

Summary of Medical Benefits

KP WA Gold Added Choice 1000 w/VX

2025 Contract

	KP Select Providers	PPO Providers	Non-Participating Providers ¹
Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate.			
Deductible			
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
Out-of-Pocket Maximum ²			
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$6,500	\$8,500	\$10,500
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$6,500	\$8,500	\$10,500
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$13,000	\$17,000	\$21,000
Office Visits			
		You pay	
Routine preventive physical exam	\$0	\$0	50% Coinsurance after Deductible
Telehealth (phone/video)	\$0	\$0	50% Coinsurance after Deductible
Primary Care	\$20	\$40	50% Coinsurance after Deductible
Specialty Care	\$40	\$60	50% Coinsurance after Deductible
Urgent Care	\$50	\$100	50% Coinsurance after Deductible

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Tests (outpatient)			
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
Medications (outpatient)			
Prescription drugs (up to a 30-day supply)	\$10 generic / \$30 preferred brand / 50% Coinsurance non-preferred brand / 50% Coinsurance specialty	At MedImpact Pharmacy \$25 generic/\$75 preferred brand/50% Coinsurance non-preferred brand/50% Coinsurance for specialty drugs	
Mail Order Prescription drugs (up to a 90day 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
Maternity Care			
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
Hospital Services			
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
Outpatient Services (other)			
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 (25 visits per Year)	\$40	\$60	50% Coinsurance after Deductible

	KP Select Providers	PPO Providers	Non-Participating Providers ¹
Skilled Nursing Facility Services			
Inpatient skilled nursing Services (up to 60 days per Year)	25% Coinsurance after Deductible	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Mental Health and Substance Use Disorder Services			
Outpatient Services	\$20 per visit	\$40 per visit	50% Coinsurance after Deductible
Inpatient hospital & residential Services	25% Coinsurance after Deductible	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Alternative Care (self-referred)			
Acupuncture Services (up to 12 visits per Year)	\$40 per visit	\$60 per visit	50% Coinsurance after Deductible
Chiropractic Services (up to 10 visits per Year)	\$40 per visit	\$60 per visit	50% Coinsurance after Deductible
Massage Therapy	Not covered	Not covered	Not covered
Naturopathic Medicine	\$20	\$40	50% Coinsurance after Deductible
Vision Services			
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 12-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.		

Pediatric Dental (covered until the end of the month in which the Member turns 19 years of age)	In-network benefit (reimbursement is based on MAC) ³	Out-of-network benefit (reimbursement is based on UCC) ³
Preventive and Diagnostic Services (not subject to the Deductible)		
Oral exam, including evaluations and diagnostic exams	\$0	\$0
Fluoride treatment	\$0	\$0
Teeth cleaning	\$0	\$0
Sealants	\$0	\$0
Space maintainers	\$0	\$0
X-rays	\$0	\$0
Minor Restoration Services		
Routine fillings	50% Coinsurance	50% Coinsurance
Simple extractions	50% Coinsurance	50% Coinsurance
Restorations (composite / acrylic and steel)	50% Coinsurance	50% Coinsurance
Oral Surgery Services		
Major oral surgery	50% Coinsurance	50% Coinsurance
Surgical tooth extractions	50% Coinsurance	50% Coinsurance
Periodontics		
Scaling and root planing	50% Coinsurance	50% Coinsurance
Treatment of gum disease	50% Coinsurance	50% Coinsurance

Pediatric Dental (covered until the end of the month in which the Member turns 19 years of age)		In-network benefit (reimbursement is based on MAC) ³	Out-of-network benefit (reimbursement is based on UCC) ³
Endodontics		You pay	
Root canal and related therapy		50% Coinsurance	50% Coinsurance
Major Restoration Services		You pay	
Bridges abutments		50% Coinsurance	50% Coinsurance
Noble metal gold or porcelain crowns		50% Coinsurance	50% Coinsurance
Inlays & Pontics		50% Coinsurance	50% Coinsurance
Removable Prosthetic Services		You pay	
Full upper and lower dentures		50% Coinsurance	50% Coinsurance
Partial dentures		50% Coinsurance	50% Coinsurance
Rebases		50% Coinsurance	50% Coinsurance
Relines		50% Coinsurance	50% Coinsurance
Emergency Dental Care or Urgent Dental Care		The Cost Share that normally applies for non-emergency dental care Services	
Other Dental Services (not subject to the Deductible)		You pay	
Nightguards (limit one every five years)		35% Coinsurance	35% Coinsurance
Nitrous oxide			
Adults and children age 13 years and older		\$25	\$25
Children age 12 years and younger		\$25	\$25
Orthodontics (medically necessary, diagnosis of cleft palate/lip)		50% Coinsurance	50% Coinsurance

¹ 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>.

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

³ "UCC" means Usual and Customary Charge. "MAC" means Maximum Allowable Charge. See your Evidence of Coverage (EOC) for more details.

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 Member Services. In the case of a conflict between this summary and the EOC, the EOC will prevail.