

# Summary of Medical Benefits

**KP OR Bronze 6900/0% H.S.A. w/ VX & ALTC**

**2021 Contract**

Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate.

**Deductible**

|                                                                                                   |          |
|---------------------------------------------------------------------------------------------------|----------|
| Self-only Deductible per Year (for a Family of one Member)                                        | \$6,900  |
| Individual Family Member Deductible per Year (for each Member in a Family of two or more Members) | \$6,900  |
| Family Deductible per Year (for an entire Family)                                                 | \$13,800 |

**Out-of-Pocket Maximum \***

|                                                                                                              |          |
|--------------------------------------------------------------------------------------------------------------|----------|
| Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)                                        | \$6,900  |
| Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members) | \$6,900  |
| Family Out-of-Pocket Maximum per Year (for an entire Family)                                                 | \$13,800 |

**Office visits**

|                                                 | <b>You pay</b>                 |
|-------------------------------------------------|--------------------------------|
| Routine preventive physical exam                | \$0                            |
| Telehealth (phone/video)                        | \$0 after Deductible           |
| Primary Care                                    | \$0 after Deductible           |
| Specialty Care                                  | \$0 after Deductible           |
| Naturopathic Medicine (up to 6 visits per Year) | \$0 after Deductible per visit |
| Urgent Care                                     | \$0 after Deductible           |

**Tests (outpatient)**

|                                                   | <b>You pay</b>                            |
|---------------------------------------------------|-------------------------------------------|
| Preventive Tests                                  | \$0                                       |
| Laboratory                                        | \$0 after Deductible per department visit |
| X-ray, imaging, and special diagnostic procedures | \$0 after Deductible                      |
| CT, MRI, PET scans                                | \$0 after Deductible                      |

**Medications (outpatient)**

|                                                                          | <b>You pay</b>       |
|--------------------------------------------------------------------------|----------------------|
| Prescription drugs (up to a 30-day supply)                               | \$0 after Deductible |
| Mail Order Prescription drugs (up to a 90-day supply)                    | \$0 after Deductible |
| Administered medications, including injections (all outpatient settings) | \$0 after Deductible |
| Nurse treatment room visits to receive injections                        | \$0 after Deductible |

**Maternity Care**

|                                                      | <b>You pay</b>                            |
|------------------------------------------------------|-------------------------------------------|
| Scheduled prenatal care visits and postpartum visits | \$0                                       |
| Laboratory                                           | \$0 after Deductible per department visit |
| X-ray, imaging, and special diagnostic procedures    | \$0 after Deductible                      |
| Inpatient Hospital Services                          | \$0 after Deductible                      |

|                                                                                                                  |                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Hospital Services</b>                                                                                         | <b>You pay</b>                                                                                                                                                                                                 |
| Ambulance Services (per transport)                                                                               | \$0 after Deductible                                                                                                                                                                                           |
| Emergency services                                                                                               | \$0 after Deductible                                                                                                                                                                                           |
| Inpatient Hospital Services                                                                                      | \$0 after Deductible                                                                                                                                                                                           |
| <b>Outpatient Services (other)</b>                                                                               | <b>You pay</b>                                                                                                                                                                                                 |
| Outpatient surgery visit                                                                                         | \$0 after Deductible                                                                                                                                                                                           |
| Chemotherapy/radiation therapy visit                                                                             | \$0 after Deductible                                                                                                                                                                                           |
| Durable medical equipment                                                                                        | \$0 after Deductible                                                                                                                                                                                           |
| Physical, speech, and occupational therapies (30 visits per therapy/combined per Year)                           | \$0 after Deductible                                                                                                                                                                                           |
| <b>Skilled Nursing Facility Services</b>                                                                         | <b>You pay</b>                                                                                                                                                                                                 |
| Inpatient skilled nursing Services (up to 60 days per Year)                                                      | \$0 after Deductible                                                                                                                                                                                           |
| <b>Chemical Dependency Services</b>                                                                              | <b>You pay</b>                                                                                                                                                                                                 |
| Outpatient Services                                                                                              | \$0 per visit after Deductible                                                                                                                                                                                 |
| Inpatient hospital & residential Services                                                                        | \$0 after Deductible                                                                                                                                                                                           |
| <b>Mental Health Services</b>                                                                                    | <b>You pay</b>                                                                                                                                                                                                 |
| Outpatient Services                                                                                              | \$0 per visit after Deductible                                                                                                                                                                                 |
| Inpatient hospital & residential Services                                                                        | \$0 after Deductible                                                                                                                                                                                           |
| <b>Alternative Care (self-referred)</b>                                                                          | <b>You pay</b>                                                                                                                                                                                                 |
| Benefit Maximum per Year (all alternative care services below combined)                                          | \$1,000                                                                                                                                                                                                        |
| Acupuncture Services                                                                                             | \$20 after Deductible                                                                                                                                                                                          |
| Chiropractic Services                                                                                            | \$20 after Deductible                                                                                                                                                                                          |
| Massage Therapy (up to 12 visits per Year)                                                                       | \$25 after Deductible                                                                                                                                                                                          |
| <b>Vision Services</b>                                                                                           | <b>You pay</b>                                                                                                                                                                                                 |
| Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)                     | \$0                                                                                                                                                                                                            |
| Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.) | No charge for one pair standard frames and lenses or 6-month supply contact lenses per year.                                                                                                                   |
| Routine eye exam (For members 19 years and older.)                                                               | \$0 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. |

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

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.