

# Summary of Medical Benefits

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest. 500 NE Multnomah St., Suite 100, Portland, OR 97232

Added Choice Contact Center: 1-866-616-0047

Oregon

1/1/2022 - 12/31/2022

## PPO PLUS DED PLAN WDB 500/20%/2500

PPO Providers

Non-Participating Providers <sup>1</sup>

Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate.

**Deductible** For Services that are subject to the Deductible, the amounts you pay for covered Services from PPO Providers do not count toward the Deductible for Services from Non-Participating Providers, and vice versa.

Self-only Deductible per Year (for a Family of one Member)	\$500	\$750
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	\$500	\$750
Family Deductible per Year (for an entire Family)	\$1,500	\$2,250

### Out-of-Pocket Maximum <sup>2</sup>

Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$2,500	\$3,500
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$2,500	\$3,500
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$7,500	\$10,500

### Office Visits

You pay

Routine preventive physical exam	\$0	35% Coinsurance after Deductible
Telehealth (phone/video)	\$0	35% Coinsurance after Deductible
Primary Care	\$30	35% Coinsurance after Deductible
Specialty Care	\$40	35% Coinsurance after Deductible
Urgent Care	\$50	35% Coinsurance after Deductible

### Tests (outpatient)

You pay

Preventive Tests	\$0	35% Coinsurance after Deductible
Laboratory	\$30 per department visit	35% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	\$30 per department visit	35% Coinsurance after Deductible
CT, MRI, PET scans	20% Coinsurance after Deductible	35% Coinsurance after Deductible

<b>Medications (outpatient)</b>		<b>You pay</b>
Prescription drugs (up to a 30 day supply)	MedImpact Pharmacies & Kaiser Permanente Pharmacies Not Covered	
Mail Order Prescription drugs	MedImpact Mail-Order call CVS Caremark 1-800-237-2767 Kaiser Permanente Mail-Order call 1-800-548-9809 or order online at <a href="http://kp.org/refill">kp.org/refill</a>	
Administered medications, including injections (all outpatient settings)	20% Coinsurance after Deductible	35% Coinsurance after Deductible
Nurse treatment room visits to receive injections	\$30	35% Coinsurance after Deductible
<b>Maternity Care</b>		<b>You pay</b>
Scheduled prenatal care visits and postpartum visits	\$0	35% Coinsurance after Deductible
Laboratory	\$30 per department visit	35% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	\$30 per department visit	35% Coinsurance after Deductible
Inpatient Hospital Services	20% Coinsurance after Deductible	35% Coinsurance after Deductible
<b>Hospital Services</b>		<b>You pay</b>
Ambulance Services (per transport)	10% Coinsurance after Deductible	
Emergency services	\$200 after Deductible (Waived if admitted)	
Inpatient Hospital Services	20% Coinsurance after Deductible	35% Coinsurance after Deductible
<b>Outpatient Services (other)</b>		<b>You pay</b>
Outpatient surgery visit	20% Coinsurance after Deductible	35% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	20% Coinsurance after Deductible	35% Coinsurance after Deductible
Durable medical equipment	30% Coinsurance after Deductible	35% Coinsurance after Deductible
Physical, speech, and occupational therapies (20 visits per therapy per Year)	20% Coinsurance after Deductible	35% Coinsurance after Deductible
<b>Skilled Nursing Facility Services</b>		<b>You pay</b>
Inpatient skilled nursing Services (up to 100 days per Year)	20% Coinsurance after Deductible	35% Coinsurance after Deductible
<b>Mental Health and Chemical Dependency Services</b>		<b>You pay</b>
Outpatient Services	\$30 per visit	35% Coinsurance after Deductible
Inpatient hospital & residential Services	20% Coinsurance after Deductible	35% Coinsurance after Deductible
<b>Alternative Care</b>		<b>You pay</b>
Acupuncture Services	Not Covered	Not Covered
Chiropractic Services	Not Covered	Not Covered
Massage Therapy	Not Covered	Not Covered
Naturopathic Medicine	\$30 per visit	35% Coinsurance after Deductible

Vision Services		You pay
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	\$30	35% Coinsurance after Deductible
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	Not Covered	Not covered
Routine eye exam (For members 19 years and older.)	\$30	35% Coinsurance after Deductible
Vision hardware and optical Services (For members 19 years and older.)	Not Covered	

<sup>1</sup> Non-Participating Providers may be subject to balance billing.

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

Plan is subject to exclusions and limitations. A complete list of the exclusions and limitations is included in the Evidence of Coverage (EOC). Sample EOCs are available upon request or you may go to <http://www.kp.org/plandocuments>

**Questions? Call Member Services** (M-F, 8 am-6 pm) or visit **kp.org** Portland area: 503-813-2000

All other areas: 1-800-813-2000 TTY..711. Language Interpretation Services, all areas: 1-800-324-8010

This is not a contract. This condensed summary of benefits does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details on benefit coverage, claims review, and adjudication procedures, please see your EOC or call Member Services. In the case of a conflict between this summary and the EOC, the EOC will prevail.