

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

Member Services: 1-800-813-2000

KP WA Bronze 8550/40 w/ VX

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) | \$8,550 |
| Individual Family Member Deductible per Year (for each Member in a Family of two or more Members) | \$8,550 |
| Family Deductible per Year (for an entire Family) | \$17,100 |

Out-of-Pocket Maximum *

| | |
|--|----------|
| Self-only Out-of-Pocket Maximum per Year (for a Family of one Member) | \$8,550 |
| Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members) | \$8,550 |
| Family Out-of-Pocket Maximum per Year (for an entire Family) | \$17,100 |

Office visits

You pay

| | |
|---|---|
| Routine preventive physical exam | \$0 |
| Telehealth (phone/video) | \$0 |
| Primary Care | First three visits per Year at \$40 not subject to the Deductible, remaining visits at \$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)

You pay

| | |
|---|---|
| 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)

You pay

| | |
|--|--|
| Prescription drugs (up to a 30-day supply) | \$30 generic; After Deductible: \$0 preferred brand, non-preferred brand |
| Mail Order Prescription drugs (up to a 90-day supply) | \$60 generic; After Deductible: \$0 preferred brand, non-preferred brand |
| Administered medications, including injections (all outpatient settings) | \$0 after Deductible |
| Nurse treatment room visits to receive injections | \$10 |

Maternity Care

You pay

| | |
|--|---|
| 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 |

| | |
|--|--|
| Hospital Services | You pay |
| Ambulance Services (per transport) | \$0 after Deductible |
| Emergency services | \$0 after Deductible |
| Inpatient Hospital Services | \$0 after Deductible |
| Outpatient Services (other) | You pay |
| Outpatient surgery visit | \$0 after Deductible |
| Chemotherapy/radiation therapy visit | \$0 after Deductible |
| Durable medical equipment | \$0 after Deductible |
| Physical, speech, and occupational therapies (25 visits per therapy/combined per Year) | \$0 after Deductible |
| Skilled Nursing Facility Services | You pay |
| Inpatient skilled nursing Services (up to 60 days per Year) | \$0 after Deductible |
| Chemical Dependency Services | You pay |
| Outpatient Services | \$0 per visit after Deductible |
| Inpatient hospital & residential Services | \$0 after Deductible |
| Mental Health Services | You pay |
| Outpatient Services | \$0 per visit after Deductible |
| Inpatient hospital & residential Services | \$0 after Deductible |
| Alternative Care (self-referred) | You pay |
| Benefit Maximum per Year (not applicable) | Not Applicable |
| Acupuncture Services (up to 12 visits per Year) | \$0 after Deductible per visit |
| Chiropractic Services (up to 10 visits per Year) | \$0 after Deductible per visit |
| Massage Therapy | 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 |
| 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. |
| 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. |

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 | \$0 |
| X-rays | \$0 | \$0 | \$0 |
| Teeth cleaning | \$0 | \$0 | \$0 |
| Fluoride | \$0 | \$0 | \$0 |
| Minor Restoration Services | | You pay | |
| Routine fillings | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Plastic and steel crowns | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Simple extractions | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Oral Surgery Services | | You pay | |
| Surgical tooth extractions | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Periodontics | | You pay | |
| Treatment of gum disease | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Scaling and root planing | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Endodontics | | You pay | |
| Root canal and related therapy | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Major Restoration Services | | You pay | |
| Gold or porcelain crowns | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Bridges | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Removable Prosthetic Services | | You pay | |
| Full and partial dentures | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Relines | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Rebases | 50% Coinsurance | 50% Coinsurance | 50% Coinsurance |
| Nitrous oxide | | You pay | |
| Adults and children age 13 years and older | \$25 | \$25 | \$25 |
| Children age 12 years and younger | \$0 | \$0 | \$0 |
| Orthodontics (medically necessary, diagnosis of cleft palate/lip) | 50% Coinsurance | 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.