

# KP Plus Plans - SILVER

KP PLUS/2700/35/50/S13

| FEATURES                                                                  | In Network                                 | Out of Network <sup>4</sup> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------|--------------------------------------------|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>DEDUCTIBLE</b> (Individual/Family)                                     | \$2,700 / \$5,400                          | N/A                         | <b>KP Plus plans are not available on the SHOP.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>OUT-OF-POCKET MAXIMUM</b> (Individual/Family)                          | \$9,500 / \$19,000                         | N/A                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>MAXIMUM BENEFIT WHILE COVERED</b> <sup>1</sup>                         | Unlimited                                  | Unlimited                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>COINSURANCE</b> (after deductible)                                     | 35%                                        | N/A                         | 1 Some benefits may have limitations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>OFFICE SERVICES</b>                                                    |                                            |                             | 2 To pay the in-network member cost-share, specialty medications must be filled at an in-network Specialty Pharmacy. For a current listing of in-network pharmacies that dispense Specialty Drugs call Customer Service at 1-855-364-3185.                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Telehealth Visits                                                         | \$0                                        | \$20                        | 3 Available 90-day supply through Kaiser Permanente Pharmacy and Affiliated Pharmacies.<br>4 Services covered out of network are subject to 10 visits/services and 5 Rx fill/refill per year<br>Phone visits are available for many specialties and primary care for members who are registered on kp.org and have seen their doctor in the past year. Coinsurance amounts shown are subject to the deductible (if there is a deductible).<br>This is a summary description and is not intended to replace the Group Policy, and/or Certificate of Insurance, which contain the complete provisions of this coverage. Some benefits may have specific limitations and/or exclusions. |
| Primary Care                                                              | \$50                                       | \$70                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Specialty Care                                                            | \$80                                       | \$100                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Mental Health/Chemical Dependency                                         | \$50                                       | \$70                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Chiropractic Care (spinal manipulation only; 20 visits per calendar year) | \$80                                       | \$100                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Vision Exam                                                               | \$50                                       | \$70                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Laboratory Services                                                       | 35%                                        | 45%                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Radiology Services                                                        | 35%                                        | 45%                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| High Tech Radiology Services (MRI, CT, PET, others)                       | \$550 after deductible                     | Not Covered                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Preventive Services                                                       | \$0                                        | \$0                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>EMERGENCY SERVICES</b>                                                 |                                            |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Emergency Room (per visit; copay waived if admitted)                      | 35%                                        | 35%                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Ambulance (per trip)                                                      | 35%                                        | 35%                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Urgent Care (per visit)                                                   | \$100                                      | Not Covered                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>OUTPATIENT SERVICES</b>                                                |                                            |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Laboratory Services                                                       | 35%                                        | 45%                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Radiology Services                                                        | 35%                                        | 45%                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| High Tech Radiology Services (MRI, CT, PET, others)                       | \$550 after deductible                     | Not Covered                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Outpatient Hospital or Surgical Facility                                  | 35%                                        | Not Covered                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Physician and Other Professional Fees                                     | 35%                                        | Not Covered                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>INPATIENT SERVICES</b>                                                 |                                            |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Hospital (facility)                                                       | 35%                                        | Not Covered                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Physician and Other Professional Fees                                     | 35%                                        | Not Covered                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Mental Health/Chemical Dependency                                         | 35%                                        | Not Covered                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>PHARMACY SERVICES</b>                                                  |                                            |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Prescription Drug Deductible                                              | \$450 / \$900 (except Tier 1 & 2 Generics) | N/A                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Tier 1 Generic Drugs                                                      | \$5 KP / \$15 Affiliated                   | \$25                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Tier 2 Generic Drugs                                                      | \$20 KP / \$30 Affiliated                  | \$40                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Tier 3 Preferred Brand Drugs                                              | \$70 KP / \$90 Affiliated                  | \$90                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Tier 4 Non-Preferred Drugs                                                | \$120 KP / \$150 Affiliated                | \$150                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Tier 5 Specialty Drugs <sup>2</sup>                                       | 35% KP / 45% Affiliated                    | 45%                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Mail Order <sup>3</sup>                                                   | \$10/\$40/\$140/\$240/35%                  | Not Covered                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



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