

# 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

Washington HDHP PLAN F 3500/30%/7000

1/1/2025 - 12/31/2025

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

**Deductible** (Embedded Accumulation: If two or more family members are enrolled on the plan, each member must meet their own individual deductible or the combined family must meet the overall family deductible, whichever occurs first. After the deductible is met, you pay the applicable copay/coinsurance for the rest of the year until the out-of-pocket maximum is met.)

Self-only Deductible per Year (for a Family of one Member)	\$3,500
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	\$3,500
Family Deductible per Year (for an entire Family)	\$7,000

**Out-of-Pocket Maximum** <sup>1</sup> (Embedded Accumulation: If two or more family members are enrolled on the plan, each must meet their own individual out-of-pocket maximum or the combined family must meet the overall family out-of-pocket maximum, whichever occurs first. 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)	\$7,000
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$7,000
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$14,000

<b>Office Visits</b>	<b>You pay</b>
Routine preventive physical exam	\$0
Telehealth (phone/video)	\$0 after Deductible
Primary Care	30% Coinsurance after Deductible
Specialty Care	30% Coinsurance after Deductible
Urgent Care	30% Coinsurance after Deductible

<b>Tests (outpatient)</b>	<b>You pay</b>
Preventive Tests	\$0
Laboratory	30% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	30% Coinsurance after Deductible
CT, MRI, PET scans	30% Coinsurance after Deductible

<b>Medications (outpatient)</b>	<b>You pay</b>
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)	30% Coinsurance after Deductible
Nurse treatment room visits to receive injections	30% Coinsurance after Deductible

<b>Maternity Care</b>	<b>You pay</b>
Scheduled prenatal care visits and postpartum visits	\$0
Laboratory	30% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	30% Coinsurance after Deductible
Inpatient Hospital Services	30% Coinsurance after Deductible

<b>Hospital Services</b>		<b>You pay</b>
Ambulance Services (per transport)		30% Coinsurance after Deductible
Emergency services		30% Coinsurance after Deductible
Inpatient Hospital Services		30% Coinsurance after Deductible
<b>Outpatient Services (other)</b>		<b>You pay</b>
Outpatient surgery visit		30% Coinsurance after Deductible
Chemotherapy/radiation therapy visit		30% Coinsurance after Deductible
Durable medical equipment		20% Coinsurance after Deductible
Physical, speech, and occupational therapies (20 visits per Year)		30% Coinsurance after Deductible
<b>Skilled Nursing Facility Services</b>		<b>You pay</b>
Inpatient skilled nursing Services (up to 100 days per Year)		30% Coinsurance after Deductible
<b>Mental Health and Substance Use Disorder Services</b>		<b>You pay</b>
Outpatient Services		30% Coinsurance after Deductible
Inpatient hospital & residential Services		30% Coinsurance after Deductible
<b>Alternative Care (self-referred)</b>		<b>You pay</b>
Acupuncture Services (up to 12 visits per Year)		30% Coinsurance after Deductible
Chiropractic Services (up to 12 visits per Year)		30% Coinsurance after Deductible
Massage Therapy		Rider Available for Purchase
Naturopathic Medicine		30% Coinsurance after Deductible
<b>Hearing Instruments (includes hearing aids and bone-anchored hearing devices)</b>		<b>You pay</b>
\$3,000 allowance for each hearing instrument per ear every 36 months		\$0 after meeting \$1,650 of the self-only Deductible or \$3,300 of the individual Family Member or Family Deductible, then any amount by which price exceeds allowance
<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.)		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.)		30% Coinsurance after Deductible
Vision hardware and optical Services (For members 19 years and older.)		Rider Available for Purchase

<sup>1</sup> 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 [kp.org/plandocuments](https://kp.org/plandocuments).

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>.

**Questions? Call Member Services** (M-F, 8 am-6 pm) or visit [kp.org](https://kp.org). Portland area: 503-813-2000  
All other areas: 1-800-813-2000. 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 Member Services. In the case of a conflict between this summary and the EOC, the EOC will prevail.