

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

KP WA Gold 0/30

2023 Contract

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)	None
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	None
Family Deductible per Year (for an entire Family)	None

Out-of-Pocket Maximum ¹

Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$8,200
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$8,200
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$16,400

Office Visits

	You pay
Routine preventive physical exam	\$0
Telehealth (phone/video)	\$0
Primary Care	\$30
Specialty Care	\$50
Urgent Care	\$60

Tests (outpatient)

	You pay
Preventive Tests	\$0
Laboratory	\$30 per department visit
X-ray, imaging, and special diagnostic procedures	\$30 per department visit
CT, MRI, PET scans	\$300 per department visit

Medications (outpatient)

	You pay
Prescription drugs (up to a 30-day supply)	\$15 generic / \$40 preferred brand / \$60 non-preferred brand / 50% Coinsurance specialty
Mail Order Prescription drugs (up to a 90-day supply)	\$30 generic / \$80 preferred brand / \$120 non-preferred brand
Administered medications, including injections (all outpatient settings)	40% Coinsurance
Nurse treatment room visits to receive injections	\$10

Maternity Care

	You pay
Scheduled prenatal care visits and postpartum visits	\$0
Laboratory	\$30 per department visit
X-ray, imaging, and special diagnostic procedures	\$30 per department visit
Inpatient Hospital Services	\$500 per day up to \$2,500 per admission

Hospital Services	You pay
Ambulance Services (per transport)	\$200
Emergency services	\$500 (Waived if admitted)
Inpatient Hospital Services	\$500 per day up to \$2,500 per admission
Outpatient Services (other)	You pay
Outpatient surgery visit	40% Coinsurance
Chemotherapy/radiation therapy visit	\$50
Durable medical equipment	40% Coinsurance
Physical, speech, and occupational therapies (25 visits per Year)	\$50
Skilled Nursing Facility Services	You pay
Inpatient skilled nursing Services (up to 60 days per Year)	\$500 per day up to \$2,500 per admission
Mental Health and Substance Use Disorder Services	You pay
Outpatient Services	\$30 per visit
Inpatient hospital & residential Services	\$500 per day up to \$2,500 per admission
Alternative Care (self-referred)	You pay
Acupuncture Services (up to 12 visits per Year)	\$50 per visit
Chiropractic Services (up to 10 visits per Year)	\$50 per visit
Massage Therapy	Not covered
Naturopathic Medicine	\$30
Vision Services	You pay
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	\$0
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	No charge for eyeglass lenses, frames or contact lenses every 12 months.
Routine eye exam (For members 19 years and older.)	Not covered
Vision hardware and optical Services (For members 19 years and older.)	Not covered

¹ Refer to your Evidence of Coverage (EOC) for benefits that may not apply to Out-of-Pocket Maximum.

Pediatric Dental

(covered until the end of the month in which Member turns 19 years of age)

In-network benefit
(reimbursement is based on MAC) ²

Out-of-network benefit
(reimbursement is based on UCC) ²

Preventive and Diagnostic Services		You pay	
Oral exam		\$0	\$0
X-rays		\$0	\$0
Teeth cleaning		\$0	\$0
Fluoride		\$0	\$0
Minor Restoration Services		You pay	
Routine fillings		50% Coinsurance	50% Coinsurance
Plastic and steel crowns		50% Coinsurance	50% Coinsurance
Simple extractions		50% Coinsurance	50% Coinsurance
Oral Surgery Services		You pay	
Surgical tooth extractions		50% Coinsurance	50% Coinsurance
Periodontics		You pay	
Treatment of gum disease		50% Coinsurance	50% Coinsurance
Scaling and root planing		50% Coinsurance	50% Coinsurance
Endodontics		You pay	
Root canal and related therapy		50% Coinsurance	50% Coinsurance
Major Restoration Services		You pay	
Gold or porcelain crowns		50% Coinsurance	50% Coinsurance
Bridges		50% Coinsurance	50% Coinsurance
Removable Prosthetic Services		You pay	
Full and partial dentures		50% Coinsurance	50% Coinsurance
Relines		50% Coinsurance	50% Coinsurance
Rebases		50% Coinsurance	50% Coinsurance
Nitrous oxide		You pay	
Adults and children age 13 years and older		\$25	\$25
Children age 12 years and younger		\$0	\$0
Orthodontics (medically necessary, diagnosis of cleft palate/lip)		50% Coinsurance	50% Coinsurance

²“UCC” means Usual and Customary Charge. “MAC” means Maximum Allowable Charge. See your Evidence of Coverage (EOC) for more details.

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

Questions? Call 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.