



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, go to www.kp.org/plandocuments or by calling 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?	\$250 individual/ \$750 family. Goes to \$150 individual/\$450 family if you complete the Health assessment, \$350 individual/\$1,050 family if you don't. Shared in and out-of-network.	Generally, you must pay all of the costs from providers 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 deductible?	Yes. <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 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?	\$3,000 individual/ \$9,000 family shared in and out-of-network limit. There is also an ACA in-network limit of \$7,900 individual/ \$15,800 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 out-of-pocket limit?	Not included in the \$3,000 individual/ \$9,000 family limits are premiums, balance-billed charges, office/hospital co-pays, benefit-specific coinsurances except ambulance, out-of-network preventive care coinsurance, prescription drug co-pays, deductible, and health care this plan doesn't cover. Not included in the \$7,900/\$15,800 are premiums, out-of-network charges, health care this plan doesn't cover, obesity treatment, and pediatric vision care.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
<p>Will you pay less if you use a <u>network provider</u>?</p>	<p>Yes. See www.kp.org/wa or call 1-888-901-4636 for a list of <u>network providers</u>.</p>	<p>This <u>plan</u> uses a <u>provider network</u>. You will pay less if you use a <u>provider</u> in the plan's <u>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 provider's 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.</p>
<p>Do you need a <u>referral</u> to see a <u>specialist</u>?</p>	<p>Yes, but you may self-refer to certain specialists. See www.kp.org/wa or call 1-888-901-4636 for a list of specialist providers.</p>	<p>This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u>.</p>

 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
		In-network 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 / visit <u>Deductible</u> does not apply	\$25 / visit <u>Deductible</u> does not apply	<u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
	<u>Specialist</u> visit	\$25 / visit <u>Deductible</u> does not apply	\$25 / visit <u>Deductible</u> does not apply	<u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
	<u>Preventive care/screening/immunization</u>	No charge <u>Deductible</u> does not apply	\$25 / visit, 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. Does not apply to the <u>out-of-pocket</u> maximum for <u>out-of-network</u> provider. Does not apply to the <u>out-of-pocket</u> maximum.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.kp.org/wa.</p>	Value based drugs Preferred generic drugs (Tier 1)	Retail: \$4 / prescription Retail: \$8 / prescription; Mail Order: \$5 discount from retail <u>cost share</u> / prescription <u>Deductible</u> does not apply	Retail: \$13 / prescription <u>Deductible</u> does not apply	Up to a 30-day supply (retail) or a 90 day-supply (mail order). Subject to <u>formulary</u> guidelines. <u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
	Preferred brand drugs (Tier 2)	Retail: \$25 / prescription; Mail Order: \$5 discount from retail <u>cost share</u> / prescription <u>Deductible</u> does not apply	Retail: \$30 / prescription <u>Deductible</u> does not apply	Up to a 30-day supply (retail) or a 90 day-supply (mail order). Subject to <u>formulary</u> guidelines. <u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
	Non-preferred generic/brand drugs (Tier 3)	Retail: \$50 / prescription; Mail Order: \$5 discount from retail <u>cost share</u> / prescription <u>Deductible</u> does not apply	Retail: \$55 / prescription <u>Deductible</u> does not apply	Up to a 30-day supply (retail) or a 90 day-supply (mail order). Subject to <u>formulary</u> guidelines. <u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
	<u>Specialty drugs</u>	Applicable preferred generic, preferred brand, or non-preferred generic/brand <u>cost shares</u> may apply. <u>Deductible</u> does not apply	Applicable preferred generic, preferred brand, or non-preferred generic/brand <u>cost shares</u> may apply. <u>Deductible</u> does not apply	Up to a 30-day supply (retail). Subject to <u>formulary</u> guidelines. <u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$25 / visit, 20% <u>coinsurance</u>	\$25 / visit, 40% <u>coinsurance</u>	<u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	\$75 / visit, 20% <u>coinsurance</u>	\$75 / 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> is waived if admitted as an inpatient.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u> <u>Deductible</u> does not apply	20% <u>coinsurance</u> <u>Deductible</u> does not apply	None
	<u>Urgent care</u>	\$25 / visit <u>Deductible</u> does not apply	\$25 / visit <u>Deductible</u> does not apply	<u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 / visit <u>Deductible</u> does not apply	\$25 / visit <u>Deductible</u> does not apply	<u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.
If you are pregnant	Office visits	20% <u>coinsurance</u>	\$25 / visit <u>Deductible</u> does not apply	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Maternity care may 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	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 cost share are separate from that of the mother.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge <u>Deductible</u> does not apply	40% <u>coinsurance</u>	130 visit limit / year. Limits combined with in and <u>out-of-network provider networks</u> . <u>Preauthorization</u> required or will not be covered.
	<u>Rehabilitation services</u>	Outpatient: \$25 / visit <u>Deductible</u> does not apply Inpatient: 20% <u>coinsurance</u>	Outpatient: \$25 / visit <u>Deductible</u> does not apply Inpatient: 40% <u>coinsurance</u>	Outpatient: 60 visit limit / year. Inpatient: 60 day limit / year (combined limit with <u>Habilitation services</u>). Services with mental health diagnoses are covered with no limit. Limits are combined with in and out-of- network provider networks. Inpatient: <u>Preauthorization</u> required or will not be covered. <u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
	<u>Habilitation services</u>	Outpatient: \$25 / visit <u>Deductible</u> does not apply Inpatient: 20% <u>coinsurance</u>	Outpatient: \$25 / visit <u>Deductible</u> does not apply Inpatient: 40% <u>coinsurance</u>	Outpatient: 60 visit limit / year. Inpatient: 60 day limit / year (combined limit with <u>Rehabilitation services</u>). Services with mental health diagnoses are covered with no limit. Limits are combined with in and out-of-network provider networks. Inpatient: <u>Preauthorization</u> required or will not be covered. <u>Copayment</u> does not apply to the <u>out-of-pocket</u> maximum.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	180 day limit / year. Limits are combined with in and <u>out-of-network provider networks</u> . <u>Preauthorization</u> required or will not be covered.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u> <u>Deductible</u> does not apply	20% <u>coinsurance</u>	Subject to formulary guidelines. <u>Preauthorization</u> required or will not be covered. Does not apply to the <u>out-of-pocket</u> maximum.
	<u>Hospice services</u>	No charge <u>Deductible</u> does not apply	40% <u>coinsurance</u>	<u>Preauthorization</u> required or will not be covered.
	If your child needs dental or eye care	Children's eye exam	\$25 / visit <u>Deductible</u> does not apply	Not covered
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.)

- Children's glasses
- Cosmetic surgery
- Dental care (Adult & Child)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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 (8 visit limit / year)
- Bariatric surgery
- Chiropractic care (20 visit limit / year)
- Hearing aids (\$1,000 / ear / 36 months)
- 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 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/wa
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

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 \$350
- Specialist copayment \$25
- 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	\$12,800
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$350
<u>Copayments</u>	\$30
<u>Coinsurance</u>	\$2,300
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,740

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

- The plan's overall deductible \$350
- Specialist copayment \$25
- 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	\$7,400
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$350
<u>Copayments</u>	\$800
<u>Coinsurance</u>	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$1,410

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

- The plan's overall deductible \$350
- Specialist copayment \$25
- 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	\$1,900
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$350
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$850

The plan would be responsible for the other costs of these EXAMPLE covered services.