



Complete Suite plan comparison chart

Use this overview of our Complete Suite portfolio to easily explore a wide range of Kaiser Permanente plans. This interactive tool also enables you to get quick side-by-side comparisons of the different plans we have to offer.

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Compare. Select. Administer. It's that easy.

With Complete Suite, we've done the work for you. We've compiled our most popular standard midmarket plans in this interactive plan comparison chart, which allows you to easily compare plan benefits.

Complete Suite changes for 2026:

Kaiser Permanente Everyday Care Plans

With a Kaiser Permanente Everyday Care plan, your employees get convenient access to routine care at a \$0 or \$10 copay – depending on their plan – making it ideal for employees who value routine care and regularly stay on top of their health.

NEW! Plans Include:

Kaiser Permanente Everyday Care Plan \$0/\$4000

Kaiser Permanente Everyday Care Plan \$0/\$5000

Kaiser Permanente Everyday Care Plan \$0/\$6000

Kaiser Permanente Everyday Care Plan \$0/\$7000

Kaiser Permanente Everyday Care Plan \$10/\$2000

Kaiser Permanente Everyday Care Plan \$10/\$3000

Kaiser Permanente Everyday Care Plan \$10/\$4000

Kaiser Permanente Everyday Care Plan \$10/\$5000

Kaiser Permanente Everyday Care Plan \$10/\$6000

How to compare plans

With our Complete Suite interactive plan comparison chart, you can choose up to 3 plans at a time and get as many comparisons as you'd like.

To get a comparison:

1. Click the **Overview** tab at the top of the page.
2. Check the box next to each plan you'd like to compare, then click the **Compare plans** button at the top-right corner of the page.
3. To remove a plan from your comparison, click the checked box to clear it.
To remove all plans selected, click the **Reset** button at the top left of the page.

You can also get more detailed information about each plan type by clicking the tabs at the top of the page – HMO, Virtual Plus, Summit PPO, Access PPO, KP Plus, and Kaiser Permanente Everyday Care. To go back to the plan comparison page at any time, simply click the **Overview** tab at the top-left corner of the page.



How to use this interactive PDF to compare plans:

1. Download the interactive PDF to your desktop.
2. Open the PDF with Adobe Reader.

The plan summary highlights the most frequently asked-about benefits and is for illustration purposes only. For a complete description, please refer to the appropriate *Evidence of Coverage* or contact your producer or Kaiser Permanente representative.

Information may have changed since date of publication.

› Ready to connect?

Check out our 2026 plans and request a quote from your Kaiser Permanente representative today.

All HMO and Virtual Plus plans are offered and underwritten by Kaiser Foundation Health Plan of Washington. All PPO plans are offered and underwritten by Kaiser Foundation Health Plan of Washington Options, Inc.

Reset

Compare plans

Plans selected:

| Complete Suite category | HMO Copay Plans | | | |
|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| | <div></div> HMO Copay 2 | <div></div> HMO Copay 3 | <div></div> HMO Copay 5 | <div></div> HMO Copay 7 |
| Plan deductible, PCY* (individual/family) | \$0/\$0 | \$0/\$0 | \$0/\$0 | \$0/\$0 |
| Out-of-pocket maximum, PCY (individual/family) | \$1,000/\$2,000 | \$1,500/\$3,000 | \$2,000/\$4,000 | \$4,000/\$8,000 |
| Preventive and well-child care | No charge | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge | No charge |
| Office visits (primary/specialty) | \$10/\$20 | \$20/\$30 | \$20/\$30 | \$30/\$40 |
| Urgent care office visits (primary/specialty) | \$10/\$20 | \$20/\$30 | \$20/\$30 | \$30/\$40 |
| Lab and X-ray procedures (outpatient) | \$10 | \$20 | \$20 | \$30 |
| CT, MRI, and PET scans (outpatient) | \$50 | \$50 | \$50 | \$100 |
| Outpatient surgery | \$50 | \$50 | \$50 | \$100 |
| Emergency care (copay waived if admitted to inpatient) | \$100 | \$100 | \$200 | \$200 |
| Hospital inpatient (per admission) | \$100 per day up to 5 days | \$100 per day up to 5 days | \$200 per day up to 5 days | \$200 per day up to 5 days |
| Skilled nursing facility (60 days, PCY) | No charge | No charge | No charge | No charge |
| Home health care (130 visits, PCY) | No charge | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | \$10 | \$20 | \$20 | \$30 |
| Acupuncture (12 visits, PCY) | \$10 | \$20 | \$20 | \$30 |
| Inpatient mental health and substance use disorder (per admission) | \$100 per day up to 5 days | \$100 per day up to 5 days | \$200 per day up to 5 days | \$200 per day up to 5 days |
| Outpatient mental health and substance use disorder | \$10 | \$20 | \$20 | \$30 |
| Routine eye exam (1 exam every 12 months, primary/specialty) | \$10/\$20 | \$20/\$30 | \$20/\$30 | \$30/\$40 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | | |
| Preferred generic drugs | \$15 | \$15 | \$15 | \$15 |
| Preferred brand-name drugs | \$40 | \$40 | \$40 | \$40 |
| Non-preferred generic and brand-name drugs | \$60 | \$60 | \$60 | \$60 |
| Prescription drugs – mail order (up to a 90-day supply) | | | | |
| Preferred generic drugs | \$30 | \$30 | \$30 | \$30 |
| Preferred brand-name drugs | \$80 | \$80 | \$80 | \$80 |
| Non-preferred generic and brand-name drugs | \$120 | \$120 | \$120 | \$120 |
| Prescription drugs – specialty (up to a 30-day supply) | | | | |
| Preferred specialty drugs | \$150 | \$150 | \$150 | \$150 |
| Non-preferred specialty drugs | 30% | 30% | 30% | 30% |
| Drug list/formulary | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit |

*PCY = Per calendar year.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | HMO Waiver Plans: VisitsPlus | | |
|---|--|--|--|
| | <div></div> HMO 250 V1 | <div></div> HMO 500 V2 | <div></div> HMO 750 V3 |
| Plan deductible, PCY* (individual/family) | \$250/\$750 | \$500/\$1,500 | \$750/\$2,250 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | \$3,000/\$9,000 | \$3,500/\$10,500 |
| Coinsurance | 10% | 20% | 20% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | Annual deductible and plan coinsurance don't apply to office visits, including surgery | Annual deductible and plan coinsurance don't apply to office visits, including surgery |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits | \$20 | \$20 | \$25 |
| Urgent care office visits | \$20 | \$20 | \$25 |
| Lab and X-ray procedures (outpatient) | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 10% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Home health care (130 visits, PCY) | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | \$20 | \$20 | \$25 |
| Acupuncture (12 visits, PCY) | \$20 | \$20 | \$25 |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20 | \$20 | \$25 |
| Routine eye exam (1 exam every 12 months) | \$20 | \$20 | \$25 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$10 | \$15 |
| Preferred brand-name drugs | \$20 | \$20 | \$30 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$20 | \$20 | \$30 |
| Preferred brand-name drugs | \$40 | \$40 | \$60 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 50% up to \$150 | 50% up to \$150 | 50% up to \$150 |
| Non-preferred specialty drugs | Not covered | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit |

*PCY = Per calendar year.

View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | HMO Waiver Plans: VisitsPlus | | |
|---|--|--|--|
| | <div></div> HMO 1000 V4 | <div></div> HMO 1500 V5 | <div></div> HMO 2000 V6 |
| Plan deductible, PCY* (individual/family) | \$1,000/\$3,000 | \$1,500/\$4,500 | \$2,000/\$4,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$12,000 | \$5,000/\$15,000 | \$5,500/\$11,000 |
| Coinsurance | 20% | 20% | 20% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | Annual deductible and plan coinsurance don't apply to office visits, including surgery | Annual deductible and plan coinsurance don't apply to office visits, including surgery |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits | \$25 | \$25 | \$30 |
| Urgent care office visits | \$25 | \$25 | \$30 |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Home health care (130 visits, PCY) | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | \$25 | \$25 | \$30 |
| Acupuncture (12 visits, PCY) | \$25 | \$25 | \$30 |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$25 | \$25 | \$30 |
| Routine eye exam (1 exam every 12 months) | \$25 | \$25 | \$30 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$15 | \$15 |
| Preferred brand-name drugs | \$30 | \$30 | \$40 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | \$60 |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | \$30 | \$30 |
| Preferred brand-name drugs | \$60 | \$60 | \$80 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | \$120 |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 50% up to \$150 | 50% up to \$150 | \$150 |
| Non-preferred specialty drugs | Not covered | Not covered | 30% |
| Drug list/formulary | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit |

*PCY = Per calendar year.

View the drug formulary at [kp.org/wa/formulary](https://business.kp.org/wa/formulary).

| Complete Suite category | HMO Waiver Plans: VisitsPlus | | |
|---|--|--|--|
| | <div></div> HMO 2500 V7 | <div></div> HMO 3000 V8 | <div></div> HMO 5000 V9 |
| Plan deductible, PCY* (individual/family) | \$2,500/\$5,000 | \$3,000/\$6,000 | \$5,000/\$10,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | \$7,500/\$15,000 | \$9,000/\$18,000 |
| Coinsurance | 30% | 30% | 30% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | Annual deductible and plan coinsurance do not apply to office visits including surgery | Annual deductible and plan coinsurance do not apply to office visits including surgery |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits | \$30 | \$30 | \$40 |
| Urgent care office visits | \$30 | \$30 | \$40 |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | \$200 copay, then 30% coinsurance after deductible | \$200 copay, then 30% coinsurance after deductible |
| Hospital inpatient | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Home health care (130 visits, PCY) | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | \$30 | \$30 | \$40 |
| Acupuncture (12 visits, PCY) | \$30 | \$30 | \$40 |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$30 | \$30 | \$40 |
| Routine eye exam (1 exam every 12 months) | \$30 | \$30 | \$40 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$25 | \$25 | \$25 |
| Preferred brand-name drugs | \$50 | \$50 | \$50 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$50 | \$50 | \$50 |
| Preferred brand-name drugs | \$100 | \$100 | \$100 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 50% up to \$150 | 50% up to \$150 | 50% up to \$150 |
| Non-preferred specialty drugs | Not covered | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit |

*PCY = Per calendar year.

View the drug formulary at [kp.org/wa/formulary](https://business.kp.org/wa/formulary).

| Complete Suite category | HMO Waiver Plans: Lab/X-Ray Plus | | |
|--|--|--|--|
| | <div></div> HMO 250 L1 | <div></div> HMO 500 L2 | <div></div> HMO 750 L3 |
| Plan deductible, PCY* (individual/family) | \$250/\$750 | \$500/\$1,500 | \$750/\$2,250 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | \$3,000/\$9,000 | \$3,500/\$10,500 |
| Coinsurance | 10% | 20% | 20% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits or to diagnostic laboratory and radiology services | Annual deductible and plan coinsurance don't apply to office visits or to diagnostic laboratory and radiology services | Annual deductible and plan coinsurance don't apply to office visits or to diagnostic laboratory and radiology services |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits (primary/specialty) | \$15/\$25 | \$20/\$30 | \$25/\$35 |
| Urgent care office visits (primary/specialty) | \$15/\$25 | \$20/\$30 | \$25/\$35 |
| Lab and X-ray procedures (outpatient) | \$15 | \$20 | \$25 |
| CT, MRI, and PET scans (outpatient) | \$100 | \$100 | \$100 |
| Outpatient surgery | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Emergency care | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Home health care (130 visits, PCY) | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | \$15 | \$20 | \$25 |
| Acupuncture (12 visits, PCY) | \$15 | \$20 | \$25 |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$15 | \$20 | \$25 |
| Routine eye exam (1 exam every 12 months, primary/specialty) | \$15/\$25 | \$20/\$30 | \$25/\$35 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$15 | \$15 |
| Preferred brand-name drugs | \$40 | \$40 | \$40 |
| Non-preferred generic and brand-name drugs | \$60 | \$60 | \$60 |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | \$30 | \$30 |
| Preferred brand-name drugs | \$80 | \$80 | \$80 |
| Non-preferred generic and brand-name drugs | \$120 | \$120 | \$120 |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | \$150 |
| Non-preferred specialty drugs | 30% | 30% | 30% |
| Drug list/formulary | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit |

*PCY = Per calendar year.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | HMO Waiver Plans: Lab/X-Ray Plus | | |
|--|--|--|--|
| | <div></div> HMO 1000 L4 | <div></div> HMO 1500 L5 | <div></div> HMO 2000 L6 |
| Plan deductible, PCY* (individual/family) | \$1,000/\$3,000 | \$1,500/\$4,500 | \$2,000/\$4,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$12,000 | \$5,000/\$15,000 | \$5,500/\$11,000 |
| Coinsurance | 20% | 20% | 20% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits or to diagnostic laboratory and radiology services | Annual deductible and plan coinsurance don't apply to office visits or to diagnostic laboratory and radiology services | Annual deductible and plan coinsurance don't apply to office visits or to diagnostic laboratory and radiology services |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits (primary/specialty) | \$25/\$35 | \$25/\$35 | \$25/\$35 |
| Urgent care office visits (primary/specialty) | \$25/\$35 | \$25/\$35 | \$25/\$35 |
| Lab and X-ray procedures (outpatient) | \$25 | \$25 | \$25 |
| CT, MRI, and PET scans (outpatient) | \$100 | \$100 | \$100 |
| Outpatient surgery | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Emergency care | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Home health care (130 visits, PCY) | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | \$25 | \$25 | \$25 |
| Acupuncture (12 visits, PCY) | \$25 | \$25 | \$25 |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$25 | \$25 | \$25 |
| Routine eye exam (1 exam every 12 months, primary/specialty) | \$25/\$35 | \$25/\$35 | \$25/\$35 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$15 | \$15 |
| Preferred brand-name drugs | \$40 | \$40 | \$40 |
| Non-preferred generic and brand-name drugs | \$60 | \$60 | \$60 |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | \$30 | \$30 |
| Preferred brand-name drugs | \$80 | \$80 | \$80 |
| Non-preferred generic and brand-name drugs | \$120 | \$120 | \$120 |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | \$150 |
| Non-preferred specialty drugs | 30% | 30% | 30% |
| Drug list/formulary | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit |

*PCY = Per calendar year.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | HMO Waiver Plans: Lab/X-Ray Plus | | |
|--|--|--|--|
| | <div></div> HMO 2500 L7 | <div></div> HMO 3000 L8 | <div></div> HMO 5000 L9 |
| Plan deductible, PCY* (individual/family) | \$2,500/\$5,000 | \$3,000/\$6,000 | \$5,000/\$10,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | \$7,500/\$15,000 | \$9,000/\$18,000 |
| Coinsurance | 30% | 30% | 30% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits or to diagnostic laboratory and radiology services | Annual deductible and plan coinsurance don't apply to office visits or to diagnostic laboratory and radiology services | Annual deductible and plan coinsurance don't apply to office visits or to diagnostic laboratory and radiology services |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits (primary/specialty) | \$25/\$35 | \$30/\$40 | \$30/\$40 |
| Urgent care office visits (primary/specialty) | \$25/\$35 | \$30/\$40 | \$30/\$40 |
| Lab and X-ray procedures (outpatient) | \$25 | \$30 | \$30 |
| CT, MRI, and PET scans (outpatient) | \$100 | \$100 | \$100 |
| Outpatient surgery | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Emergency care | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Hospital inpatient | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Home health care (130 visits, PCY) | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | \$25 | \$30 | \$30 |
| Acupuncture (12 visits, PCY) | \$25 | \$30 | \$30 |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$25 | \$30 | \$30 |
| Routine eye exam (1 exam every 12 months, primary/specialty) | \$25/\$35 | \$30/\$40 | \$30/\$40 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$15 | \$15 |
| Preferred brand-name drugs | \$40 | \$40 | \$40 |
| Non-preferred generic and brand-name drugs | \$60 | \$60 | \$60 |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | \$30 | \$30 |
| Preferred brand-name drugs | \$80 | \$80 | \$80 |
| Non-preferred generic and brand-name drugs | \$120 | \$120 | \$120 |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | \$150 |
| Non-preferred specialty drugs | 30% | 30% | 30% |
| Drug list/formulary | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit |

*PCY = Per calendar year.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | HMO Welcome Plans | | |
|--|---|---|---|
| | <div></div> HMO 250 W1 | <div></div> HMO 500 W3 | <div></div> HMO 750 W5 |
| Plan deductible, PCY ¹ (individual/family) | \$250/\$750 | \$500/\$1,500 | \$750/\$2,250 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | \$3,000/\$9,000 | \$3,500/\$10,500 |
| Coinsurance | 10% | 20% | 20% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits | \$20 copay, then 10% coinsurance after deductible ² | \$20 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² |
| Urgent care office visits | \$20 copay, then 10% coinsurance after deductible ² | \$20 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 10% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 10% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² |
| Outpatient surgery | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 10% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Home health care (130 visits, PCY) | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | \$20 copay, then 10% coinsurance after deductible ² | \$20 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² |
| Acupuncture (12 visits, PCY) | \$20 copay, then 10% coinsurance after deductible ² | \$20 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20 copay, then 10% coinsurance after deductible ² | \$20 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² |
| Routine eye exam (1 exam every 12 months, primary/specialty) | \$20 | \$20 | \$25 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$15 | \$15 |
| Preferred brand-name drugs | \$20 | \$40 | \$30 |
| Non-preferred generic and brand-name drugs | Not covered | \$60 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$20 | \$30 | \$30 |
| Preferred brand-name drugs | \$40 | \$80 | \$60 |
| Non-preferred generic and brand-name drugs | Not covered | \$120 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 50% up to \$150 | \$150 | 50% up to \$150 |
| Non-preferred specialty drugs | Not covered | 30% | Not covered |
| Drug list/formulary | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit |

1. PCY = Per calendar year. 2. This service is eligible for the Welcome waiver.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | HMO Welcome Plans | | |
|--|---|---|---|
| | <div></div> HMO 1000 W7 | <div></div> HMO 1500 W9 | <div></div> HMO 2000 W10 |
| Plan deductible, PCY ¹ (individual/family) | \$1,000/\$3,000 | \$1,500/\$4,500 | \$2,000/\$4,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$12,000 | \$5,000/\$15,000 | \$5,500/\$11,000 |
| Coinsurance | 20% | 20% | 20% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits | \$25 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² | \$30 copay, then 20% coinsurance after deductible ² |
| Urgent care office visits | \$25 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² | \$30 copay, then 20% coinsurance after deductible ² |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 20% coinsurance after deductible ² |
| Outpatient surgery | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Home health care (130 visits, PCY) | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | \$25 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² | \$30 copay, then 20% coinsurance after deductible ² |
| Acupuncture (12 visits, PCY) | \$25 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² | \$30 copay, then 20% coinsurance after deductible ² |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$25 copay, then 20% coinsurance after deductible ² | \$25 copay, then 20% coinsurance after deductible ² | \$30 copay, then 20% coinsurance after deductible ² |
| Routine eye exam (1 exam every 12 months, primary/specialty) | \$25 | \$25 | \$30 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$15 | \$15 |
| Preferred brand-name drugs | \$40 | \$30 | \$40 |
| Non-preferred generic and brand-name drugs | \$60 | Not covered | \$60 |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | \$30 | \$30 |
| Preferred brand-name drugs | \$80 | \$60 | \$80 |
| Non-preferred generic and brand-name drugs | \$120 | Not covered | \$120 |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | 50% up to \$150 | \$150 |
| Non-preferred specialty drugs | 30% | Not covered | 30% |
| Drug list/formulary | 5-tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit |

1. PCY = Per calendar year. 2. This service is eligible for the Welcome waiver.

| Overview | HMO | Virtual Plus | Summit PPO | Access PPO | KP Plus | Everyday Care |
|--|---|---|---|-----------------------------|---------|---------------|
| Reset | | Compare plans | | Plans selected: <div></div> | | |
| Complete Suite category | HMO Welcome Plans | | | | | |
| | <div></div> HMO 2500 W12 | <div></div> HMO 3000 W13 | <div></div> HMO 5000 W14 | | | |
| Plan deductible, PCY ¹ (individual/family) | \$2,500/\$5,000 | \$3,000/\$6,000 | \$5,000/\$10,000 | | | |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | \$7,500/\$15,000 | \$9,000/\$18,000 | | | |
| Coinsurance | 30% | 30% | 30% | | | |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | | | |
| Preventive and well-child care | No charge | No charge | No charge | | | |
| Telehealth | No charge | No charge | No charge | | | |
| Office visits | \$30 copay, then 30% coinsurance after deductible ² | \$30 copay, then 30% coinsurance after deductible ² | \$40 copay, then 30% coinsurance after deductible ² | | | |
| Urgent care office visits | \$30 copay, then 30% coinsurance after deductible ² | \$30 copay, then 30% coinsurance after deductible ² | \$40 copay, then 30% coinsurance after deductible ² | | | |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 30% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 30% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 30% coinsurance after deductible ² | | | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 30% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 30% coinsurance after deductible ² | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to 30% coinsurance after deductible ² | | | |
| Outpatient surgery | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | | | |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | \$200 copay, then 30% coinsurance after deductible | \$200 copay, then 30% coinsurance after deductible | | | |
| Hospital inpatient | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | | | |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | | | |
| Home health care (130 visits, PCY) | No charge | No charge | No charge | | | |
| Manipulative therapy (12 visits, PCY) | \$30 copay, then 30% coinsurance after deductible ² | \$30 copay, then 30% coinsurance after deductible ² | \$40 copay, then 30% coinsurance after deductible ² | | | |
| Acupuncture (12 visits, PCY) | \$30 copay, then 30% coinsurance after deductible ² | \$30 copay, then 30% coinsurance after deductible ² | \$40 copay, then 30% coinsurance after deductible ² | | | |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | | | |
| Outpatient mental health and substance use disorder | \$30 copay, then 30% coinsurance after deductible ² | \$30 copay, then 30% coinsurance after deductible ² | \$40 copay, then 30% coinsurance after deductible ² | | | |
| Routine eye exam (1 exam every 12 months, primary/specialty) | \$30 | \$30 | \$40 | | | |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months | | | |
| Prescription drugs – retail (up to a 30-day supply) | | | | | | |
| Preferred generic drugs | \$25 | \$25 | \$25 | | | |
| Preferred brand-name drugs | \$50 | \$50 | \$50 | | | |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered | | | |
| Prescription drugs – mail order (up to a 90-day supply) | | | | | | |
| Preferred generic drugs | \$50 | \$50 | \$50 | | | |
| Preferred brand-name drugs | \$100 | \$100 | \$100 | | | |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered | | | |
| Prescription drugs – specialty (up to a 30-day supply) | | | | | | |
| Preferred specialty drugs | 50% up to \$150 | 50% up to \$150 | 50% up to \$150 | | | |
| Non-preferred specialty drugs | Not covered | Not covered | Not covered | | | |
| Drug list/formulary | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | | | |

1. PCY = Per calendar year. 2. This service is eligible for the Welcome waiver.

View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | HMO Deductible Plans | | | |
|---|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| | <div></div> HMO 1500 | <div></div> HMO 2500 | <div></div> HMO 3000 | <div></div> HMO 5000 |
| Plan deductible, PCY* (individual/family) | \$1,500/\$4,500 | \$2,500/\$5,000 | \$3,000/\$6,000 | \$5,000/\$10,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$15,000 | \$6,000/\$12,000 | \$7,500/\$15,000 | \$9,000/18,000 |
| Coinsurance | 20% | 30% | 30% | 30% |
| Preventive and well-child care | No charge | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge | No charge |
| Office visits | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Emergency care | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Home health care (130 visits, PCY) | No charge | No charge | No charge | No charge |
| Manipulative therapy (12 visits, PCY) | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | | |
| Preferred generic drugs | \$15 | \$25 | \$25 | \$25 |
| Preferred brand-name drugs | \$40 | \$60 | \$60 | \$60 |
| Non-preferred generic and brand-name drugs | \$60 | \$100 | \$100 | \$100 |
| Prescription drugs – mail order (up to a 90-day supply) | | | | |
| Preferred generic drugs | \$30 | \$50 | \$50 | \$50 |
| Preferred brand-name drugs | \$80 | \$120 | \$120 | \$120 |
| Non-preferred generic and brand-name drugs | \$120 | \$200 | \$200 | \$200 |
| Prescription drugs – specialty (up to a 30-day supply) | | | | |
| Preferred specialty drugs | \$150 | \$150 | \$150 | \$150 |
| Non-preferred specialty drugs | 30% | 30% | 30% | 30% |
| Drug list/formulary | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit | 5-tier in-network pharmacy benefit |

*PCY = Per calendar year.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | HMO HSA Plans | | |
|---|---|---|---|
| | <div></div> HMO 1700 (A) HSA | <div></div> HMO 2500 (A) HSA | <div></div> HMO 3500 (A) HSA |
| Plan deductible, PCY* (individual/family) | \$1,700/\$3,400 | \$2,500/\$5,000 | \$3,500/\$7,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,500/\$7,000 | \$5,000/\$8,500 | \$6,000/\$8,500 |
| Coinsurance | 20% | 20% | 20% |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | Subject to deductible, then covered in full | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Office visits | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Emergency care | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Preferred brand-name drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Preferred brand-name drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier in-network pharmacy benefit | 1 or 2-tier in-network pharmacy benefit | 1 or 2-tier in-network pharmacy benefit |

*PCY = Per calendar year.

Prescription drugs filled through Kaiser Permanente's mail-order pharmacy will be subject to 2 times the prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | HMO HSA Plans | | |
|---|---|---|---|
| | <div></div> HMO 3400 (E) HSA | <div></div> HMO 3500 (E) HSA | <div></div> HMO 4000 (E) HSA |
| Plan deductible, PCY* (individual/family) | \$3,400/\$6,800 | \$3,500/\$7,000 | \$4,000/\$8,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$10,000 | \$7,000/\$14,000 | \$7,000/\$14,000 |
| Coinsurance | 20% | 20% | 20% |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | Subject to deductible, then covered in full | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Office visits | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Emergency care | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Preferred brand-name drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Preferred brand-name drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier in-network pharmacy benefit | 1 or 2-tier in-network pharmacy benefit | 1 or 2-tier in-network pharmacy benefit |

*PCY = Per calendar year.

Prescription drugs filled through Kaiser Permanente's mail-order pharmacy will be subject to 2 times the prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | HMO HSA Plans | | |
|---|---|---|---|
| | <div></div> HMO 4500 (E) HSA | <div></div> HMO 5000 (E) 100% HSA | <div></div> HMO 6000 (E) 100% HSA |
| Plan deductible, PCY* (individual/family) | \$4,500/\$9,000 | \$5,000/\$10,000 | \$6,000/\$12,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,000/\$14,000 | \$5,000/\$10,000 | \$6,000/\$12,000 |
| Coinsurance | 30% | 0% | 0% |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | Subject to deductible, then covered in full | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Office visits | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Urgent care office visits | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Outpatient surgery | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Emergency care | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Hospital inpatient | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Manipulative therapy (12 visits, PCY) | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Acupuncture (12 visits, PCY) | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Outpatient mental health and substance use disorder | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Routine eye exam (1 exam every 12 months) | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Preferred brand-name drugs | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Preferred brand-name drugs | 30% coinsurance after deductible | Subject to deductible, then covered in full | Subject to deductible, then covered in full |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier in-network pharmacy benefit | 1 or 2-tier in-network pharmacy benefit | 1 or 2-tier in-network pharmacy benefit |

*PCY = Per calendar year.

Prescription drugs filled through Kaiser Permanente's mail-order pharmacy will be subject to 2 times the prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Virtual Plus® Plans | | |
|---|--|--|--|
| | <div></div> Virtual Plus 250 | <div></div> Virtual Plus 500 | <div></div> Virtual Plus 1000 |
| Plan deductible, PCY* (individual/family) | \$250/\$500 | \$500/\$1,000 | \$1,000/\$2,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$6,000 | \$3,000/\$6,000 | \$4,000/\$8,000 |
| Coinsurance | 10% | 20% | 20% |
| Preventive and well-child care | No charge | No charge | No charge |
| Virtual care/telehealth | No charge | No charge | No charge |
| First primary care visit (nonpreventive) | No charge | No charge | No charge |
| Office visits – referred (primary/specialty) | \$10/\$30 | \$20/\$40 | \$20/\$40 |
| Office visits – non-referred (primary/specialty) | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | In-person, authorized: \$10/\$30 In-person, self-directed: 10% after deductible | In-person, authorized: \$20/\$40 In-person, self-directed: 20% after deductible | In-person, authorized: \$20/\$40 In-person, self-directed: 20% after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 10% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Home health care (unlimited) | No charge | No charge | No charge |
| Manipulative therapy (10 visits, PCY) | \$10 | \$20 | \$20 |
| Acupuncture (12 visits, PCY) | \$10 | \$20 | \$20 |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 20% coinsurance after deductible | 20% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$10 | \$20 | \$20 |
| Routine eye exam (1 exam every 12 months) (primary/specialty) | \$10/\$30 | \$20/\$40 | \$20/\$40 |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$15 | \$15 |
| Preferred brand-name drugs | \$30 | \$35 | \$35 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$5 | \$5 | \$5 |
| Preferred brand-name drugs | \$60 | \$70 | \$70 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | \$150 |
| Non-preferred specialty drugs | Not covered | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit |

*PCY = Per calendar year.

Virtual Plus plans include the First Fill Maintenance Drug Program. The first time a prescription for a maintenance drug is filled, members are required to use either an in-network pharmacy or Kaiser Permanente’s mail-order pharmacy. Members can fill up to a 30-day supply. Subsequent refills are required to be filled by using Kaiser Permanente's mail-order pharmacy. This doesn't apply to medication for sudden conditions or to drugs we can't mail. At any time, a member can request an emergency fill of a maintenance medication at any pharmacy in their network.

View the drug formulary at kp.org/wa/formulary.

| Reset | Compare plans | | | Plans selected: <div></div> |
|---|--|--|--|-----------------------------|
| Complete Suite category | Virtual Plus® Plans | | | |
| | Virtual Plus 1500 | Virtual Plus 2000 | Virtual Plus 2500 | |
| Plan deductible, PCY* (individual/family) | \$1,500/\$3,000 | \$2,000/\$4,000 | \$2,500/\$5,000 | |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$10,000 | \$5,500/\$11,000 | \$6,000/\$12,000 | |
| Coinsurance | 20% | 20% | 30% | |
| Preventive and well-child care | No charge | No charge | No charge | |
| Virtual care/telehealth | No charge | No charge | No charge | |
| First primary care visit (nonpreventive) | No charge | No charge | No charge | |
| Office visits – referred (primary/specialty) | \$20/\$40 | \$30/\$60 | \$30/\$60 | |
| Office visits – non-referred (primary/specialty) | 20% coinsurance after deductible | 20% coinsurance after deductible | 30% coinsurance after deductible | |
| Urgent care office visits (primary/specialty) | In-person, authorized: \$20/\$40 In-person, self-directed: 20% after deductible | In-person, authorized: \$30/\$60 In-person, self-directed: 30% after deductible | In-person, authorized: \$30/\$60 In-person, self-directed: 30% after deductible | |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 20% coinsurance after deductible | 30% coinsurance after deductible | |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 20% coinsurance after deductible | 30% coinsurance after deductible | |
| Outpatient surgery | 20% coinsurance after deductible | 20% coinsurance after deductible | 30% coinsurance after deductible | |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 20% coinsurance after deductible | 30% coinsurance after deductible | |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 20% coinsurance after deductible | 30% coinsurance after deductible | |
| Home health care (unlimited) | No charge | No charge | No charge | |
| Manipulative therapy (10 visits, PCY) | \$20 | \$30 | \$30 | |
| Acupuncture (12 visits, PCY) | \$20 | \$30 | \$30 | |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 20% coinsurance after deductible | 30% coinsurance after deductible | |
| Outpatient mental health and substance use disorder | \$20 | \$30 | \$30 | |
| Routine eye exam (1 exam every 12 months) (primary/specialty) | \$20/\$40 | \$30/\$60 | \$30/\$60 | |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months | |
| Prescription drugs – retail (up to a 30-day supply) | | | | |
| Preferred generic drugs | \$15 | \$15 | \$20 | |
| Preferred brand-name drugs | \$35 | \$35 | \$40 | |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered | |
| Prescription drugs – mail order (up to a 90-day supply) | | | | |
| Preferred generic drugs | \$5 | \$5 | \$5 | |
| Preferred brand-name drugs | \$70 | \$70 | \$80 | |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered | |
| Prescription drugs – specialty (up to a 30-day supply) | | | | |
| Preferred specialty drugs | \$150 | \$150 | \$150 | |
| Non-preferred specialty drugs | Not covered | Not covered | Not covered | |
| Drug list/formulary | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Virtual Plus plans include the First Fill Maintenance Drug Program. The first time a prescription for a maintenance drug is filled, members are required to use either an in-network pharmacy or Kaiser Permanente’s mail-order pharmacy. Members can fill up to a 30-day supply. Subsequent refills are required to be filled by using Kaiser Permanente’s mail-order pharmacy. This doesn’t apply to medication for sudden conditions or to drugs we can’t mail. At any time, a member can request an emergency fill of a maintenance medication at any pharmacy in their network.

View the drug formulary at kp.org/wa/formulary.

| Reset | Compare plans | | | Plans selected: <div></div> |
|---|--|--|--|-----------------------------|
| Complete Suite category | Virtual Plus® Plans | | | |
| | <div></div> Virtual Plus 3000 | <div></div> Virtual Plus 4000 | <div></div> Virtual Plus 5000 | |
| Plan deductible, PCY* (individual/family) | \$3,000/\$6,000 | \$4,000/\$8,000 | \$5,000/\$10,000 | |
| Out-of-pocket maximum, PCY (individual/family) | \$7,000/\$14,000 | \$7,000/\$14,000 | \$9,000/\$18,000 | |
| Coinsurance | 30% | 30% | 30% | |
| Preventive and well-child care | No charge | No charge | No charge | |
| Virtual care/telehealth | No charge | No charge | No charge | |
| First primary care visit (nonpreventive) | No charge | No charge | No charge | |
| Office visits – referred (primary/specialty) | \$30/\$60 | \$40/\$80 | \$40/\$80 | |
| Office visits – non-referred (primary/specialty) | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | |
| Urgent care office visits (primary/specialty) | In-person, authorized: \$30/\$60 In-person, self-directed: 30% after deductible | In-person, authorized: \$40/\$80 In-person, self-directed: 30% after deductible | In-person, authorized: \$40/\$80 In-person, self-directed: 30% after deductible | |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | |
| Outpatient surgery | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | \$200 copay, then 30% coinsurance after deductible | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | |
| Home health care (unlimited) | No charge | No charge | No charge | |
| Manipulative therapy (10 visits, PCY) | \$30 | \$40 | \$40 | |
| Acupuncture (12 visits, PCY) | \$30 | \$40 | \$40 | |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 30% coinsurance after deductible | 30% coinsurance after deductible | |
| Outpatient mental health and substance use disorder | \$30 | \$40 | \$40 | |
| Routine eye exam (1 exam every 12 months) (primary/specialty) | \$30/\$60 | \$40/\$80 | \$40/\$80 | |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months | |
| Prescription drugs – retail (up to a 30-day supply) | | | | |
| Preferred generic drugs | \$20 | \$20 | \$20 | |
| Preferred brand-name drugs | \$40 | \$40 | \$40 | |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered | |
| Prescription drugs – mail order (up to a 90-day supply) | | | | |
| Preferred generic drugs | \$5 | \$5 | \$5 | |
| Preferred brand-name drugs | \$80 | \$80 | \$80 | |
| Non-preferred generic and brand-name drugs | Not covered | Not covered | Not covered | |
| Prescription drugs – specialty (up to a 30-day supply) | | | | |
| Preferred specialty drugs | \$150 | \$150 | \$150 | |
| Non-preferred specialty drugs | Not covered | Not covered | Not covered | |
| Drug list/formulary | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | 1 or 2-tier with additional specialty tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Virtual Plus plans include the First Fill Maintenance Drug Program. The first time a prescription for a maintenance drug is filled, members are required to use either an in-network pharmacy or Kaiser Permanente’s mail-order pharmacy. Members can fill up to a 30-day supply. Subsequent refills are required to be filled by using Kaiser Permanente’s mail-order pharmacy. This doesn't apply to medication for sudden conditions or to drugs we can't mail. At any time, a member can request an emergency fill of a maintenance medication at any pharmacy in their network.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Plans | | |
|--|--|--|--|
| | ■ Summit PPO 250 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$250/\$500 | | \$750/\$1,500 |
| Out-of-pocket maximum, PCY (individual/family) | \$2,500/\$5,000 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$10 | \$20 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$10 | \$20 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$10 | \$20 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$20/\$40 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$5 | \$15 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$65 | \$95 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$10 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Plans | | |
|--|--|--|--|
| | ■ Summit PPO 500 10%/20% | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$500/\$1,000 | | \$1,500/\$3,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$6,000 | | Unlimited |
| Coinsurance | 10% | 20% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance | 20% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance | 20% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$10 | \$20 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$10 | \$20 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$10 | \$20 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$20/\$40 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$5 | \$15 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$65 | \$95 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$10 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Plans | | |
|--|--|--|--|
| | ■ Summit PPO 500 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$500/\$1,000 | | \$1,500/\$3,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$6,000 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$10 | \$20 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$10 | \$20 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$10 | \$20 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$20/\$40 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$5 | \$15 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$65 | \$95 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$10 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Plans | | |
|--|--|--|--|
| | ■ Summit PPO 750 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$750/\$1,500 | | \$2,250/\$4,500 |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$8,000 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$10 | \$20 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$10 | \$20 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$10 | \$20 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$20/\$40 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$5 | \$15 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$65 | \$95 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$10 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Plans | | |
|--|--|--|--|
| | ■ Summit PPO 1000 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$1,000/\$2,000 | | \$3,000/\$6,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$8,000 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$10/\$20 | \$20/\$40 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$150 copay, then 10% coinsurance after deductible | \$150 copay, then 10% coinsurance after deductible | \$150 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$10 | \$20 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$10 | \$20 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$10 | \$20 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$20/\$40 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$20 | Not covered |
| Preferred brand-name drugs | \$20 | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$30 | \$60 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$20 | Not covered | Not covered |
| Preferred brand-name drugs | \$40 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| | | | |
|--|--|--|--|
| Reset | Compare plans | | Plans selected: <div></div> |
| Complete Suite category | Summit PPO Plans | | |
| | Summit PPO 1500 10%/20% | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$1,500/\$3,000 | | \$4,500/\$9,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$10,000 | | Unlimited |
| Coinsurance | 10% | 20% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance | 20% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance | 20% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$150 copay, then 10% coinsurance after deductible | \$150 copay, then 10% coinsurance after deductible | \$150 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$20 | \$40 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$20 | \$40 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20 | \$40 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$40/\$80 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$20 | Not covered |
| Preferred brand-name drugs | \$20 | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$30 | \$60 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$20 | Not covered | Not covered |
| Preferred brand-name drugs | \$40 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at [kp.org/wa/formulary](https://www.kp.org/wa/formulary).

| | | | |
|--|--|--|--|
| Reset | Compare plans | | Plans selected: <div></div> |
| Complete Suite category | Summit PPO Plans | | |
| | ■ Summit PPO 1500 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$1,500/\$3,000 | | \$4,500/\$9,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$10,000 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance | 30% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$150 copay, then 10% coinsurance after deductible | \$150 copay, then 10% coinsurance after deductible | \$150 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$20 | \$40 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$20 | \$40 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20 | \$40 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$40/\$80 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$20 | Not covered |
| Preferred brand-name drugs | \$20 | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$30 | \$60 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$20 | Not covered | Not covered |
| Preferred brand-name drugs | \$40 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at [kp.org/wa/formulary](https://www.kp.org/wa/formulary).

| Complete Suite category | Summit PPO Plans | | |
|--|--|--|--|
| | ■ Summit PPO 2000 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$2,000/\$4,000 | | \$6,000/\$12,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$10,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance | 40% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance | 40% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$150 copay, then 20% coinsurance after deductible | \$150 copay, then 20% coinsurance after deductible | \$150 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$20 | \$40 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$20 | \$40 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20 | \$40 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$40/\$80 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$20 | Not covered |
| Preferred brand-name drugs | \$20 | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$30 | \$60 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$20 | Not covered | Not covered |
| Preferred brand-name drugs | \$40 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at [kp.org/wa/formulary](https://www.kp.org/wa/formulary).

| Complete Suite category | Summit PPO Plans | | |
|--|--|--|--|
| | ■ Summit PPO 2500 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$2,500/\$5,000 | | \$7,500/\$15,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance | 40% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance | 40% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$20 | \$40 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$20 | \$40 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20 | \$40 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$40/\$80 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$25 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$50 | \$80 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$100 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Plans | | |
|--|--|--|--|
| | ■ Summit PPO 3000 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$3,000/\$6,000 | | \$9,000/\$18,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance | 40% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance | 40% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$20 | \$40 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$20 | \$40 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20 | \$40 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$40/\$80 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$25 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$50 | \$80 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$100 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Plans | | |
|--|--|--|--|
| | ■ Summit PPO 5000 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$5,000/\$10,000 | | \$15,000/\$30,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,000/\$14,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$20/\$40 | \$40/\$80 | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance | 40% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance | 40% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$20 | \$40 | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$20 | \$40 | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20 | \$40 | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | \$0/\$0 | \$40/\$80 | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$25 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$50 | \$80 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$100 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Welcome Plans | | |
|--|--|---|--|
| | ■ Summit PPO 250 W1 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY ¹ (individual/family) | \$250/\$500 | | \$750/\$1,500 |
| Out-of-pocket maximum, PCY (individual/family) | \$2,500/\$5,000 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | | N/A |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | No charge | \$20/\$40 ² | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$5 | \$15 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$65 | \$95 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$10 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

1. PCY = Per calendar year. 2. This service is eligible for the Welcome waiver.
Services provided by out-of-network providers may be subject to balance billing.
Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Welcome Plans | | |
|--|--|---|--|
| | ■ Summit PPO 500 W2 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY ¹ (individual/family) | \$500/\$1,000 | | \$1,500/\$3,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$6,000 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | | N/A |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible | \$100 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | No charge | \$20/\$40 ² | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$5 | \$15 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$65 | \$95 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$10 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

1. PCY = Per calendar year. 2. This service is eligible for the Welcome waiver.
Services provided by out-of-network providers may be subject to balance billing.
Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Welcome Plans | | |
|--|--|---|--|
| | ■ Summit PPO 1000 W3 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY ¹ (individual/family) | \$1,000/\$2,000 | | \$3,000/\$6,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$8,000 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | | N/A |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$150 copay, then 10% coinsurance after deductible | \$150 copay, then 10% coinsurance after deductible | \$150 copay, then 10% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$10/\$20 copay, then 10% coinsurance after deductible ² | \$20/\$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | No charge | \$20/\$40 ² | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$20 | Not covered |
| Preferred brand-name drugs | \$20 | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$30 | \$60 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$20 | Not covered | Not covered |
| Preferred brand-name drugs | \$40 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

1. PCY = Per calendar year. 2. This service is eligible for the Welcome waiver.
Services provided by out-of-network providers may be subject to balance billing.
Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Welcome Plans | | |
|--|--|---|--|
| | ■ Summit PPO 2000 W4 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY ¹ (individual/family) | \$2,000/\$4,000 | | \$6,000/\$12,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$10,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | | N/A |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$150 copay, then 20% coinsurance after deductible | \$150 copay, then 20% coinsurance after deductible | \$150 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | No charge | \$40/\$80 ² | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$20 | Not covered |
| Preferred brand-name drugs | \$20 | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$30 | \$60 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$20 | Not covered | Not covered |
| Preferred brand-name drugs | \$40 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

1. PCY = Per calendar year. 2. This service is eligible for the Welcome waiver.
Services provided by out-of-network providers may be subject to balance billing.
Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Welcome Plans | | |
|--|--|---|--|
| | ■ Summit PPO 3000 W5 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY ¹ (individual/family) | \$3,000/\$6,000 | | \$9,000/\$18,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | | N/A |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | No charge | \$40/\$80 ² | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$25 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$50 | \$80 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$100 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

1. PCY = Per calendar year. 2. This service is eligible for the Welcome waiver.
Services provided by out-of-network providers may be subject to balance billing.
Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO Welcome Plans | | |
|--|--|---|--|
| | ■ Summit PPO 5000 W6 | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY ¹ (individual/family) | \$5,000/\$10,000 | | \$15,000/\$30,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,000/\$14,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | | N/A |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | No charge | Not covered |
| Office visits (primary/specialty) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits (primary/specialty) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable preferred in-network, in-network, or out-of-network deductible and coinsurance ² | | |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible | \$200 copay, then 20% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$20/\$40 copay, then 20% coinsurance after deductible ² | \$40/\$80 copay, then 40% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | No charge | \$40/\$80 ² | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$15 | \$25 | Not covered |
| Preferred brand-name drugs | \$30 | \$50 | Not covered |
| Non-preferred generic and brand-name drugs | \$50 | \$80 | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | \$30 | Not covered | Not covered |
| Preferred brand-name drugs | \$60 | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | \$100 | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | \$150 | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

1. PCY = Per calendar year. 2. This service is eligible for the Welcome waiver.
Services provided by out-of-network providers may be subject to balance billing.
Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO HSA Plans | | |
|--|---|---|----------------------------------|
| | ■ Summit PPO HSA 1700 (A) | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$1,700/\$3,400 | | \$3,400/\$6,800 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,500/\$7,000 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | Subject to deductible, then covered in full | Not covered |
| Office visits | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care | 10% coinsurance after deductible | 10% coinsurance after deductible | 30% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | 10% coinsurance after deductible | 30% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 10% coinsurance after deductible | 30% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 10% coinsurance after deductible | 30% coinsurance after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | 10% coinsurance after deductible | Not covered | Not covered |
| Preferred brand-name drugs | 10% coinsurance after deductible | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | 10% coinsurance after deductible | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 10% coinsurance after deductible | 10% coinsurance after deductible | Not covered |
| Non-preferred specialty drugs | 30% coinsurance after deductible | 30% coinsurance after deductible | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO HSA Plans | | |
|--|---|---|----------------------------------|
| | ■ Summit PPO HSA 2500 (A) | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$2,500/\$5,000 | | \$5,000/\$10,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$8,500 | | Unlimited |
| Coinsurance | 10% | 30% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | Subject to deductible, then covered in full | Not covered |
| Office visits | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care | 10% coinsurance after deductible | 10% coinsurance after deductible | 30% coinsurance after deductible |
| Hospital inpatient | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | 10% coinsurance after deductible | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | 10% coinsurance after deductible | 30% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 10% coinsurance after deductible | 30% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 10% coinsurance after deductible | 30% coinsurance after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | 10% coinsurance after deductible | Not covered | Not covered |
| Preferred brand-name drugs | 10% coinsurance after deductible | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | 10% coinsurance after deductible | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 10% coinsurance after deductible | 10% coinsurance after deductible | Not covered |
| Non-preferred specialty drugs | 30% coinsurance after deductible | 30% coinsurance after deductible | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO HSA Plans | | |
|--|---|---|----------------------------------|
| | ■ Summit PPO HSA 3500 (A) | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$3,500/\$7,000 | | \$7,000/\$14,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$8,500 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | Subject to deductible, then covered in full | Not covered |
| Office visits | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care | 20% coinsurance after deductible | 20% coinsurance after deductible | 40% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | Not covered |
| Non-preferred specialty drugs | 40% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO HSA Plans | | |
|--|---|---|----------------------------------|
| | ■ Summit PPO HSA 3400 (E) | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$3,400 / \$6,800 | | \$6,800/\$13,600 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | Subject to deductible, then covered in full | Not covered |
| Office visits | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care | 20% coinsurance after deductible | 20% coinsurance after deductible | 40% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | Not covered |
| Non-preferred specialty drugs | 40% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO HSA Plans | | |
|--|---|---|----------------------------------|
| | ■ Summit PPO HSA 4000 (E) | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$4,000/\$8,000 | | \$8,000/\$16,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | Subject to deductible, then covered in full | Not covered |
| Office visits | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care | 20% coinsurance after deductible | 20% coinsurance after deductible | 40% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | Not covered |
| Non-preferred specialty drugs | 40% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Summit PPO HSA Plans | | |
|--|---|---|----------------------------------|
| | ■ Summit PPO HSA 5000 (E) | | |
| | Preferred in-network (Tier I) | In-network (Tier 2) | Out-of-network (Tier 3) |
| Plan deductible, PCY* (individual/family) | \$5,000/\$10,000 | | \$10,000/\$20,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | | Unlimited |
| Coinsurance | 20% | 40% | 50% |
| Preventive and well-child care | No charge | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | Subject to deductible, then covered in full | Not covered |
| Office visits | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care | 20% coinsurance after deductible | 20% coinsurance after deductible | 40% coinsurance after deductible |
| Hospital inpatient | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (unlimited) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (8 visits, PCY; additional visits with prior authorization) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) primary/specialty) | 20% coinsurance after deductible | 40% coinsurance after deductible | 50% coinsurance after deductible |
| Hearing hardware | 1 per ear every 36 months | 1 per ear every 36 months | Not Covered |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | | |
| Preferred generic drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Preferred specialty drugs | 20% coinsurance after deductible | 20% coinsurance after deductible | Not covered |
| Non-preferred specialty drugs | 40% coinsurance after deductible | 40% coinsurance after deductible | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | | |

*PCY = Per calendar year.

Services provided by out-of-network providers may be subject to balance billing.

Specialty drugs are required to be filled through the Kaiser Permanente Specialty Pharmacy.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Plans | |
|---|--|---|
| | ■ Access PPO 1500 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$1,500/\$3,000 | \$3,000/\$6,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$10,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Plans | |
|---|--|---|
| | ■ Access PPO 2500 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$2,500/\$5,000 | \$5,000/\$10,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Plans | |
|---|--|---|
| | ■ Access PPO 3000 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$3,000/\$6,000 | \$6,000/\$12,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,500/\$15,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$25 (\$15 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$60 (\$40 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$100 (\$70 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$140 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Plans | |
|---|--|---|
| | ■ Access PPO 5000 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$5,000/\$10,000 | \$10,000/\$20,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$9,000/\$18,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$25 (\$15 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$60 (\$40 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$100 (\$70 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$140 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: VisitsPlus | |
|---|--|---|
| | ■ Access PPO 250 V1 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$250/\$750 | \$500/\$1,500 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | Unlimited |
| Coinsurance | 10% | 50% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$30 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$30 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 10% coinsurance after deductible | |
| Hospital inpatient | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$30 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$30 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$70 (\$40 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$80 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: VisitsPlus | |
|---|--|---|
| | ■ Access PPO 500 V2 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$500/\$1,500 | \$1,000/\$3,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$30 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$30 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$30 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$30 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$70 (\$40 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$80 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: VisitsPlus | |
|---|--|---|
| | ■ Access PPO 750 V3 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$750/\$2,250 | \$1,500/\$4,500 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,500/\$10,500 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$50 (\$30 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$95 (\$65 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$60 | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: VisitsPlus | |
|---|--|---|
| | ■ Access PPO 1000 V4 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$1,000/\$3,000 | \$2,000/\$6,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$12,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$50 (\$30 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$95 (\$65 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$60 | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: VisitsPlus | |
|---|--|---|
| | ■ Access PPO 1500 V5 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$1,500/\$4,500 | \$3,000/\$9,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$15,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: VisitsPlus | |
|---|--|---|
| | ■ Access PPO 2000 V17 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$2,000/\$4,000 | \$4,000/\$8,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,500/\$11,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: VisitsPlus | |
|---|--|---|
| | ■ Access PPO 2500 V6 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$2,500/\$5,000 | \$5,000/\$10,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: VisitsPlus | |
|---|--|---|
| | ■ Access PPO 3000 V7 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$3,000/\$6,000 | \$6,000/\$12,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,500/\$15,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$40 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$40 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$40 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$40 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$40 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$25 (\$15 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$60 (\$40 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$100 (\$70 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$140 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: VisitsPlus | |
|---|--|---|
| | ■ Access PPO 5000 V15 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$5,000/\$10,000 | \$10,000/\$20,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$9,000/\$18,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Waiver: VisitsPlus | Annual deductible and plan coinsurance don't apply to office visits, including surgery | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$50 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$50 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$50 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$50 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$50 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$25 (\$15 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$60 (\$40 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$100 (\$70 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$140 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: Lab/X-Ray Plus | |
|---|---|---|
| | ■ Access PPO 250 L1 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$250/\$750 | \$500/\$1,500 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | Unlimited |
| Coinsurance | 10% | 50% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits. Diagnostic lab and X-ray are subject to plan coinsurance only. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$30 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$30 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 10% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 10% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 10% coinsurance after deductible | |
| Hospital inpatient | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$30 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$30 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$50 (\$30 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$95 (\$65 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$60 | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: Lab/X-Ray Plus | |
|---|---|---|
| | ■ Access PPO 500 L2 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$500/\$1,500 | \$1,000/\$3,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits. Diagnostic lab and X-ray are subject to plan coinsurance only. | |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$30 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$30 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$30 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$30 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$70 (\$40 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$80 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: Lab/X-Ray Plus | |
|---|---|---|
| | ■ Access PPO 750 L3 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$750/\$2,250 | \$1,500/\$4,500 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,500/\$10,500 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits. Diagnostic lab and X-ray are subject to plan coinsurance only. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$70 (\$40 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$80 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

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| Complete Suite category | Access PPO Waiver Plans: Lab/X-Ray Plus | |
|---|---|---|
| | ■ Access PPO 1000 L4 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$1,000/\$3,000 | \$2,000/\$6,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$12,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits. Diagnostic lab and X-ray are subject to plan coinsurance only. | |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: Lab/X-Ray Plus | |
|---|---|---|
| | ■ Access PPO 1500 L5 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$1,500/\$4,500 | \$3,000/\$9,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$15,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits. Diagnostic lab and X-ray are subject to plan coinsurance only. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

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Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: Lab/X-Ray Plus | |
|---|---|---|
| | ■ Access PPO 2000 L6 | |
| | In-network | In-networkOut-of-network |
| Plan deductible, PCY* (individual/family) | \$2,000/\$4,000 | \$4,000/\$8,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,500/\$11,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits. Diagnostic lab and X-ray are subject to plan coinsurance only. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

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Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: Lab/X-Ray Plus | |
|---|---|---|
| | ■ Access PPO 2500 L7 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$2,500/\$5,000 | \$5,000/\$10,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits. Diagnostic lab and X-ray are subject to plan coinsurance only. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: Lab/X-Ray Plus | |
|---|---|---|
| | ■ Access PPO 3000 L8 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$3,000/\$6,000 | \$6,000/\$12,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,500/\$15,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits. Diagnostic lab and X-ray are subject to plan coinsurance only. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$40 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$40 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$40 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$40 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$40 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Waiver Plans: Lab/X-Ray Plus | |
|---|---|---|
| | ■ Access PPO 5000 L9 | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$5,000/\$10,000 | \$10,000/\$20,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$9,000/\$18,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Waiver: Lab/X-Ray Plus | Annual deductible and plan coinsurance don't apply to office visits. Diagnostic lab and X-ray are subject to plan coinsurance only. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$50 copay | 50% coinsurance after deductible |
| Urgent care office visits | \$50 copay | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$50 copay | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$50 copay | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$50 copay | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Welcome Plans | |
|---|--|---|
| | ■ Access PPO 250 W1 | |
| | In-network | Out-of-network |
| Plan deductible, PCY ¹ (individual/family) | \$250/\$750 | \$500/\$1,500 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | Unlimited |
| Coinsurance | 10% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$30 copay, then 10% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits | \$30 copay, then 10% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| Outpatient surgery | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 10% coinsurance after deductible | |
| Hospital inpatient | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 copay, then 10% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$30 copay, then 10% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$30 copay, then 10% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$70 (\$40 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$80 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** This service is eligible for the Welcome waiver.
Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.
Services provided by out-of-network providers may be subject to balance billing.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Welcome Plans | |
|---|---|---|
| | ■ Access PPO 500 W2 | |
| | In-network | Out-of-network |
| Plan deductible, PCY ¹ (individual/family) | \$500/\$1,500 | \$1,000/\$3,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$30 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits | \$30 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$30 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$30 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$70 (\$40 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$80 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** This service is eligible for the Welcome waiver.
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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Welcome Plans | |
|---|--|---|
| | ■ Access PPO 750 W3 | |
| | In-network | Out-of-network |
| Plan deductible, PCY ¹ (individual/family) | \$750/\$2,250 | \$1,500/\$4,500 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,500/\$10,500 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$50 (\$30 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$95 (\$65 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$60 | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** This service is eligible for the Welcome waiver.
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Services provided by out-of-network providers may be subject to balance billing.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Welcome Plans | |
|---|--|---|
| | ■ Access PPO 1000 W4 | |
| | In-network | Out-of-network |
| Plan deductible, PCY ¹ (individual/family) | \$1,000/\$3,000 | \$2,000/\$6,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$12,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$50 (\$30 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$95 (\$65 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$60 | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** This service is eligible for the Welcome waiver.

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Services provided by out-of-network providers may be subject to balance billing.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Welcome Plans | |
|---|--|---|
| | ■ Access PPO 1500 W5 | |
| | In-network | Out-of-network |
| Plan deductible, PCY ¹ (individual/family) | \$1,500/\$4,500 | \$3,000/\$9,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$15,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** This service is eligible for the Welcome waiver.

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View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Welcome Plans | |
|---|--|---|
| | ■ Access PPO 2000 W7 | |
| | In-network | Out-of-network |
| Plan deductible, PCY ¹ (individual/family) | \$2,000/\$4,000 | \$4,000/\$8,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,500/\$11,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance. ² | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay, then 20% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$20 (\$10 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$40 (\$20 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$60 (\$30 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | \$60 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** This service is eligible for the Welcome waiver.
Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.
Services provided by out-of-network providers may be subject to balance billing.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Welcome Plans | |
|---|--|---|
| | ■ Access PPO 2500 W8 | |
| | In-network | Out-of-network |
| Plan deductible, PCY ¹ (individual/family) | \$2,500/\$5,000 | \$5,000/\$10,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$35 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits | \$35 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, x-ray, CT, MRI and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$35 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$35 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$35 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$15 (\$5 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$50 (\$30 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$95 (\$65 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$10 | Not covered |
| Preferred brand-name drugs | \$60 | Not covered |
| Non-preferred generic and brand-name drugs | \$130 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** This service is eligible for the Welcome waiver.
Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.
Services provided by out-of-network providers may be subject to balance billing.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Welcome Plans | |
|---|--|---|
| | ■ Access PPO 3000 W10 | |
| | In-network | Out-of-network |
| Plan deductible, PCY ¹ (individual/family) | \$3,000/\$6,000 | \$6,000/\$12,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,500/\$15,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits | \$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$40 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$25 (\$15 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$60 (\$40 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$100 (\$70 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$140 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** This service is eligible for the Welcome waiver.
Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.
Services provided by out-of-network providers may be subject to balance billing.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO Welcome Plans | |
|---|--|---|
| | ■ Access PPO 5000 W11 | |
| | In-network | Out-of-network |
| Plan deductible, PCY ¹ (individual/family) | \$5,000/\$10,000 | \$10,000/\$20,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$9,000/\$18,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Waiver: Welcome | First 4 office visits are subject to copay only. After first 4 office visits, copays are waived and plan deductible and coinsurance apply. No charge for the first \$500 of combined diagnostic lab, X-ray, CT, MRI and PET scan procedures. After the first \$500, plan deductible and coinsurance apply. | N/A |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | No charge | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | \$50 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Urgent care office visits | \$50 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| CT, MRI, and PET scans (outpatient) | No charge for first \$500 of combined lab, X-ray, CT, MRI, and PET scan procedures, then subject to applicable in-network or out-of-network deductible and coinsurance ² | |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$50 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | \$50 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | \$50 copay, then 30% coinsurance after deductible ² | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | \$25 (\$15 enhanced benefit) | Not covered |
| Preferred brand-name drugs | \$60 (\$40 enhanced benefit) | Not covered |
| Non-preferred generic and brand-name drugs | \$100 (\$70 enhanced benefit) | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$140 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** This service is eligible for the Welcome waiver.
Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.
Services provided by out-of-network providers may be subject to balance billing.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO HSA Plans | |
|---|---|---|
| | ■ Access PPO 1700 (A) HSA | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$1,700/\$3,400 | \$3,400/\$6,800 |
| Out-of-pocket maximum, PCY (individual/family) | \$3,500/\$7,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | 10% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 10% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 10% coinsurance after deductible | Not covered |
| Drug list/formulary | 3-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Prescription drugs filled through the Kaiser Permanente mail-order pharmacy will be subject to 2 times the enhanced benefit prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO HSA Plans | |
|---|---|---|
| | ■ Access PPO 2500 (A) HSA | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$2,500/\$5,000 | \$5,000/\$10,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$8,500 | Unlimited |
| Coinsurance | 20% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | 10% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 10% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 10% coinsurance after deductible | Not covered |
| Drug list/formulary | 3-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Prescription drugs filled through the Kaiser Permanente mail-order pharmacy will be subject to 2 times the enhanced benefit prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Access PPO HSA Plans | |
|---|---|---|
| | ■ Access PPO 3500 (A) HSA | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$3,500/\$7,000 | \$7,000/\$14,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$,8500 | Unlimited |
| Coinsurance | 30% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Preferred brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | 20% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | Not covered |
| Drug list/formulary | 3-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Prescription drugs filled through the Kaiser Permanente mail-order pharmacy will be subject to 2 times the enhanced benefit prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO HSA Plans | |
|---|---|---|
| | ■ Access PPO 3400 (E) HSA | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$3,400/\$6,800 | \$6,800/\$13,600 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$10,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not Covered |
| Preferred brand-name drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not Covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not Covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | 10% coinsurance after deductible | Not Covered |
| Preferred brand-name drugs | 10% coinsurance after deductible | Not Covered |
| Non-preferred generic and brand-name drugs | 10% coinsurance after deductible | Not Covered |
| Drug list/formulary | 3-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Prescription drugs filled through the Kaiser Permanente mail-order pharmacy will be subject to 2 times the enhanced benefit prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO HSA Plans | |
|---|---|---|
| | ■ Access PPO 3500 (E) HSA | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$3,500/\$7,000 | \$7,000/\$14,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,500/\$11,000 | Unlimited |
| Coinsurance | 20% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after deductible | |
| Hospital inpatient | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 20% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance (10% enhanced benefit) after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | 10% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 10% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 10% coinsurance after deductible | Not covered |
| Drug list/formulary | 3-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Prescription drugs filled through the Kaiser Permanente mail-order pharmacy will be subject to 2 times the enhanced benefit prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Access PPO HSA Plans | |
|---|---|---|
| | ■ Access PPO 4000 (E) HSA | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$4,000/\$8,000 | \$8,000/\$16,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$5,500/\$11,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Preferred brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | 20% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | Not covered |
| Drug list/formulary | 3-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Prescription drugs filled through the Kaiser Permanente mail-order pharmacy will be subject to 2 times the enhanced benefit prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO HSA Plans | |
|---|---|---|
| | ■ Access PPO 4500 (E) HSA | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$4,500/\$9,000 | \$9,000/\$18,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,000/\$14,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Preferred brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | 20% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | Not covered |
| Drug list/formulary | 3-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Prescription drugs filled through the Kaiser Permanente mail-order pharmacy will be subject to 2 times the enhanced benefit prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Access PPO HSA Plans | |
|---|---|---|
| | ■ Access PPO 5000 (E) HSA | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$5,000/\$10,000 | \$10,000/\$20,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,000/\$14,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Preferred brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | 20% coinsuranceafter deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | Not covered |
| Drug list/formulary | 3-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Prescription drugs filled through the Kaiser Permanente mail-order pharmacy will be subject to 2 times the enhanced benefit prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | Access PPO HSA Plans | |
|---|---|---|
| | ■ Access PPO 6000 (E) HSA | |
| | In-network | Out-of-network |
| Plan deductible, PCY* (individual/family) | \$6,000/\$12,000 | \$12,000/\$24,000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7,500/\$15,000 | Unlimited |
| Coinsurance | 30% | 50% |
| Preventive and well-child care | No charge | 50% coinsurance after deductible |
| Telehealth | Subject to deductible, then covered in full | 50% coinsurance after deductible Telephone services/online (e-visits): Not covered |
| Office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Urgent care office visits | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient surgery | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after deductible | |
| Hospital inpatient | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Home health care (130 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Acupuncture (12 visits, PCY) | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Outpatient mental health and substance use disorder | 30% coinsurance after deductible | 50% coinsurance after deductible |
| Routine eye exam (1 exam every 12 months) | No charge | No charge |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Preferred generic drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Preferred brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 30% coinsurance (20% enhanced benefit) after deductible | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | 20% coinsurance after deductible | Not covered |
| Preferred brand-name drugs | 20% coinsurance after deductible | Not covered |
| Non-preferred generic and brand-name drugs | 20% coinsurance after deductible | Not covered |
| Drug list/formulary | 3-tier in-network pharmacy benefit | |

*PCY = Per calendar year.

Enhanced in-network benefits apply when services are provided by a Kaiser Permanente Pharmacy or other designated pharmacy.

Prescription drugs filled through the Kaiser Permanente mail-order pharmacy will be subject to 2 times the enhanced benefit prescription drug cost share for up to a 90-day supply.

Specialty drugs are limited to a 30-day supply.

View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|---|---|---|
| | ■ KP Plus 250 L1 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$250/\$750 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | NA |
| Coinsurance | 10% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits or to diagnostic laboratory and radiology services | NA |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$35/\$45 |
| Office visits | \$15/\$25 | \$35/\$45 |
| Urgent care office visits | \$15/\$25 | \$35/\$45 |
| Lab and X-ray procedures (outpatient) | \$15 | \$35 |
| CT, MRI, and PET scans (outpatient) | \$100 | Not covered |
| Outpatient surgery | 10% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | 10% coinsurance after in-network deductible ² | |
| Hospital inpatient | 10% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 10% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$15 | \$35 |
| Acupuncture (12 visits, PCY) | \$15 | \$35 |
| Inpatient mental health and substance use disorder | 10% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$15 | \$35 |
| Routine eye exam (1 exam every 12 months) | \$15/\$25 | \$35/\$45 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| | | Limited to 5 prescription fills per year |
| Preferred generic drugs | \$15 | \$35 |
| Preferred brand-name drugs | \$40 | \$60 |
| Non-preferred generic and brand-name drugs | \$60 | \$80 |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$120 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier In-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|--|--|---|
| | ■ KP Plus 500 V2 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$500/\$1,500 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$3,000/\$9,000 | NA |
| Coinsurance | 20% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits including surgery | |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$40 |
| Office visits | \$20 | \$40 |
| Urgent care office visits | \$20 | \$40 |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 30% coinsurance |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | Not covered |
| Outpatient surgery | 20% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after in-network deductible ² | |
| Hospital inpatient | 20% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$20 | \$40 |
| Acupuncture (12 visits, PCY) | \$20 | \$40 |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$20 | \$40 |
| Routine eye exam (1 exam every 12 months) | \$20 | \$40 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Limited to 5 prescription fills per year | | |
| Preferred generic drugs | \$10 | \$30 |
| Preferred brand-name drugs | \$20 | \$40 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$20 | Not covered |
| Preferred brand-name drugs | \$40 | Not covered |
| Non-preferred generic and brand-name drugs | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | 50% up to \$150 | Not covered |
| Non-preferred specialty drugs | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier with additional specialty tier In-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|--|---|---|
| | ■ KP Plus 750 L3 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$750/\$2,250 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$3,500/\$10,500 | NA |
| Coinsurance | 20% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits or to diagnostic laboratory and radiology services | |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$45/\$55 |
| Office visits | \$25/\$35 | \$45/\$55 |
| Urgent care office visits | \$25/\$35 | \$45/\$55 |
| Lab and X-ray procedures (outpatient) | \$25 | \$45 |
| CT, MRI, and PET scans (outpatient) | \$100 | Not covered |
| Outpatient surgery | 20% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | 20% coinsurance after in-network deductible ² | |
| Hospital inpatient | 20% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$25 | \$45 |
| Acupuncture (12 visits, PCY) | \$25 | \$45 |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$25 | \$45 |
| Routine eye exam (1 exam every 12 months) | \$25/\$35 | \$45/\$55 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Limited to 5 prescription fills per year | | |
| Preferred generic drugs | \$15 | \$35 |
| Preferred brand-name drugs | \$40 | \$60 |
| Non-preferred generic and brand-name drugs | \$60 | \$80 |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$120 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier In-network pharmacy benefit | |

1. PCY = Per calendar year. 2. The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|--|---|---|
| | ■ KP Plus 1000 V4 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$1,000/\$3,000 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$4,000/\$12,000 | NA |
| Coinsurance | 20% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits, including surgery | NA |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$45 |
| Office visits | \$25 | \$45 |
| Urgent care office visits | \$25 | \$45 |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 30% coinsurance |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | Not covered |
| Outpatient surgery | 20% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 20% coinsurance after in-network deductible ² | |
| Hospital inpatient | 20% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$25 | \$45 |
| Acupuncture (12 visits, PCY) | \$25 | \$45 |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$25 | \$45 |
| Routine eye exam (1 exam every 12 months) | \$25 | \$45 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Limited to 5 prescription fills per year | | |
| Preferred generic drugs | \$15 | \$35 |
| Preferred brand-name drugs | \$30 | \$50 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$60 | Not covered |
| Non-preferred generic and brand-name drugs | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | 50% up to \$150 | Not covered |
| Non-preferred specialty drugs | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier with additional specialty tier In-network pharmacy benefit | |

1. PCY = Per calendar year. 2. The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|--|---|---|
| | ■ KP Plus 1500 L5 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$1,500/\$4,500 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$5,000/\$15,000 | NA |
| Coinsurance | 20% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits or to diagnostic laboratory and radiology services | |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$45/\$55 |
| Office visits | \$25/\$35 | \$45/\$55 |
| Urgent care office visits | \$25/\$35 | \$45/\$55 |
| Lab and X-ray procedures (outpatient) | \$25 | \$45 |
| CT, MRI, and PET scans (outpatient) | \$100 | Not covered |
| Outpatient surgery | 20% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | 20% coinsurance after in-network deductible ² | |
| Hospital inpatient | 20% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$25 | \$45 |
| Acupuncture (12 visits, PCY) | \$25 | \$45 |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$25 | \$45 |
| Routine eye exam (1 exam every 12 months) | \$25/\$35 | \$45/\$55 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Limited to 5 prescription fills per year | | |
| Preferred generic drugs | \$15 | \$35 |
| Preferred brand-name drugs | \$40 | \$60 |
| Non-preferred generic and brand-name drugs | \$60 | \$80 |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$120 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier In-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|--|--|---|
| | ■ KP Plus 2000 V6 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$2,000/\$4,000 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$5,500/\$11,000 | NA |
| Coinsurance | 20% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits including surgery | NA |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$50 |
| Office visits | \$30 | \$50 |
| Urgent care office visits | \$30 | \$50 |
| Lab and X-ray procedures (outpatient) | 20% coinsurance after deductible | 30% coinsurance |
| CT, MRI, and PET scans (outpatient) | 20% coinsurance after deductible | Not covered |
| Outpatient surgery | 20% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | 20% coinsurance after in-network deductible ² | |
| Hospital inpatient | 20% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 20% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 | \$50 |
| Acupuncture (12 visits, PCY) | \$30 | \$50 |
| Inpatient mental health and substance use disorder | 20% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$30 | \$50 |
| Routine eye exam (1 exam every 12 months) | \$30 | \$50 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| | | Limited to 5 prescription fills per year |
| Preferred generic drugs | \$15 | \$35 |
| Preferred brand-name drugs | \$40 | \$60 |
| Non-preferred generic and brand-name drugs | \$60 | \$80 |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$120 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier In-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|--|--|---|
| | ■ KP Plus 2500 V7 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$2,500/\$5,000 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | NA |
| Coinsurance | 30% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits including surgery | NA |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$50 |
| Office visits | \$30 | \$50 |
| Urgent care office visits | \$30 | \$50 |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 40% coinsurance |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | Not covered |
| Outpatient surgery | 30% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after in-network deductible ² | |
| Hospital inpatient | 30% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 | \$50 |
| Acupuncture (12 visits, PCY) | \$30 | \$50 |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$30 | \$50 |
| Routine eye exam (1 exam every 12 months) | \$30 | \$50 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| | | Limited to 5 prescription fills per year |
| Preferred generic drugs | \$25 | \$45 |
| Preferred brand-name drugs | \$50 | \$70 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$50 | Not covered |
| Preferred brand-name drugs | \$100 | Not covered |
| Non-preferred generic and brand-name drugs | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | 50% up to \$150 | Not covered |
| Non-preferred specialty drugs | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier with additional specialty tier In-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|--|---|---|
| | ■ KP Plus 2500 L7 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$2,500/\$5,000 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$6,000/\$12,000 | NA |
| Coinsurance | 30% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits or to diagnostic laboratory and radiology services | |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$45/\$55 |
| Office visits | \$25/\$35 | \$45/\$55 |
| Urgent care office visits | \$25/\$35 | \$45/\$55 |
| Lab and X-ray procedures (outpatient) | \$25 | \$45 |
| CT, MRI, and PET scans (outpatient) | \$100 | Not covered |
| Outpatient surgery | 30% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | 30% coinsurance after in-network deductible ² | |
| Hospital inpatient | 30% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$25 | \$45 |
| Acupuncture (12 visits, PCY) | \$25 | \$45 |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$25 | \$45 |
| Routine eye exam (1 exam every 12 months) | \$25/\$35 | \$45/\$55 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Limited to 5 prescription fills per year | | |
| Preferred generic drugs | \$15 | \$35 |
| Preferred brand-name drugs | \$40 | \$60 |
| Non-preferred generic and brand-name drugs | \$60 | \$80 |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$120 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier In-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|--|--|---|
| | ■ KP Plus 3000 V8 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$3,000/\$6,000 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$7,500/\$15,000 | NA |
| Coinsurance | 30% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits including surgery | NA |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$50 |
| Office visits | \$30 | \$50 |
| Urgent care office visits | \$30 | \$50 |
| Lab and X-ray procedures (outpatient) | 30% coinsurance after deductible | 40% coinsurance |
| CT, MRI, and PET scans (outpatient) | 30% coinsurance after deductible | Not covered |
| Outpatient surgery | 30% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | \$200 copay, then 30% coinsurance after in-network deductible ² | |
| Hospital inpatient | 30% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 | \$50 |
| Acupuncture (12 visits, PCY) | \$30 | \$50 |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$30 | \$50 |
| Routine eye exam (1 exam every 12 months) | \$30 | \$50 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| Limited to 5 prescription fills per year | | |
| Preferred generic drugs | \$25 | \$45 |
| Preferred brand-name drugs | \$50 | \$70 |
| Non-preferred generic and brand-name drugs | Not covered | Not covered |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$50 | Not covered |
| Preferred brand-name drugs | \$100 | Not covered |
| Non-preferred generic and brand-name drugs | Not covered | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | 50% up to \$150 | Not covered |
| Non-preferred specialty drugs | Not covered | Not covered |
| Drug list/formulary | 1 or 2-tier with additional specialty tier In-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

Reset

Compare plans

Plans selected:

| Complete Suite category | Kaiser Permanente Plus™ Plans | |
|--|---|---|
| | ■ KP Plus 5000 L9 | |
| | In-network | Out-of-network (limited to 10 covered services per year, combined) |
| Plan deductible, PCY ¹ (individual/family) | \$5,000/\$10,000 | NA |
| Out-of-pocket maximum, PCY (individual/family) | \$9,000/\$18,000 | NA |
| Coinsurance | 30% | NA |
| Waiver | Annual deductible and plan coinsurance do not apply to office visits or to diagnostic laboratory and radiology services | |
| Preventive and well-child care | No charge | No charge |
| Telehealth | No charge | \$50/\$60 |
| Office visits | \$30/\$40 | \$50/\$60 |
| Urgent care office visits | \$30/\$40 | \$50/\$60 |
| Lab and X-ray procedures (outpatient) | \$30 | \$50 |
| CT, MRI, and PET scans (outpatient) | \$100 | Not covered |
| Outpatient surgery | 30% coinsurance after deductible | Not covered |
| Emergency care (copay waived if admitted to inpatient) | 30% coinsurance after in-network deductible ² | |
| Hospital inpatient | 30% coinsurance after deductible | Not covered |
| Skilled nursing facility (60 days, PCY) | 30% coinsurance after deductible | Not covered |
| Home health care (130 visits, PCY) | No charge | Not covered |
| Manipulative therapy (12 visits, PCY; additional visits with prior authorization) | \$30 | \$50 |
| Acupuncture (12 visits, PCY) | \$30 | \$50 |
| Inpatient mental health and substance use disorder | 30% coinsurance after deductible | Not covered |
| Outpatient mental health and substance use disorder | \$30 | \$50 |
| Routine eye exam (1 exam every 12 months) | \$30/\$40 | \$50/\$60 |
| Hearing hardware | 1 per ear every 36 months | Not covered |
| Prescription drugs – retail (up to a 30-day supply) | | |
| | | Limited to 5 prescription fills per year |
| Preferred generic drugs | \$15 | \$35 |
| Preferred brand-name drugs | \$40 | \$60 |
| Non-preferred generic and brand-name drugs | \$60 | \$80 |
| Prescription drugs – mail order (up to a 90-day supply) | | |
| Preferred generic drugs | \$30 | Not covered |
| Preferred brand-name drugs | \$80 | Not covered |
| Non-preferred generic and brand-name drugs | \$120 | Not covered |
| Prescription drugs – specialty (up to a 30-day supply) | | |
| Preferred specialty drugs | \$150 | Not covered |
| Non-preferred specialty drugs | 30% | Not covered |
| Drug list/formulary | 5-tier in-network pharmacy benefit | |

1. PCY = Per calendar year. **2.** The limit of 10 covered services does not apply.
View the drug formulary at kp.org/wa/formulary.

| Complete Suite category | NEW Kaiser Permanente Everyday Care Plans | | |
|--|---|------------------------------------|------------------------------------|
| | ■ Everyday \$0/\$4000 | ■ Everyday \$0/\$5000 | ■ \$0/\$6000 |
| Plan deductible, PCY1 (individual/family) | \$4000/\$8000 | \$5000/\$10000 | \$6000/\$12000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4000/\$8000 | \$5000/\$10000 | \$6000/\$12000 |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits | \$0 | \$0 | \$0 |
| Urgent care office visits | \$0 | \$0 | \$0 |
| Lab and X-ray procedures (outpatient) | Lab: \$0 X-Ray: \$50 | Lab: \$0 X-Ray: \$50 | Lab: \$0 X-Ray: \$50 |
| CT, MRI, and PET scans (outpatient) | \$500 | \$500 | \$500 |
| Outpatient Surgery | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$500 | \$500 | \$500 |
| Inpatient Hospital (per admission) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Skilled Nursing Facility (100 Days PCY) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Home Health Care (130 Visits PCY) | \$0 | \$0 | \$0 |
| Manipulative Therapy (20 Visit PCY) | \$0 | \$0 | \$0 |
| Acupuncture (20 Visits PCY) | \$0 | \$0 | \$0 |
| Inpatient Mental Health and Substance Use Disorder (per admission) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Outpatient Mental Health and Substance Use Disorder | \$0 | \$0 | \$0 |
| Routine Eye Exam (1 exam every 12 months) (Primary/Specialty) | \$0 | \$0 | \$0 |
| Hearing Hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$0 | \$0 | \$0 |
| Preferred brand-name drugs | \$50 | \$50 | \$50 |
| Non-preferred generic and brand-name drugs | \$125 | \$125 | \$125 |
| Prescription Drugs- Mail-Order (Up to a 90-day supply) | | | |
| Preferred generic drugs | \$0 | \$0 | \$0 |
| Preferred brand-name drugs | \$100 | \$100 | \$100 |
| Non-preferred generic and brand-name drugs | \$250 | \$250 | \$250 |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Specialty drugs | \$250 per script | \$250 per script | \$250 per script |
| Drug List / Formulary | 4-Tier In-Network Pharmacy Benefit | 4-Tier In-Network Pharmacy Benefit | 4-Tier In-Network Pharmacy Benefit |

| Complete Suite category | NEW Kaiser Permanente Everyday Care Plans | | |
|--|---|------------------------------------|------------------------------------|
| | <div></div> Everyday \$0/\$7000 | <div></div> Everyday \$10/\$2000 | <div></div> Everyday \$10/\$3000 |
| Plan deductible, PCY1 (individual/family) | \$7000/\$14000 | \$2000/\$4000 | \$3000/\$6000 |
| Out-of-pocket maximum, PCY (individual/family) | \$7000/\$14000 | \$2000/\$4000 | \$3000/\$6000 |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits | \$0 | \$10 | \$10 |
| Urgent care office visits | \$0 | \$10 | \$10 |
| Lab and X-ray procedures (outpatient) | Lab: \$0 X-Ray: \$50 | Lab: \$10 X-Ray: \$50 | Lab: \$10 X-Ray: \$50 |
| CT, MRI, and PET scans (outpatient) | \$500 | \$500 | \$500 |
| Outpatient Surgery | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$500 | \$500 | \$500 |
| Inpatient Hospital (per admission) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Skilled Nursing Facility (100 Days PCY) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Home Health Care (130 Visits PCY) | \$0 | \$0 | \$0 |
| Manipulative Therapy (20 Visit PCY) | \$0 | \$10 | \$10 |
| Acupuncture (20 Visits PCY) | \$0 | \$10 | \$10 |
| Inpatient Mental Health and Substance Use Disorder (per admission) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Outpatient Mental Health and Substance Use Disorder | \$0 | \$10 | \$10 |
| Routine Eye Exam (1 exam every 12 months) (Primary/Specialty) | \$0 | \$10 | \$10 |
| Hearing Hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$0 | \$10 | \$10 |
| Preferred brand-name drugs | \$50 | \$50 | \$50 |
| Non-preferred generic and brand-name drugs | \$125 | \$125 | \$125 |
| Prescription Drugs- Mail-Order (Up to a 90-day supply) | | | |
| Preferred generic drugs | \$0 | \$20 | \$20 |
| Preferred brand-name drugs | \$100 | \$100 | \$100 |
| Non-preferred generic and brand-name drugs | \$250 | \$250 | \$250 |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Specialty drugs | \$250 per script | \$250 per script | \$250 per script |
| Drug List / Formulary | 4-Tier In-Network Pharmacy Benefit | 4-Tier In-Network Pharmacy Benefit | 4-Tier In-Network Pharmacy Benefit |

| Complete Suite category | NEW Kaiser Permanente Everyday Care Plans | | |
|--|---|------------------------------------|------------------------------------|
| | <div></div> Everyday \$10/\$4000 | <div></div> Everyday \$10/\$5000 | <div></div> Everyday \$10/\$6000 |
| Plan deductible, PCY1 (individual/family) | \$4000/\$8000 | \$5000/\$10000 | \$6000/\$12000 |
| Out-of-pocket maximum, PCY (individual/family) | \$4000/\$8000 | \$5000/\$10000 | \$6000/\$12000 |
| Preventive and well-child care | No charge | No charge | No charge |
| Telehealth | No charge | No charge | No charge |
| Office visits | \$10 | \$10 | \$10 |
| Urgent care office visits | \$10 | \$10 | \$10 |
| Lab and X-ray procedures (outpatient) | Lab: \$10 X-Ray: \$50 | Lab: \$10 X-Ray: \$50 | Lab: \$10 X-Ray: \$50 |
| CT, MRI, and PET scans (outpatient) | \$500 | \$500 | \$500 |
| Outpatient Surgery | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Emergency care (copay waived if admitted to inpatient) | \$500 | \$500 | \$500 |
| Inpatient Hospital (per admission) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Skilled Nursing Facility (100 Days PCY) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Home Health Care (130 Visits PCY) | \$0 | \$0 | \$0 |
| Manipulative Therapy (20 Visit PCY) | \$10 | \$10 | \$10 |
| Acupuncture (20 Visits PCY) | \$10 | \$10 | \$10 |
| Inpatient Mental Health and Substance Use Disorder (per admission) | \$0 after deductible | \$0 after deductible | \$0 after deductible |
| Outpatient Mental Health and Substance Use Disorder | \$10 | \$10 | \$10 |
| Routine Eye Exam (1 exam every 12 months) (Primary/Specialty) | \$10 | \$10 | \$10 |
| Hearing Hardware | 1 per ear every 36 months | 1 per ear every 36 months | 1 per ear every 36 months |
| Prescription drugs – retail (up to a 30-day supply) | | | |
| Preferred generic drugs | \$10 | \$10 | \$10 |
| Preferred brand-name drugs | \$50 | \$50 | \$50 |
| Non-preferred generic and brand-name drugs | \$125 | \$125 | \$125 |
| Prescription Drugs- Mail-Order (Up to a 90-day supply) | | | |
| Preferred generic drugs | \$20 | \$20 | \$20 |
| Preferred brand-name drugs | \$100 | \$100 | \$100 |
| Non-preferred generic and brand-name drugs | \$250 | \$250 | \$250 |
| Prescription drugs – specialty (up to a 30-day supply) | | | |
| Specialty drugs | \$250 per script | \$250 per script | \$250 per script |
| Drug List / Formulary | 4-Tier In-Network Pharmacy Benefit | 4-Tier In-Network Pharmacy Benefit | 4-Tier In-Network Pharmacy Benefit |

SUPPLEMENTAL BENEFITS

First Fill Maintenance Drug Program

Optionally, for our HMO, Access PPO, and Summit PPO suite of plans, you can choose to include our convenient and cost-effective First Fill Maintenance Drug Program. The first time you fill a prescription for a maintenance drug,¹ you may use either an in-network pharmacy or Kaiser Permanente's mail-order pharmacy. For subsequent refills, you are required to use Kaiser Permanente's mail-order or a Kaiser Permanente clinic pharmacy for your refills. Transferring your prescription into our mail-order pharmacy is simple – and delivery is no cost, safe, and fast. Most maintenance drugs refilled at non-Kaiser Permanente clinic pharmacies will not be covered. This does not apply to medication for sudden conditions or to drugs we can't mail.² At any time, a member can request an emergency fill of a maintenance medication at any pharmacy in their network. Please contact your Kaiser Permanente representative for more information.

Vision hardware

Eye exams are included and covered under the medical benefits of all plans included in this brochure. Eye exam cost shares vary by plan. Please see the highlights within this brochure for more details. Optionally you can choose to add the following vision hardware benefit, that includes a flat dollar allowance. The vision hardware benefit can be used towards the purchase of prescription eyeglasses – including frames, prescription lenses and lens options such as tinting – or prescription contact lenses, contact lens exams, and fitting. When you offer a vision hardware benefit, the benefit also includes a specific pediatric vision hardware benefit for members under age 19.

| Members age 19 and over: | Members under age 19: |
|---|---|
| Member pays nothing, limited to \$150 every 12 months. The benefit period begins on the date services are first obtained. | Frames and lenses (in lieu of contact lenses): No charge; member pays nothing for up to 1 pair per calendar year. Contact lenses (in lieu of eyeglasses): Member pays 50% coinsurance. The benefit period begins on January 1 and continues through the end of the calendar year. |
| Additional benefit details: | Additional benefit details: |
| <p>Eyeglass frames, lenses (any type), lens options such as tinting, or prescription contact lenses, contact lens evaluations, and examinations associated with their fitting. The benefit period begins on the date services are first obtained. The Allowance may be used toward the following in any combination:</p> <ul style="list-style-type: none"> • Eyeglass frames • Eyeglass lenses (any type) including tinting and coating • Corrective industrial (safety) lenses • Sunglass lenses and frames when prescribed by an eye care provider for eye protection or light sensitivity • Corrective contact lenses in the absence of eye pathology, including associated fitting and evaluation examinations • Replacement frames, for any reason, including loss or breakage • Replacement contact lenses • Replacement eyeglass lenses | <p>Eyeglass frames, lenses (any type), lens options such as tinting, or prescription contact lenses, contact lens evaluations, and examinations associated with their fitting. The benefit period begins on January 1 and continues through the end of the calendar year. The benefit may be used toward contact lenses (in lieu of eyeglasses) or 1 eyeglass frame and pair of lenses.</p> <ul style="list-style-type: none"> • Eyeglass frames • Eyeglass lenses (any type) including tinting and coating • Corrective industrial (safety) lenses • Corrective contact lenses in the absence of eye pathology, including associated fitting and evaluation examinations |

1. Maintenance drugs are used on a continuing basis for the treatment of ongoing conditions, such as diabetes. The maintenance drug list is available at wa.kaiserpermanente.org/static/pdf/public/pharmacy/maintenance-drugs.pdf. 2. Members may continue to pick up medication, that can't be sent through mail, at a network pharmacy. Types of medications that can't be mailed include Schedule 2 controlled substances, liquid antibiotics, oral typhoid, clozapine, isotretinoin, and over-the-counter drugs without a prescription.

| | | | | | | | | | |
|---|---|--|--|--|--|--|--|--|--|
| Reset | Compare plansPlans selected: <input type="checkbox"/> | | | | | | | | |
| Complete Suite category | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Plan deductible, PCY* (individual/family) | | | | | | | | | |
| Out-of-pocket maximum, PCY (individual/family) | | | | | | | | | |
| Coinsurance | | | | | | | | | |
| Preventive and well-child care | | | | | | | | | |
| Telehealth | | | | | | | | | |
| Office visits | | | | | | | | | |
| Urgent care office visits | | | | | | | | | |
| Lab and X-ray procedures (outpatient) | | | | | | | | | |
| CT, MRI, and PET scans (outpatient) | | | | | | | | | |
| Outpatient surgery | | | | | | | | | |
| Emergency care (copay waived if admitted to inpatient) | | | | | | | | | |
| Hospital inpatient | | | | | | | | | |
| Skilled nursing facility (60 days, PCY) | | | | | | | | | |
| Home health care | | | | | | | | | |
| Manipulative therapy | | | | | | | | | |
| Acupuncture (12 visits, PCY) | | | | | | | | | |
| Inpatient mental health and substance use disorder | | | | | | | | | |
| Outpatient mental health and substance use disorder | | | | | | | | | |
| Routine eye exam (1 exam every 12 months) | | | | | | | | | |
| Hearing hardware | | | | | | | | | |
| Prescription drugs – retail (up to a 30-day supply) | | | | | | | | | |
| Preferred generic drugs | | | | | | | | | |
| Preferred brand-name drugs | | | | | | | | | |
| Non-preferred generic and brand-name drugs | | | | | | | | | |
| Prescription drugs – mail order (up to a 90-day supply) | | | | | | | | | |
| Preferred generic drugs | | | | | | | | | |
| Preferred brand-name drugs | | | | | | | | | |
| Non-preferred generic and brand-name drugs | | | | | | | | | |
| Drug list/formulary | | | | | | | | | |

*PCY = Per calendar year

View the drug formulary at kp.org/wa/formulary

Start over