KAISER PERMANENTE. : BMO Financial Corp: Kaiser HDHP - NW

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest

Coverage for: Individual / Family | Plan Type: HDHP

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>www.kp.org/plandocuments</u> or call 1-800-813-2000 (TTY:711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-813-2000 (TTY:711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,750 Individual / \$3,500 Family	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care 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="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$3,425 Individual / \$6,850 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> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , 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</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://choose.kaiserpermanente.org/bmo">https://choose.kaiserpermanente.org/bmo</a> or call 1-800-813-2000 (TTY:711) for a list of <a href="Participating Providers">Participating Providers</a> .	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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain specialists.	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> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical		What You	Will Pay	Limitations, Exceptions, & Other Important	
Event Services You May Need		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Information	
If you visit a health	Primary care visit to treat an injury or illness	20% coinsurance	Not covered	\$5 / visit for the first 3 outpatient visits combined for primary care, mental/behavioral health, substance abuse services, and other qualified visits.	
care provider's	Specialist visit	20% coinsurance	Not covered	None	
office or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply.	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: 20% <u>coinsurance</u> Lab tests: 20% <u>coinsurance</u>	Not covered	None	
ii you nave a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	Some services may require prior authorization.	
If you need drugs to	Generic drugs	\$10 (retail); \$20 (mail order) / prescription	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines.	
treat your illness or condition  More information about prescription drug coverage is available at www.kp.org/formulary	Preferred brand drugs	30% <u>coinsurance</u> up to \$100 (retail); 30% <u>coinsurance</u> up to \$200 (mail order) / <u>prescription</u>	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines.	
	Non-preferred brand drugs	40% <u>coinsurance</u> up to \$350 (retail); 40% <u>coinsurance</u> up to \$700 (mail order) / <u>prescription</u>	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines.	
THY REPORT OF THE PARTY	Specialty drugs	30% <u>coinsurance</u> up to \$250 (retail) / <u>prescription</u>	Not covered	Up to a 30-day supply (retail). Subject to formulary guidelines.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	Prior authorization required.	
- Sipanoni oui goi j	Physician/surgeon fees	20% coinsurance	Not covered	Prior authorization required.	

Common Medical		What Yo	u Will Pay	Limitations Everytisms 8 Other Immentant	
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Emergency room care	20% coinsurance	20% coinsurance	None	
If you need immediate medical	Emergency medical transportation	20% coinsurance	20% coinsurance	None	
attention	Urgent care	20% coinsurance	Not covered	Non-Participating Providers covered when temporarily outside the service area: 20% coinsurance.	
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	Prior authorization required.	
hospital stay	Physician/surgeon fees	20% coinsurance	Not covered	Prior authorization required.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	Not covered	\$5 / visit for the first 3 outpatient visits combined for primary care, mental/behavioral health, substance abuse services, and other qualified visits.	
	Inpatient services	20% coinsurance	Not covered	Prior authorization required.	
If you are pregnant	Office visits	No charge, deductible does not apply.	Not covered	Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
•	Childbirth/delivery professional services	20% coinsurance	Not covered	None	
	Childbirth/delivery facility services	20% coinsurance	Not covered	None	

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Common Medical	Common Modical		Will Pay	Limitations, Exceptions, & Other Important
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Information
	Home health care	20% coinsurance	Not covered	120 visit limit / year. Prior authorization required.
If you need help	Rehabilitation services	Outpatient: 20% coinsurance Inpatient: 20% coinsurance	Not covered	Outpatient: 60 visit limit / year. Prior authorization required. Inpatient: Prior authorization required.
recovering or have other special health	Habilitation services	20% coinsurance	Not covered	60 visit limit / year. Prior authorization required.
needs	Skilled nursing care	20% coinsurance	Not covered	60-day limit / year. Prior authorization required.
	Durable medical equipment	20% coinsurance	Not covered	Subject to <u>formulary</u> guidelines. Prior authorization required.
	Hospice services	20% coinsurance	Not covered	Prior authorization required.
If your child needs	Children's eye exam	20% <u>coinsurance</u> for refractive exam.	Not covered	None
dental or eye care	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 General	IIv Does NOT Cover	(Check your police	cv or plan document f	or more information and a l	ist of any other excluded services.)
	.,	\ J	- J		.,

• Children's glasses

• Long-term care

Routine foot care

Cosmetic surgery

- Non-emergency care when traveling outside the U.S. Weight loss programs

• Dental care (Adult and child) Private-duty nursing

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

• Acupuncture (20 visit limit / year)

- Chiropractic care (20 visit limit / year)
- Infertility treatment (\$20,000 medical limit; \$10,000 drug limit / lifetime)

Bariatric surgery

- Hearing aids (Adults: \$2,000 limit / ear / 36 months; under age 26: 1 aid / ear / 36 months)
- Routine eye care (Adult)

091820252108NA\_7501S\_P Page 4 of 6 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 <a href="Health-Insurance Marketplace">Health-Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.Health-Care.gov">www.Health-Care.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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	1-800-813-2000 (TTY:711) or <u>www.kp.org/memberservices</u>
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 <u>www.cciio.cms.gov</u>
Oregon Division of Financial Regulation	1-888-877-4894 or <u>www.dfr.oregon.gov</u>
Washington Department of Insurance	1-800-562-6900 or <u>www.insurance.wa.gov</u>

## Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

### 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 1-800-813-2000 (TTY: 711).

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-800-813-2000 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-813-2000 (TTY: 711).

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-800-813-2000 (TTY: 711) uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-813-2000 (TTY: 711).

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-800-813-2000 (TTY: 711).

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-800-813-2000 (TTY: 711).

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-800-813-2000 (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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	\$3,500
■ Specialist coinsurance	20%
■ 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	\$12,700			
In this example, Peg would pay:				
Cost Sharing				
<u>Deductibles</u>	\$3,500			
<u>Copayments</u>	\$10			
Coinsurance	\$1,300			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$4,870			

# Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

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■ The plan's overall deductible	\$1,750
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other (blood work) coinsurance	20%

### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (glucose meter)

Total Example Cost	<b>\$5,000</b>		
In this example, Joe would pay:			
Cost Sharing			
<u>Deductibles</u>	\$1,750		
Copayments	\$300		
Coinsurance	\$40		
What isn't covered			
Limits or exclusions	\$0		
The total Joe would pay is	\$2,090		

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

care)	
■ The plan's overall deductible	\$1,750
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other (x-ray) coinsurance	20%

### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

\$5,600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,750	
Copayments	\$0	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,950	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

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## **Nondiscrimination notice**

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin (including limited English proficiency), age, disability, or sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes).

#### Kaiser Health Plan:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats, such as large print, audio, braille, and accessible electronic formats
- Provides no cost language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call Member Services at 1-800-813-2000 (TTY: 711).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at:

Member Relations Department Attention: Kaiser Civil Rights Coordinator 500 NE Multnomah St., Suite 100 Portland, OR 97232-2099

Fax: **1-855-347-7239** 

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW Room 509F, HHH Building Washington, DC 20201

Phone: **1-800-368-1019** TDD: **1-800-537-7697** 

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

### For Washington Members:

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at

https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at <a href="https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx">https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx</a>.

This notice is available at <a href="https://healthy.kaiserpermanente.org/oregon-washington/language-assistance/nondiscrimination-notice">https://healthy.kaiserpermanente.org/oregon-washington/language-assistance/nondiscrimination-notice</a>

# Help in Your Language

**ATTENTION:** If you speak English, language assistance services including appropriate auxiliary aids and services, free of charge, are available to you. Call **1-800-813-2000** (TTY: **711**).

العربية (Arabic) تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية بما في ذلك من وسائل المساعدة والخدمات المناسبة بالمجان. اتصل بالرقم 771-800-11 (771: 771).

中文 (Chinese) 注意事項:如果您說中文,您可獲得免費語言協助服務,包括適當的輔助器材和服務。致電1-800-813-2000 (TTY:711)。

فارسی (Farsi) توجه: اگر به زبان فارسی صحبت میکنید، «تسهیلات زبانی»، از جمله کمکها و خدمات پشتیبانی مناسب، به صورت رایگان در دسترستان است با TTY) 1-800-813-2000 (تلفن متنی): 711) تماس بگیرید.

**Français (French) ATTENTION:** si vous parlez français, des services d'assistance linguistique comprenant des aides et services auxiliaires appropriés, gratuits, sont à votre disposition. Appelez le **1-800-813-2000** (TTY: **711**).

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistenz mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Rufen Sie **1-800-813-2000** an (TTY: **711**).

日本語 (Japanese) 注意:日本語を話す場合、適切な補助機器やサービスを含む言語支援サービスが無料で提供されます。 1-800-813-2000までお電話ください(TTY: 711)。

**ខ្មែរ (Khmer) យកចិត្តទុកដាក់៖** បើអ្នកនិយាយខ្មែរ សេវាជំនួយភាសា រួមទាំងជំនួយនិងសេវាសមស្រប ដោយឥតគិតថ្លៃ មានចំពោះអ្នក។ ហៅ **1-800-813-2000** (TTY: **711**).

한국어 (Korean) 주의: 한국어를 구사하실 경우, 필요한 보조 기기 및 서비스가 포함된 언어 지원 서비스가 무료로 제공됩니다. 1-800-813-2000로 전화해 주세요(TTY: 711).

ລາວ (Laotian) ເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ລວມທັງອຸປະກອນ ແລະ ການບໍລິການຊ່ວຍເຫຼືອທີ່ເໝາະສົມ ຈະມືໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-800-813-2000 (TTY: 711).

**Afaan Oromoo (Oromo) XIYYEEFFANNOO:** Yoo Afaan Oromo dubbattu ta'e, Tajaajila gargaarsa afaanii, gargaarsota dabalataa fi tajaajiloota barbaachisoo kaffaltii irraa bilisa ta'an, isiniif ni jira. **1-800-813-2000** irratti bilbilaa (TTY:- **711**)

**ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ**: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫ਼ਤ ਉਪਲਬਧ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ, ਜਿਨ੍ਹਾਂ ਵਿੱਚ ਯੋਗ ਸਹਾਇਕ ਸਹਾਇਤਾਵਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਸ਼ਾਮਲ ਹਨ। ਕਾਲ ਕਰੋ 1-800-813-2000 (TTY:- 711). Română (Romanian) ATENȚIE: Dacă vorbiți română, vă sunt disponibile gratuit servicii de asistență lingvistică, inclusiv ajutoare și servicii auxiliare adecvate. Sunați la 1-800-813-2000 (TTY: 711).

**Русский (Russian) ВНИМАНИЕ!** Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки, включая соответствующие вспомогательные средства и услуги. Позвоните по номеру **1-800-813-2000** (ТТҮ: **711**).

**Español (Spanish) ATENCIÓN:** Si habla español, tiene a su disposición servicios de asistencia lingüística que incluyen ayudas y servicios auxiliares adecuados y gratuitos. Llame al **1-800-813-2000** (TTY: **711**).

**Tagalog (Tagalog) PAALALA:** Kung nagsasalita ka ng Tagalog, available sa iyo ang serbisyo ng tulong sa wika kabilang ang mga naaangkop na karagdagang tulong at serbisyo, nang walang bayad. Tumawag sa **1-800-813-2000** (TTY: **711**).

ไทย (Thai) โปรดทราบ: หากท่านพูดภาษาไทย ท่านสามารถขอรับบริการช่วยเหลือด้านภาษา รวมทั้งเครื่องช่วยเหลือและบริการเสริมที่เหมาะสมได้ฟรี โทร 1-800-813-2000 (TTY: 711).

**Українська (Ukrainian) УВАГА!** Якщо ви володієте українською мовою, вам доступні безкоштовні послуги з мовної допомоги, включно із відповідною додатковою допомогою та послугами. Зателефонуйте за номером **1-800-813-2000** (TTY: **711**).

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu bạn nói tiếng Việt, bạn có thể sử dụng các dịch vụ hỗ trợ ngôn ngữ miễn phí, bao gồm các dịch vụ và phương tiện hỗ trợ phù hợp. Xin gọi **1-800-813-2000** (TTY: **711**).