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

Oregon DUAL CHOICE PPO HDHP PLAN A 1650/10%/2500 **1/1/2025 - 12/31/2025**

	In-Network Providers	Out-of-Network Providers [1]
Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate.		
Deductible (Aggregate Accumulation: If two or more family members are enrolled on the plan, the overall family deductible must be met. After the deductible is met, you pay the applicable copays/coinsurance for the rest of the year until the out-of-pocket maximum is met.) Cost Share amounts that count toward the Deductible are shown below. The In-Network Deductible and the Out-of-Network Deductible do not cross accumulate. This means that the amounts you pay for covered Services received from In-Network Providers only count toward the In-Network Deductible, and the amounts you pay for covered Services received from Out-of-Network Providers only count toward the Out-of-Network Deductible.		
Self-only Deductible per Year (for a Family of one Member)	$1,650	$3,500
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	$3,300	$9,750
Family Deductible per Year (for an entire Family)	$3,300	$9,750
Out-of-Pocket Maximum [2] (Aggregate Accumulation: If two or more family members are enrolled on the plan, the overall family out-of-pocket maximum must be met. After the out-of-pocket maximum is met, no copays/coinsurance is required for the rest of the year.)		
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	$2,500	$10,500
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	$5,000	$21,000
Family Out-of-Pocket Maximum per Year (for an entire Family)	$5,000	$21,000
Office Visits	**You pay**	
Routine preventive physical exam	$0	30% Coinsurance after Deductible
Telehealth (phone/video)	$0 after Deductible *	30% Coinsurance after Deductible
Primary Care	$5 after Deductible for the first 3 visits; then 20% Coinsurance after Deductible for additional visits in the same Year * Enhanced Benefit [3]: $5 after Deductible for the first 3 visits; then 10% Coinsurance after Deductible for additional visits in the same Year *	30% Coinsurance after Deductible
Specialty Care	20% Coinsurance after Deductible Enhanced Benefit [3]: 10% Coinsurance after Deductible	30% Coinsurance after Deductible
Urgent Care	20% Coinsurance after Deductible Enhanced Benefit [3]: 10% Coinsurance after Deductible	30% Coinsurance after Deductible

Tests (outpatient)	**You pay**	
Preventive Tests	$0	30% Coinsurance after Deductible
Laboratory	10% Coinsurance after Deductible	30% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	10% Coinsurance after Deductible	30% Coinsurance after Deductible
CT, MRI, PET scans	10% Coinsurance after Deductible	30% Coinsurance after Deductible
Medications (outpatient)	**You pay**	
Prescription drugs (up to a 30-day supply)	Rider Available for Purchase	
Mail Order Prescription drugs (up to a 90-day supply)		
Administered medications, including injections (all outpatient settings)	10% Coinsurance after Deductible	30% Coinsurance after Deductible
Nurse treatment room visits to receive injections	10% Coinsurance after Deductible	30% Coinsurance after Deductible
Maternity Care	**You pay**	
Scheduled prenatal care visits and postpartum visit	$0	30% Coinsurance after Deductible
Laboratory	10% Coinsurance after Deductible	30% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	10% Coinsurance after Deductible	30% Coinsurance after Deductible
Inpatient Hospital Services	10% Coinsurance after Deductible	30% Coinsurance after Deductible
Hospital Services	**You pay**	
Ambulance Services (per transport)	10% Coinsurance after Deductible	
Emergency services	10% Coinsurance after Deductible	
Inpatient Hospital Services	10% Coinsurance after Deductible	30% Coinsurance after Deductible
Outpatient Services (other)	**You pay**	
Outpatient surgery visit	10% Coinsurance after Deductible	30% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	20% Coinsurance after Deductible Enhanced Benefit [3]: 10% Coinsurance after Deductible	30% Coinsurance after Deductible
Durable medical equipment	20% Coinsurance after Deductible	30% Coinsurance after Deductible
Physical, speech, and occupational therapies (20 visits per therapy per Year)	20% Coinsurance after Deductible Enhanced Benefit [3]: 10% Coinsurance after Deductible	30% Coinsurance after Deductible
Skilled Nursing Facility Services	**You pay**	
Inpatient skilled nursing Services (up to 100 days per Year)	10% Coinsurance after Deductible	30% Coinsurance after Deductible
Mental Health and Substance Use Disorder Services	**You pay**	
Outpatient Services	$5 after Deductible for the first 3 visits; then 20% Coinsurance after Deductible for additional visits in the same Year * Enhanced Benefit [3]: $5 after Deductible for the first 3 visits; then 10% Coinsurance after Deductible for additional visits in the same Year *	30% Coinsurance after Deductible
Inpatient hospital & residential Services	10% Coinsurance after Deductible	30% Coinsurance after Deductible

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Alternative Care (self-referred)	**You pay**	
Acupuncture Services	Rider Available for Purchase	
Chiropractic Services		
Massage Therapy		
Naturopathic Medicine	$5 after Deductible for the first 3 visits; then 10% Coinsurance after Deductible for additional visits in the same Year *	30% Coinsurance after Deductible
Vision Services	**You pay**	
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	20% Coinsurance after Deductible Enhanced Benefit [3]: 10% Coinsurance after Deductible	30% Coinsurance after Deductible
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	Rider Available for Purchase	
Routine eye exam (For members 19 years and older.)	20% Coinsurance after Deductible Enhanced Benefit [3]: 10% Coinsurance after Deductible	30% Coinsurance after Deductible
Vision hardware and optical Services (For members 19 years and older.)	Rider Available for Purchase	

[1] Out-of-network providers may bill you for any charges in excess of the Allowed Amount (balance billing), except where balance billing is prohibited by law. You are protected from balance billing in connection with emergency services and certain services provided at an in-network hospital or ambulatory surgical center. For additional information, visit **https://healthy.kaiserpermanente.org/oregon-washington/support/pay-bills/medical-bills/no-surprises-act.**

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

[3] You pay the lowest Cost Share when you receive certain covered Services from a select group of In-Network Providers. This is called “Enhanced Benefits.” Enhanced Benefits are shown in this summary. In-Network Providers who offer Enhanced Benefits are identified with an asterisk (*) in the provider directory. Visit **kp.org/choiceproducts/nw** for a searchable provider directory.

***** First 3 visits (or days) are any combination of in-person or telemedicine Services for primary care non-specialty medical Services, mental health outpatient Services, naturopathic medicine, or Substance Use Disorder outpatient Services received from all In-Network Providers combined.

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 **kp.org/plandocuments**.

Questions? Call Customer Service at 1-866-616-0047 (M-F, 8 am-6 pm) or visit **kp.org.**
TTY, all areas: 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 Customer Service. In the case of a conflict between this summary and the EOC, the EOC will prevail.

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