred Brand @KP; $55 Preferred Brand @network pharmacy. Mail order 90 day supply at 2x copay.
	Non-preferred brand drugs	Not Covered	Not Covered	——————none——————
	Specialty drugs	50% Coinsurance after deductible	Not Covered	Female contraceptives are no charge. Mail order 90 day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% Coinsurance after deductible	Not Covered	——————none——————
	Physician/surgeon fees	30% Coinsurance after deductible	Not Covered	——————none——————
If you need immediate medical attention	Emergency room services	$400 Copay	$400 Copay	If you are admitted to the hospital as an inpatient, the charge will be waived.
	Emergency medical transportation	30% Coinsurance after deductible	30% Coinsurance after deductible	——————none——————
	Urgent care	$100 Copay	Not Covered	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	30% Coinsurance after deductible	Not Covered	Prior authorization required.
	Physician/surgeon fee	30% Coinsurance after deductible	Not Covered	Prior authorization required.

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	$30 Copay	Not Covered	Group visits at $15 Copay. Unlimited visits.
	Mental/Behavioral health inpatient services	30% Coinsurance after deductible	Not Covered	Prior authorization required.
	Substance use disorder outpatient services	$30 Copay	Not Covered	Group visits at $15 Copay. Unlimited visits.
	Substance use disorder inpatient services	30% Coinsurance after deductible	Not Covered	Prior authorization required.
If you are pregnant	Prenatal and postnatal care	No Charge	Not Covered	Normal prenatal visits and first postnatal visit at no charge.
	Delivery and all inpatient services	30% Coinsurance after deductible	Not Covered	——————none——————
If you need help recovering or have other special health needs	Home health care	30% Coinsurance after deductible	Not Covered	Limit of 120 visits per calendar year - Part Time or Interim Private Duty Nurse not covered.
	Rehabilitation services	Inpatient:30% Coinsurance after deductible Outpatient:$30 Copay	Not Covered	Inpatient:Prior authorization required. Outpatient:Physical and Occupational Therapy limited to 20 visits combined; Speech Therapy limited to 20 visits; and Cardiac Rehab 30% Coinsurance after deductible, unlimited visits.
	Habilitation services	$30 Copay	Not Covered	Physical and Occupational Therapy limited to 20 visits combined; Speech Therapy limited to 20 visits; and Cardiac Rehab 30% Coinsurance after deductible, unlimited visits.
	Skilled nursing care	30% Coinsurance after deductible	Not Covered	Prior authorization required. Limit of 30 days per calendar year.
	Durable medical equipment	30% Coinsurance after deductible	Not Covered	Some Durable Medical Equipment subject to Target Review List.
	Hospice service	No Charge	Not Covered	Prior authorization required.
If your child needs dental or eye care	Eye exam	$30 Copay	Not Covered	——————none——————
	Glasses	No Charge	Not Covered	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	Not Covered	Not Covered	——————none——————

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 excluded services.)

- Acupuncture
- Bariatric Surgery
- 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)
- 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.)

- Chiropractic Care with limits
- Routine Eye Exam (Adult)
- 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 1-888-865-5813. You may also contact your state insurance department at 1-800-656-2298.

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: 1-888-865-5813.

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 meet the minimum value standard for the benefits it provides.**

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-888-865-5813 or TTY/TDD 1-800-255-0056

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-865-5813 or TTY/TDD 1-800-255-0056

CHINESE: 若有問題：請撥打1-888-865-5813 或 TTY/TDD 1-800-255-0056

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-865-5813 or TTY/TDD 1-800-255-0056

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** $4,320
- **Patient pays** $3,220

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	$2,500
Co-pays	$ 20
Co-insurance	$ 500
Limits or exclusions	$ 200
Total	**$3,220**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,020
- **Patient pays** $1,380

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	$ 100
Co-pays	$1,200
Co-insurance	$ 0
Limits or exclusions	$ 80
Total	**$1,380**

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.