

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 KP PLUS PLAN J 4000/40/30%/6000

1/1/2025 - 12/31/2025

In-Network

Out-of-Network

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

Deductible Services that are subject to the Deductible are indicated below. After you meet your Deductible, you pay the Cost Share amount shown in this summary.

	In-Network	Out-of-Network
Self-only Deductible per Year (for a Family of one Member)	\$4,000	Not applicable
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	\$4,000	Not applicable
Family Deductible per Year (for an entire Family)	\$8,000	Not applicable

Out-of-Pocket Maximum¹

	In-Network	Out-of-Network
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$6,000	Not applicable
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$6,000	Not applicable
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$12,000	Not applicable

In-Network

Out-of-Network²
(Limited to 10 covered Services per Year, combined)

When you receive covered Services from Participating Providers, you pay the In-Network Cost Share shown below. When you receive covered Services from Non-Participating Providers, you pay the Out-of-Network Cost Share shown below.

Office Visits	You pay	
Routine preventive physical exam	\$0	\$0
Telehealth (phone/video)	\$0 *	Cost Share applicable to the Service when provided in person
Primary Care	\$5 for the first 3 visits; then \$40 for additional visits in the same Year *	\$60
Specialty Care	\$40	\$60
Urgent Care	\$40	Not covered, except for Services received outside the Service Area ³

Tests (outpatient)		You pay	
Preventive Tests	\$0	\$0	
Laboratory	30% Coinsurance after Deductible	40% Coinsurance	
X-ray, imaging, and special diagnostic procedures	30% Coinsurance after Deductible	40% Coinsurance	
CT, MRI, PET scans	30% Coinsurance after Deductible	Not covered	
Medications (outpatient)		You pay	
Prescription drugs (up to a 30-day supply)	Covered based on Rider purchased	Covered based on Rider purchased (Limited to 5 prescription fills per Year) ³	
Mail Order Prescription drugs (up to a 90-day supply)		Not covered	
Administered medications, including injections (all outpatient settings)	30% Coinsurance after Deductible	Not covered	
Nurse treatment room visits to receive injections	\$10	\$30	
Maternity Care		You pay	
Scheduled prenatal care visits and postpartum visit	\$0	\$0	
Laboratory	30% Coinsurance after Deductible	40% Coinsurance	
X-ray, imaging, and special diagnostic procedures	30% Coinsurance after Deductible	40% Coinsurance	
Inpatient Hospital Services	30% Coinsurance after Deductible	Not covered	
Hospital Services		You pay	
Ambulance Services (per transport)	30% Coinsurance after Deductible	Covered In-Network ³	
Emergency services	\$250 after Deductible (Waived if admitted)	Covered In-Network ³	
Inpatient Hospital Services	30% Coinsurance after Deductible	Not covered	
Outpatient Services (other)		You pay	
Outpatient surgery visit	30% Coinsurance after Deductible	Not covered	
Chemotherapy/radiation therapy visit	\$40 after Deductible	Not covered	
Durable medical equipment	30% Coinsurance after Deductible	Not covered	
Physical, speech, and occupational therapies (20 visits per therapy per Year)	\$40	\$60	
Skilled Nursing Facility Services		You pay	
Inpatient skilled nursing Services (up to 100 days per Year)	30% Coinsurance after Deductible	Not covered	
Mental Health and Substance Use Disorder Services		You pay	
Outpatient Services	\$5 for the first 3 visits; then \$40 for additional visits in the same Year *	\$60	
Inpatient hospital & residential Services	30% Coinsurance after Deductible	Not covered	

Alternative Care (self-referred)	You pay	
Acupuncture Services	Rider Available for Purchase	
Chiropractic Services		
Massage Therapy		
Naturopathic Medicine	\$5 for the first 3 visits; then \$40 for additional visits in the same Year *	\$60

Vision Services	You pay	
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	\$40	\$60
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	Rider Available for Purchase	Not covered
Routine eye exam (For members 19 years and older.)	\$40	\$60
Vision hardware and optical Services (For members 19 years and older.)	Rider Available for Purchase	Not covered

¹ Refer to your Evidence of Coverage (EOC) for benefits that may not apply to Out-of-Pocket Maximum.

² Non-participating 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 a participating hospital or ambulatory surgical center. For additional information, visit <https://healthy.kaiserpermanente.org/oregon-washington/support/pay-bills/medical-bills/no-surprises-act>.

³ The 10 covered Services limit does not apply.

* 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 In-Network.

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.