

# 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

**Oregon HDHP PLAN E 3000/20%/6000**

**1/1/2023 - 12/31/2023**

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 Member in a Family of two or more Members)	\$3,000
Family Deductible per Year (for an entire Family)	\$6,000

## **Out-of-Pocket Maximum <sup>1</sup>**

Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$6,000
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$6,000
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$12,000

## **Office Visits**

### **You pay**

Routine preventive physical exam	\$0
Telehealth (phone/video)	\$0 after Deductible
Primary Care	20% Coinsurance after Deductible
Specialty Care	20% Coinsurance after Deductible
Urgent Care	20% Coinsurance after Deductible

## **Tests (outpatient)**

### **You pay**

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

## **Medications (outpatient)**

### **You pay**

Prescription drugs (up to a 30 day supply)	Not Covered
Mail Order Prescription drugs (up to a 90 day supply)	Not Covered
Administered medications, including injections (all outpatient settings)	20% Coinsurance after Deductible
Nurse treatment room visits to receive injections	20% Coinsurance after Deductible

## **Maternity Care**

### **You pay**

Scheduled prenatal care visits and postpartum visits	\$0
Laboratory	20% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	20% Coinsurance after Deductible
Inpatient Hospital Services	20% Coinsurance after Deductible

<b>Hospital Services</b>	<b>You pay</b>
Ambulance Services (per transport)	20% Coinsurance after Deductible
Emergency services	20% Coinsurance after Deductible
Inpatient Hospital Services	20% Coinsurance after Deductible
<b>Outpatient Services (other)</b>	<b>You pay</b>
Outpatient surgery visit	20% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	20% Coinsurance after Deductible
Durable medical equipment	20% Coinsurance after Deductible
Physical, speech, and occupational therapies (20 visits per therapy per Year)	20% 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
<b>Mental Health and Substance Use Disorder Services</b>	<b>You pay</b>
Outpatient Services	20% Coinsurance after Deductible
Inpatient hospital & residential Services	20% Coinsurance after Deductible
<b>Alternative Care</b> (self-referred)	<b>You pay</b>
Acupuncture Services	Not Covered
Chiropractic Services	Not Covered
Massage Therapy	Not Covered
Naturopathic Medicine	20% Coinsurance after Deductible
<b>Vision Services</b>	<b>You pay</b>
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	20% 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
Routine eye exam (For members 19 years and older.)	20% Coinsurance after Deductible
Vision hardware and optical Services (For members 19 years and older.)	Not Covered

<sup>1</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, all areas: 711. Language Interpretation Services, all areas: 1-800-324-8010

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