

# Summary of Medical Benefits

## KP OR Gold Added Choice 1000 w/VX

2025 Contract

|                                                                                                                                                                                                                                                                                                                                                    | KP Select Providers                                                        | PPO Providers                                                              | Non-Participating Providers <sup>1</sup> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------|------------------------------------------|
| Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate.                                                                                                                                                                                                                 |                                                                            |                                                                            |                                          |
| <b>Deductible</b>                                                                                                                                                                                                                                                                                                                                  |                                                                            |                                                                            |                                          |
| For Services that are subject to the Deductible, the amounts you pay for covered Services from Select Providers also count toward the Deductible for Services from PPO Providers, and vice versa. The amounts you pay for Services from NonParticipating Providers only count toward the Deductible for Services from Non-Participating Providers. |                                                                            |                                                                            |                                          |
| Self-only Deductible per Year (for a Family of one Member)                                                                                                                                                                                                                                                                                         | \$1,000                                                                    | \$2,000                                                                    | \$6,000                                  |
| Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)                                                                                                                                                                                                                                                  | \$1,000                                                                    | \$2,000                                                                    | \$6,000                                  |
| Family Deductible per Year (for an entire Family)                                                                                                                                                                                                                                                                                                  | \$2,000                                                                    | \$4,000                                                                    | \$12,000                                 |
| <b>Out-of-Pocket Maximum <sup>2</sup></b>                                                                                                                                                                                                                                                                                                          |                                                                            |                                                                            |                                          |
| Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)                                                                                                                                                                                                                                                                              | \$7,000                                                                    | \$9,000                                                                    | \$11,000                                 |
| Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)                                                                                                                                                                                                                                       | \$7,000                                                                    | \$9,000                                                                    | \$11,000                                 |
| Family Out-of-Pocket Maximum per Year (for an entire Family)                                                                                                                                                                                                                                                                                       | \$14,000                                                                   | \$18,000                                                                   | \$22,000                                 |
| <b>Office visits</b>                                                                                                                                                                                                                                                                                                                               |                                                                            |                                                                            |                                          |
|                                                                                                                                                                                                                                                                                                                                                    |                                                                            | <b>You pay</b>                                                             |                                          |
| Routine preventive physical exam                                                                                                                                                                                                                                                                                                                   | \$0                                                                        | \$0                                                                        | 50% Coinsurance after Deductible         |
| Telehealth (phone/video)                                                                                                                                                                                                                                                                                                                           | \$0 *                                                                      | \$0 *                                                                      | 50% Coinsurance after Deductible         |
| Primary Care                                                                                                                                                                                                                                                                                                                                       | \$5 for first 3 visits; then \$20 for additional visits in the same Year * | \$5 for first 3 visits; then \$40 for additional visits in the same Year * | 50% Coinsurance after Deductible         |
| Specialty Care                                                                                                                                                                                                                                                                                                                                     | \$40                                                                       | \$60                                                                       | 50% Coinsurance after Deductible         |
| Urgent Care                                                                                                                                                                                                                                                                                                                                        | \$50                                                                       | \$100                                                                      | 50% Coinsurance after Deductible         |

|                                                                            | KP Select Providers                                                                                   | PPO Providers                                                                                                                      | Non-Participating Providers <sup>1</sup> |
|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| <b>Tests (outpatient)</b>                                                  |                                                                                                       |                                                                                                                                    |                                          |
|                                                                            | <b>You pay</b>                                                                                        |                                                                                                                                    |                                          |
| Preventive Tests                                                           | \$0                                                                                                   | \$0                                                                                                                                | 50% Coinsurance after Deductible         |
| Laboratory                                                                 | \$20 per department visit                                                                             | 40% Coinsurance after Deductible                                                                                                   | 50% Coinsurance after Deductible         |
| X-ray, imaging, and special diagnostic procedures                          | \$20 per department visit                                                                             | 40% Coinsurance after Deductible                                                                                                   | 50% Coinsurance after Deductible         |
| CT, MRI, PET scans                                                         | \$300 per department visit                                                                            | 40% Coinsurance after Deductible                                                                                                   | 50% Coinsurance after Deductible         |
| <b>Medications (outpatient)</b>                                            |                                                                                                       |                                                                                                                                    |                                          |
|                                                                            | <b>You pay</b>                                                                                        |                                                                                                                                    |                                          |
| Prescription drugs (up to a 30-day supply)                                 | \$10 generic / \$30 preferred brand / 50% Coinsurance non-preferred brand / 50% Coinsurance specialty | At MedImpact Pharmacy<br>\$25 generic/\$75 preferred brand/50% Coinsurance non-preferred brand/50% Coinsurance for specialty drugs |                                          |
| Mail Order Prescription drugs (up to a 90-day supply)                      | \$20 generic / \$60 preferred brand / 50% Coinsurance non-preferred brand                             | MedImpact Mail-Order call CVS Caremark 1-800-237-2767                                                                              |                                          |
| Administered medications, including injections (all outpatient settings)   | 25% Coinsurance                                                                                       | 40% Coinsurance                                                                                                                    | 50% Coinsurance after Deductible         |
| Nurse treatment room visits to receive injections                          | \$10                                                                                                  | \$40                                                                                                                               | 50% Coinsurance after Deductible         |
| <b>Maternity Care</b>                                                      |                                                                                                       |                                                                                                                                    |                                          |
|                                                                            | <b>You pay</b>                                                                                        |                                                                                                                                    |                                          |
| Scheduled prenatal care visits and postpartum visit                        | \$0                                                                                                   | \$0                                                                                                                                | 50% Coinsurance after Deductible         |
| Laboratory                                                                 | \$20 per department visit                                                                             | 40% Coinsurance after Deductible                                                                                                   | 50% Coinsurance after Deductible         |
| X-ray, imaging, and special diagnostic procedures                          | \$20 per department visit                                                                             | 40% Coinsurance after Deductible                                                                                                   | 50% Coinsurance after Deductible         |
| Inpatient Hospital Services                                                | 25% Coinsurance after Deductible                                                                      | 40% Coinsurance after Deductible                                                                                                   | 50% Coinsurance after Deductible         |
| <b>Hospital Services</b>                                                   |                                                                                                       |                                                                                                                                    |                                          |
|                                                                            | <b>You pay</b>                                                                                        |                                                                                                                                    |                                          |
| Ambulance Services (per transport)                                         | 25% Coinsurance after Deductible                                                                      |                                                                                                                                    |                                          |
| Emergency services                                                         | 25% Coinsurance after Deductible                                                                      |                                                                                                                                    |                                          |
| Inpatient Hospital Services                                                | 25% Coinsurance after Deductible                                                                      | 40% Coinsurance after Deductible                                                                                                   | 50% Coinsurance after Deductible         |
| <b>Outpatient Services (other)</b>                                         |                                                                                                       |                                                                                                                                    |                                          |
|                                                                            | <b>You pay</b>                                                                                        |                                                                                                                                    |                                          |
| Outpatient surgery visit                                                   | 25% Coinsurance after Deductible                                                                      | 40% Coinsurance after Deductible                                                                                                   | 50% Coinsurance after Deductible         |
| Chemotherapy/radiation therapy visit                                       | \$40                                                                                                  | \$60                                                                                                                               | 50% Coinsurance after Deductible         |
| Durable medical equipment                                                  | 25% Coinsurance after Deductible                                                                      | 40% Coinsurance after Deductible                                                                                                   | 50% Coinsurance after Deductible         |
| Physical, speech, and occupational therapies (30 visits combined per Year) | \$40                                                                                                  | \$60                                                                                                                               | 50% Coinsurance after Deductible         |

|                                                                                                                  | KP Select Providers                                                                          | PPO Providers                                                                        | Non-Participating Providers <sup>1</sup> |
|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------|
| <b>Skilled Nursing Facility Services</b>                                                                         |                                                                                              |                                                                                      |                                          |
| Inpatient skilled nursing Services (up to 60 days per Year)                                                      | 25% Coinsurance after Deductible                                                             | 40% Coinsurance after Deductible                                                     | 50% Coinsurance after Deductible         |
| <b>Mental Health and Substance Use Disorder Services</b>                                                         |                                                                                              |                                                                                      |                                          |
| Outpatient Services                                                                                              | \$5 for first 3 visits; then \$20 per visit for additional visits in the same Year *         | \$5 for first 3 visits; then \$40 per visit for additional visits in the same Year * | 50% Coinsurance after Deductible         |
| Inpatient hospital & residential Services                                                                        | 25% Coinsurance after Deductible                                                             | 40% Coinsurance after Deductible                                                     | 50% Coinsurance after Deductible         |
| <b>Alternative Care</b>                                                                                          |                                                                                              |                                                                                      |                                          |
| Acupuncture Services (up to 12 visits per Year)                                                                  | \$25 per visit                                                                               | 20% Coinsurance                                                                      | 40% Coinsurance                          |
| Chiropractic Services (up to 20 visits per Year)                                                                 | \$25 per visit                                                                               | 20% Coinsurance                                                                      | 40% Coinsurance                          |
| Massage Therapy                                                                                                  | Not covered                                                                                  | Not covered                                                                          | Not covered                              |
| Naturopathic Medicine                                                                                            | \$5 for first 3 visits; then \$20 for additional visits in the same Year *                   | \$5 for first 3 visits; then \$40 for additional visits in the same Year *           | 50% Coinsurance after Deductible         |
| <b>Vision Services</b>                                                                                           |                                                                                              |                                                                                      |                                          |
| Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)                     | \$0                                                                                          | \$0                                                                                  | 50% Coinsurance after Deductible         |
| Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.) | No charge for one pair standard frames and lenses or 6-month supply contact lenses per year. |                                                                                      | 50% Coinsurance after Deductible         |
| Routine eye exam (For members 19 years and older.)                                                               | \$20                                                                                         | \$40                                                                                 | 50% Coinsurance                          |
| Vision hardware and optical Services (For members 19 years and older.)                                           | Balance after \$250 allowance in a two-Year period.                                          |                                                                                      |                                          |

<sup>1</sup> 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 Select or PPO hospital or ambulatory surgical center. For additional information, visit <https://healthy.kaiserpermanente.org/oregon-washington/support/pay-bills/medical-bills/no-surprises-act>.

<sup>2</sup> Refer to your Evidence of Coverage (EOC) for benefits that may not apply to Out-of-Pocket Maximum.

\* 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 both Select Providers or PPO 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](https://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 Member Services. In the case of a conflict between this summary and the EOC, the EOC will prevail.