Summary of Medical Benefits

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest. 500 NE Multnomah St., Suite 100, Portland, OR 97232

Added Choice Contact Center: 1-866-616-0047

KP WA Gold 500/35 3T POS w/ VX

2021 Contract

	Tier 1 Select Providers	Tier 2 PPO Providers	Tier 3 Non-Participating Providers *
Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate.			
Deductible			
The amounts you pay for covered Services subject to the Deductible in Tier 1 and Tier 2 cross accumulate. This means that the amounts you pay for covered Services in Tier 1 also count toward the Deductible in Tier 2, and do not count toward the Deductible in Tier 3. The amounts you pay for covered Services subject to the Deductible in Tier 3 only count toward the Deductible in Tier 3.			
Self-only Deductible per Year (for a Family of one Member)	$500	$1,500	$4,500
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	$500	$1,500	$4,500
Family Deductible per Year (for an entire Family)	$1,000	$3,000	$9,000
Out-of-Pocket Maximum **			
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	$5,000	$7,000	$9,000
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	$5,000	$7,000	$9,000
Family Out-of-Pocket Maximum per Year (for an entire Family)	$10,000	$14,000	$18,000
Office visits		**You pay**	
Routine preventive physical exam	$0	$0	50% Coinsurance after Deductible
Telehealth (phone/video)	$0	$0	50% Coinsurance after Deductible
Primary Care	$35	$60	50% Coinsurance after Deductible
Specialty Care	$55	$80	50% Coinsurance after Deductible
Naturopathic Medicine (up to 6 visits per Year)	$55 per visit	$80 per visit	50% Coinsurance after Deductible
Urgent Care	$60	$80	50% Coinsurance after Deductible

Tests (outpatient)		**You pay**	
Preventive Tests	$0	$0	50% Coinsurance after Deductible
Laboratory	$35 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	$35 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
CT, MRI, PET scans	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Medications (outpatient)		**You pay**	
Prescription drugs (up to a 30-day supply)	$10 generic / $20 preferred brand / $50 non-preferred brand / 50% Coinsurance specialty	At MedImpact Pharmacy $25 generic/$75 preferred brand/50% Coinsurance non-preferred brand/50% Coinsurance for specialty drugs	
Mail Order Prescription drugs (up to a 90-day supply)	$20 generic / $40 preferred brand / $100 non-preferred brand	MedImpact Mail-Order call CVS Caremark 1-800-237-2767	
Administered medications, including injections (all outpatient settings)	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Nurse treatment room visits to receive injections	$10	$30	50% Coinsurance after Deductible
Maternity Care		**You pay**	
Scheduled prenatal care visits and postpartum visit	$0	$0	50% Coinsurance after Deductible
Laboratory	$35 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	$35 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Inpatient Hospital Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Hospital Services		**You pay**	
Ambulance Services (per transport)	30% Coinsurance after Deductible		
Emergency services	30% Coinsurance after Deductible		
Inpatient Hospital Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Outpatient Services (other)		**You pay**	
Outpatient surgery visit	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	$55	$80	50% Coinsurance after Deductible
Durable medical equipment	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Physical, speech, and occupational therapies (25 visits per therapy/combined per Year)	$55	$80	50% Coinsurance after Deductible
Skilled Nursing Facility Services		**You pay**	
Inpatient skilled nursing Services (up to 60 days per Year)	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible

Chemical Dependency Services		**You pay**	
Outpatient Services	$35 per visit	$60 per visit	50% Coinsurance after Deductible
Inpatient hospital & residential Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Mental Health Services		**You pay**	
Outpatient Services	$35 per visit	$60 per visit	50% Coinsurance after Deductible
Inpatient hospital & residential Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Alternative Care (self-referred)		**You pay**	
Benefit Maximum per Year (not applicable)		Not Applicable	
Acupuncture Services (up to 12 visits per Year, all tiers combined)	$55 per visit	$80 per visit	50% Coinsurance after Deductible
Chiropractic Services (up to 10 visits per Year)	$55 per visit	$80 per visit	50% Coinsurance after Deductible
Massage Therapy	Not Covered	Not Covered	Not Covered
Vision Services		**You pay**	
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	$0	$0	50% Coinsurance after Deductible
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	No charge for eyeglass lenses, frames or contact lenses every 12 months.		50% Coinsurance after Deductible
Routine eye exam (For members 19 years and older.)	$35	$60	50% Coinsurance after Deductible
Vision hardware and optical Services (For members 19 years and older.)	Initial allowance of up to $200 for prescription eyeglasses or conventional or disposable prescription contact lenses, including Medically Necessary contact lenses, not more than once in a two-Year period.		

* Tier 3 may be subject to balance billing.

Pediatric Dental	In-network benefit (reimbursement is based on MAC) ***	Out-of-network benefit (reimbursement is based on UCC) ***
Preventive and Diagnostic Services	**You pay**	
Oral exam	$0	$0
X-rays	$0	$0
Teeth cleaning	$0	$0
Fluoride	$0	$0
Basic Restoration Services	**You pay**	
Routine fillings	50% Coinsurance	50% Coinsurance
Plastic and steel crowns	50% Coinsurance	50% Coinsurance
Simple extractions	50% Coinsurance	50% Coinsurance
Oral Surgery Services	**You pay**	
Surgical tooth extractions	50% Coinsurance	50% Coinsurance
Periodontics	**You pay**	
Treatment of gum disease	50% Coinsurance	50% Coinsurance
Scaling and root planing	50% Coinsurance	50% Coinsurance
Endodontics	**You pay**	
Root canal therapy	50% Coinsurance	50% Coinsurance
Major Restoration Services	**You pay**	
Gold or porcelain crowns	50% Coinsurance	50% Coinsurance
Bridges	50% Coinsurance	50% Coinsurance
Removable Prosthetic Services	**You pay**	
Full and partial dentures	50% Coinsurance	50% Coinsurance
Relines	50% Coinsurance	50% Coinsurance
Rebases	50% Coinsurance	50% Coinsurance
Nitrous oxide	**You pay**	
Adults and children age 13 years and older	$25	$25
Children age 12 years and younger	$0	$0
Orthodontics (medically necessary, diagnosis of cleft palate/lip)	50% Coinsurance	50% Coinsurance

** Refer to your Evidence of Coverage (EOC) for benefits that may not apply to Out-of-Pocket Maximum.

*** "UCC" means Usual and Customary Charge. "MAC" means Maximum Allowable Charge. See your Evidence of Coverage (EOC) for more details.

Plan is subject to exclusions and limitations. A complete list of the exclusions and limitations is included in the Evidence of Coverage (EOC). Sample EOCs are available upon request or you may go to http://www.kp.org/plandocuments

Questions? Call Member Services (M-F, 8 am-6 pm) or visit **kp.org** Portland area: 503-813-2000
All other areas: 1-800-813-2000 TTY. 711. Language Interpretation Services, all areas 1-800-324-8010

This is not a contract. This condensed summary of benefits does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details on benefit coverage, claims review, and adjudication procedures, please see your EOC or call Member Services. In the case of a conflict between this summary and the EOC, the EOC will prevail.