

Summary of Medical Benefits

KP WA Gold Added Choice 500

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)	\$500	\$1,500	\$4,500
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	\$500	\$1,500	\$4,500
Family Deductible per Year (for an entire Family)	\$1,000	\$3,000	\$9,000
Out-of-Pocket Maximum ²			
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$5,500	\$7,500	\$9,500
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$5,500	\$7,500	\$9,500
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$11,000	\$15,000	\$19,000
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	\$35	\$60	50% Coinsurance after Deductible
Specialty Care	\$55	\$80	50% Coinsurance after Deductible
Urgent Care	\$60	\$80	50% Coinsurance after Deductible

	KP Select Providers	PPO Providers	Non-Participating Providers ¹
Tests (outpatient)			
Preventive Tests	\$0	\$0	50% Coinsurance after Deductible
Laboratory	\$35 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	\$35 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
CT, MRI, PET scans	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Medications (outpatient)			
Prescription drugs (up to a 30-day supply)	\$10 generic / \$20 preferred brand / \$50 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 / \$40 preferred brand / \$100 non-preferred brand	MedImpact Mail-Order call CVS Caremark 1-800-237-2767	
Administered medications, including injections (all outpatient settings)	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Nurse treatment room visits to receive injections	\$10	\$60	50% Coinsurance after Deductible
Maternity Care			
Scheduled prenatal care visits and postpartum visit	\$0	\$0	50% Coinsurance after Deductible
Laboratory	\$35 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	\$35 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Inpatient Hospital Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Hospital Services			
Ambulance Services (per transport)	30% Coinsurance after Deductible		
Emergency services	30% Coinsurance after Deductible		
Inpatient Hospital Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Outpatient Services (other)			
Outpatient surgery visit	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	\$55	\$80	50% Coinsurance after Deductible
Durable medical equipment	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Physical, speech, and occupational therapies (25 visits per Year)	\$55	\$80	50% Coinsurance after Deductible
Skilled Nursing Facility Services			
Inpatient skilled nursing Services (up to 60 days per Year)	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible

	KP Select Providers	PPO Providers	Non-Participating Providers ¹
Mental Health and Substance Use Disorder Services			
	You pay		
Outpatient Services	\$35 per visit	\$60 per visit	50% Coinsurance after Deductible
Inpatient hospital & residential Services	30% Coinsurance after Deductible	50% Coinsurance after Deductible	50% Coinsurance after Deductible
Alternative Care (self-referred)			
	You pay		
Acupuncture Services (up to 12 visits per Year)	\$55 per visit	\$80 per visit	50% Coinsurance after Deductible
Chiropractic Services (up to 10 visits per Year)	\$55 per visit	\$80 per visit	50% Coinsurance after Deductible
Massage Therapy	Not covered	Not covered	Not covered
Naturopathic Medicine	\$35	\$60	50% 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.)	\$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.)	Not covered	Not covered	Not covered
Vision hardware and optical Services (For members 19 years and older.)	Not covered	Not covered	Not covered

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)			
	You pay		
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			
	You pay		
Routine fillings	50% Coinsurance	50% Coinsurance	
Simple extractions	50% Coinsurance	50% Coinsurance	
Restorations (composite / acrylic and steel)	50% Coinsurance	50% Coinsurance	
Oral Surgery Services			
	You pay		
Major oral surgery	50% Coinsurance	50% Coinsurance	
Surgical tooth extractions	50% Coinsurance	50% Coinsurance	
Periodontics			
	You pay		
Scaling and root planing	50% Coinsurance	50% Coinsurance	
Treatment of gum disease	50% Coinsurance	50% Coinsurance	
Endodontics			
	You pay		
Root canal and related therapy	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****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.