

## **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

Member Services: 1-800-813-2000

Washington 1/1/2022 - 12/31/2022

## DED PLAN VC 3000/40/30%/6000

Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate. **Deductible** Self-only Deductible per Year (for a Family of one Member) \$3,000 Individual Family Member Deductible per Year (for each \$3,000 Member in a Family of two or more Members) Family Deductible per Year (for an entire Family) \$6,000 Out-of-Pocket Maximum 1 Self-only Out-of-Pocket Maximum per Year (for a Family of \$6,000 one Member) Individual Family Member Out-of-Pocket Maximum per Year \$6,000 (for each Member in a Family of two or more Members) Family Out-of-Pocket Maximum per Year (for an entire \$12,000 Family) Office Visits You pay Routine preventive physical exam \$0 Telehealth (phone/video) \$0 **Primary Care** First three visits per Year at \$40 not subject to Deductible, remaining visits at \$40 after Deductible The first three visits may be any combination of primary care, a routine eye exam, naturopathic medicine, substance use disorder outpatient services or mental health outpatient services. Specialty Care \$40 after Deductible **Urgent Care** \$40 after Deductible **Tests (outpatient)** You pay Preventive Tests \$0 Laboratory \$15 per department visit X-ray, imaging, and special diagnostic procedures 30% Coinsurance after Deductible CT, MRI, PET scans 30% Coinsurance after Deductible **Medications (outpatient)** You pay Prescription drugs (up to a 30 day supply) \$15 generic / \$40 preferred brand after Deductible / \$60 non-preferred brand after Deductible / 30% Coinsurance (up to \$250 maximum) specialty after Deductible \$30 generic / \$80 preferred brand after Deductible / Mail Order Prescription drugs (up to a 90 day supply) \$120 non preferred brand after Deductible 30% Coinsurance after Deductible Administered medications, including injections (all outpatient settings) Nurse treatment room visits to receive injections \$10

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Maternity Care	You pay
Scheduled prenatal care visits and postpartum visits	\$0
Laboratory	\$15 per department visit
X-ray, imaging, and special diagnostic procedures	30% Coinsurance after Deductible
Inpatient Hospital Services	30% Coinsurance after Deductible
Hospital Services	You pay
Ambulance Services (per transport)	20% Coinsurance after Deductible
Emergency services	30% Coinsurance after Deductible
Inpatient Hospital Services	30% Coinsurance after Deductible
Outpatient Services (other)	You pay
Outpatient surgery visit	30% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	\$40 after Deductible
Durable medical equipment	20% Coinsurance after Deductible
Physical, speech, and occupational therapies (20 visits per Year)	\$40 after Deductible
Skilled Nursing Facility Services	You pay
Inpatient skilled nursing Services	30% Coinsurance after Deductible
(up to 100 days per Year)	
Mental Health and Chemical Dependency Services	You pay
Outpatient Services	First three visits per Year at \$40 not subject to
The first three visits may be any combination of primary care, a routine eye exam, naturopathic medicine, substance use disorder outpatient services or mental health outpatient services.	Deductible, remaining visits at \$40 after Deductible
Inpatient hospital & residential Services	30% Coinsurance after Deductible
Alternative Care (self-referred)	You pay
Acupuncture Services (up to 12 visits per Year)	\$40 per visit after Deductible
Chiropractic Services (up to 12 visits per Year)	\$40 per visit after Deductible
Massage Therapy	Not Covered
Naturopathic Medicine  The first three visits may be any combination of primary care, a routine eye exam, naturopathic medicine, substance use disorder outpatient services or mental health outpatient services.	First three visits per Year at \$40 not subject to Deductible, remaining visits at \$40 after Deductible
Vision Services	You pay
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	First three visits per Year at \$40 not subject to Deductible, remaining visits at \$40 after Deductible
The first three visits may be any combination of primary care, a routine eye exam, naturopathic medicine, substance use disorder outpatient services or mental health outpatient	Doddonbio, formalling viole at \$10 and Doddonbio
a routine eye exam, naturopathic medicine, substance use disorder outpatient services or mental health outpatient services.	
a routine eye exam, naturopathic medicine, substance use disorder outpatient services or mental health outpatient services.  Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	Not Covered
a routine eye exam, naturopathic medicine, substance use disorder outpatient services or mental health outpatient services.  Vision hardware and optical Services (Covered until the end	

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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.

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<sup>&</sup>lt;sup>1</sup> Refer to your Evidence of Coverage (EOC) for benefits that may not apply to Out-of-Pocket Maximum.