

Summary of Medical Benefits

KP WA Gold PPO Plus 1000

2025 Contract

	PPO Providers	NonParticipating 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 PPO Providers do not count toward the Deductible for Services from Non-Participating Providers, and vice versa.		
Self-only Deductible per Year (for a Family of one Member)	\$1,000	\$3,000
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	\$1,000	\$3,000
Family Deductible per Year (for an entire Family)	\$2,000	\$6,000
Out-of-Pocket Maximum ²		
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$6,500	\$10,500
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$6,500	\$10,500
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$13,000	\$21,000
Office Visits		You pay
Routine preventive physical exam	\$0	45% Coinsurance after Deductible
Telehealth (phone/video)	\$0	45% Coinsurance after Deductible
Primary Care	\$35	45% Coinsurance after Deductible
Specialty Care	\$55	45% Coinsurance after Deductible
Urgent Care	\$65	45% Coinsurance after Deductible
Tests (outpatient)		You pay
Preventive Tests	\$0	45% Coinsurance after Deductible
Laboratory	\$35 per department visit	45% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	\$35 per department visit	45% Coinsurance after Deductible
CT, MRI, PET scans	35% Coinsurance after Deductible	45% Coinsurance after Deductible

PPO Providers
**NonParticipating
Providers ¹**
Medications (outpatient)
You pay

Prescription drugs (up to a 30-day supply)	MedImpact Pharmacies & Kaiser Permanente Pharmacies \$15 generic / \$30 preferred brand / \$50 non-preferred brand / 50% Coinsurance Specialty	
Mail Order Prescription drugs	MedImpact Mail-Order call CVS Caremark 1-800-237-2767 Kaiser Permanente Mail-Order call 1-800-548-9809 or order online at kp.org/refill	
Administered medications, including injections (all outpatient settings)	35% Coinsurance after Deductible	45% Coinsurance after Deductible
Nurse treatment room visits to receive injections	\$10	45% Coinsurance after Deductible

Maternity Care
You pay

Scheduled prenatal care visits and postpartum visits	\$0	45% Coinsurance after Deductible
Laboratory	\$35 per department visit	45% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	\$35 per department visit	45% Coinsurance after Deductible
Inpatient Hospital Services	35% Coinsurance after Deductible	45% Coinsurance after Deductible

Hospital Services
You pay

Ambulance Services (per transport)	35% Coinsurance after Deductible	
Emergency services	35% Coinsurance after Deductible	
Inpatient Hospital Services	35% Coinsurance after Deductible	45% Coinsurance after Deductible

Outpatient Services (other)
You pay

Outpatient surgery visit	35% Coinsurance after Deductible	45% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	\$55	45% Coinsurance after Deductible
Durable medical equipment	35% Coinsurance after Deductible	45% Coinsurance after Deductible
Physical, speech, and occupational therapies (25 visits per Year)	\$55	45% Coinsurance after Deductible

Skilled Nursing Facility Services
You pay

Inpatient skilled nursing Services (up to 60 days per Year)	35% Coinsurance after Deductible	45% Coinsurance after Deductible
---	----------------------------------	----------------------------------

Mental Health and Substance Use Disorder Services
You pay

Outpatient Services	\$35 per visit	45% Coinsurance after Deductible
Inpatient hospital & residential Services	35% Coinsurance after Deductible	45% Coinsurance after Deductible

	PPO Providers	NonParticipating Providers ¹
Alternative Care (self-referred)		
	You pay	
Acupuncture Services (up to 12 visits per Year)	\$55 per visit	45% Coinsurance after Deductible
Chiropractic Services (up to 10 visits per Year)	\$55 per visit	45% Coinsurance after Deductible
Massage Therapy	Not covered	Not covered
Naturopathic Medicine	\$35	45% 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	45% 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
Vision hardware and optical Services (For members 19 years and older.)	Not covered	Not covered
Pediatric Dental (covered until the end of the month in which 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
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

Pediatric Dental (covered until the end of the month in which 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
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 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.