



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, see [www.kp.org/plandocuments](http://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 <http://www.healthcare.gov/sbc-glossary> or call 1-888-901-4636 (TTY: 711) to request a copy.

| Important Questions  | Answers   | Why This Matters:   |
|--|---|---|
| <b>What is the overall deductible?</b>                             | <u>Preferred Provider</u> : <b>\$5,000</b> Individual / <b>\$10,000</b> Family<br>Shared with <u>preferred provider</u> and <u>out-of-network provider networks</u> | 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> .   |
| <b>Are there services covered before you meet your deductible?</b> | <b>Yes.</b> <u>Preventive care</u> and services indicated in chart starting on page 2.  | 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 <u>plan</u> 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> .   |
| <b>Are there other deductibles for specific services?</b>          | <b>No.</b>  | You don't have to meet <u>deductibles</u> for specific services.  |
| <b>What is the out-of-pocket limit for this plan?</b>              | <u>Preferred Provider</u> : <b>\$5,000</b> Individual / <b>\$10,000</b> Family<br>Shared with <u>preferred provider</u> and <u>out-of-network provider networks</u> | 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.   |
| <b>What is not included in the out-of-pocket limit?</b>            | <u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> 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> .  |
| <b>Will you pay less if you use a network provider?</b>            | <b>Yes.</b> See <a href="http://www.kp.org/wa">www.kp.org/wa</a> or call 1-888-901-4636 (TTY: 711) 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. |
| <b>Do you need a referral to see a specialist?</b>                 | <b>No.</b>  | 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<br>(You will pay the least)   | Out-of-Network Provider<br>(You will pay the most) |   |
| <b>If you visit a health care provider's office or clinic</b>  | Primary care visit to treat an injury or illness | \$30 (\$20 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 / year, then covered at <u>deductible</u> and <u>coinsurance</u> ( <u>copayment</u> waived), for <u>preferred provider network</u> only. Enhanced benefit applies when services are provided by an Enhanced <u>provider</u> . |
|  | <u>Specialist</u> visit                          | \$30 (\$20 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>                             | 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.   |
| <b>If you have a test</b>  | <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) / 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) / year. After limit <u>coinsurance</u> will apply. Limits are combined between all <u>networks</u> . <u>Preauthorization</u> required 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                          | Retail: \$5 / prescription;<br>Mail Order: 2x retail cost share / prescription<br><u>Deductible</u> does not apply                     | Not covered  | Up to a 30-day supply (retail) or a 90-day supply (mail order). Subject to <u>formulary</u> guidelines.   |
|  | Preferred brand drugs                            | Retail: \$35 or (\$30 enhanced) / prescription;<br>Mail Order: 2x retail cost share / prescription<br><u>Deductible</u> does not apply | Not covered  | Up to a 30-day supply (retail) or a 90-day supply (mail order). Subject to <u>formulary</u> guidelines.   |
|  | Non-preferred generic/brand                      | Retail: \$70 or (\$60)   | Not covered  | Up to a 30-day supply (retail) or a 90-day  |

| 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)          |   |
|  | drugs  | enhanced) / prescription;<br>Mail Order: 2x retail cost share / prescription<br><u>Deductible</u> does not apply                                |   | supply (mail order). Subject to <u>formulary</u> guidelines.  |
|  | <u>Specialty drugs</u>                         | Applicable preferred generic, preferred brand, or non-preferred generic/brand <u>cost shares</u> may apply.<br><u>Deductible</u> does not apply | Not covered   | Up to a 30-day supply (retail). Subject to <u>formulary</u> guidelines.   |
| <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>                     | \$100 / visit, 20% <u>coinsurance</u>   | \$100 / visit, 20% <u>coinsurance</u>                       | 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. |
|  | <u>Emergency medical transportation</u>        | 20% <u>coinsurance</u>  | 20% <u>coinsurance</u>                                      | None  |
|  | <u>Urgent care</u>                             | \$30 (\$20 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)             | \$100 / day up to \$500 / admission, 20% <u>coinsurance</u>   | \$100 / day up to \$500 / admission, 40% <u>coinsurance</u> | You must notify Kaiser Permanente of admission or will not be covered.  |
|  | Physician/surgeon fees                         | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>                                      | You must notify Kaiser Permanente of admission or will not be covered.  |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                            | \$30 (\$20 enhanced benefit) / visit or 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>                                      | None  |
|  | Inpatient services                             | \$100 / day up to \$500 / admission, 20% <u>coinsurance</u>   | \$100 / day up to \$500 / admission, 40% <u>coinsurance</u> | You must notify Kaiser Permanente of admission or will not be covered.  |
| <b>If you are pregnant</b>   | Office visits                                  | 20% <u>coinsurance</u>  | 40% <u>coinsurance</u>                                      | <u>Cost sharing</u> does not apply to certain preventive services. Maternity care may   |

| 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)   |  |
|   |   |  |  | include tests and services described elsewhere in the SBC (i.e. ultrasound).   |
|   | Childbirth/delivery professional services | 20% <u>coinsurance</u>   | 40% <u>coinsurance</u>   | 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.   |
|   | Childbirth/delivery facility services     | \$100 / day up to \$500 / admission, 20% <u>coinsurance</u>  | \$100 / day up to \$500 / admission, 40% <u>coinsurance</u>  | 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.   |
| <b>If you need help recovering or have other special health needs</b> | <u>Home health care</u>                   | 20% <u>coinsurance</u>   | 40% <u>coinsurance</u>   | You must notify Kaiser Permanente or will not be covered.  |
|   | <u>Rehabilitation services</u>            | Outpatient: \$30 (\$20 enhanced benefit) / visit or 20% <u>coinsurance</u><br><br>Inpatient: \$100 / day up to \$500 / admission, 20% <u>coinsurance</u> | Outpatient: 40% <u>coinsurance</u><br><br>Inpatient: \$100 / day up to \$500 / admission, 40% <u>coinsurance</u> | Outpatient: 60 visit limit / year. Inpatient: 60 day limit / year (combined 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> . Inpatient: <u>Preauthorization</u> required or will not be covered.   |
|   | <u>Habilitation services</u>              | Outpatient: \$30 (\$20 enhanced benefit) / visit or 20% <u>coinsurance</u><br><br>Inpatient: \$100 / day up to \$500 / admission, 20% <u>coinsurance</u> | Outpatient: 40% <u>coinsurance</u><br><br>Inpatient: \$100 / day up to \$500 / admission, 40% <u>coinsurance</u> | Outpatient: 60 visit limit / year. Inpatient: 60 day limit / year (combined 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> . Inpatient: <u>Preauthorization</u> required or will not be covered. |
|   | <u>Skilled nursing care</u>               | \$100 / day up to \$500 / admission, 20% <u>coinsurance</u>  | \$100 / day up to \$500 / admission, 40% <u>coinsurance</u>  | 100 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.  |
|   | <u>Durable medical equipment</u>          | 20% <u>coinsurance</u>   | 40% <u>coinsurance</u>   | Subject to <u>formulary</u> guidelines. <u>Preauthorization</u> may be required or will not  |

| 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) |  |
|   |                            |  |  | be covered   |
|   | <u>Hospice services</u>    | 20% <u>coinsurance</u>                         | 40% <u>coinsurance</u>                             | You must notify Kaiser Permanente of admission or will not be covered. |
| <b>If your child needs dental or eye care</b> | Children's eye exam        | No charge<br><u>Deductible does not apply</u>  | No charge<br><u>Deductible does not apply</u>      | Limited to one 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 <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 glasses</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult &amp; Child)</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility treatment</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul> | <ul style="list-style-type: none"> <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 (12 visit limit / year)</li> <li>• Chiropractic care (20 visit limit / year)</li> </ul> | <ul style="list-style-type: none"> <li>• Hearing aids (\$1,000 / ear / 36 months)</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 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](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 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 <a href="http://www.kp.org/wa">www.kp.org/wa</a>                             |
| Department of Labor’s Employee Benefits Security Administration                              | 1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a> |
| Department of Health & Human Services, Center for Consumer Information & Insurance Oversight | 1-877-267-2323 x61565 or <a href="http://www.cciio.cms.gov">www.cciio.cms.gov</a> .                       |
| Washington Department of Insurance   | 1-800-562-6900 or <a href="http://www.insurance.wa.gov">www.insurance.wa.gov</a>                          |

**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 (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 \$5,000
- Specialist cost sharing \$30
- Hospital (facility) cost sharing \$100
- 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>                | \$5,000        |
| <u>Copayments</u>                 | \$0            |
| <u>Coinsurance</u>                | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$5,060</b> |

**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 \$30
- Hospital (facility) cost sharing \$100
- 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>                | \$1,200        |
| <u>Copayments</u>                 | \$700          |
| <u>Coinsurance</u>                | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Joe would pay is</b> | <b>\$1,960</b> |

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

- The plan's overall deductible \$5,000
- Specialist cost sharing \$30
- Hospital (facility) cost sharing \$100
- 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>                | \$1,900        |
| <u>Copayments</u>                 | \$0            |
| <u>Coinsurance</u>                | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,900</b> |