

## **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

## Oregon DUAL CHOICE PPO HDHP PLAN G 4000/20%/7000

1/1/2024 - 12/31/2024

## In-Network Providers

Out-of-Network Providers 1

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

**Deductible** (Embedded Accumulation: If two or more family members are enrolled on the plan, each member must meet their own individual deductible or the combined family must meet the overall family deductible, whichever occurs first. After the deductible is met, you pay the applicable copay/coinsurance for the rest of the year until the out-of-pocket maximum is met.)

Cost Share amounts that count toward the Deductible are shown below. The In-Network Deductible and the Out-of-Network Deductible do not cross accumulate. This means that the amounts you pay for covered Services received from In-Network Providers only count toward the In-Network Deductible, and the amounts you pay for covered Services received from Out-of-Network Providers only count toward the Out-of-Network Deductible.

Self-only Deductible per Year (for a Family of one Member)	\$4,000	\$6,000
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	\$4,000	\$6,000
Family Deductible per Year (for an entire Family)	\$8,000	\$12,000

**Out-of-Pocket Maximum** <sup>2</sup> (Embedded Accumulation: If two or more family members are enrolled on the plan, each must meet their own individual out-of-pocket maximum or the combined family must meet the overall family out-of-pocket maximum, whichever occurs first. After the out-of-pocket maximum is met, no copays/coinsurance is required for the rest of the year.)

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Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$7,000	\$15,000
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$7,000	\$15,000
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$14,000	\$30,000

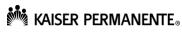
Office Visits	You pay	
Routine preventive physical exam	\$0	40% Coinsurance after Deductible
Telehealth (phone/video)	\$0 after Deductible *	40% Coinsurance after Deductible
Primary Care	\$5 after Deductible for the first 3 visits; then 30% Coinsurance after Deductible for additional visits in the same Year * Enhanced Benefit 3: \$5 after Deductible for the first 3 visits; then 20% Coinsurance after Deductible for additional visits in the same Year *	40% Coinsurance after Deductible
Specialty Care	30% Coinsurance after Deductible	40% Coinsurance after Deductible
	Enhanced Benefit <sup>3</sup> : 20% Coinsurance after Deductible	

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Enhanced Benefit 3: 20% Coinsurance after Deductible   You pay			
Preventive Tests Laboratory X-ray, imaging, and special diagnostic procedures CT, MRI, PET scans CT, MRI, MRI, Scansacater Deductible CL Avo Coinsurance after Deductible CL Avo Coinsur	Urgent Care	Enhanced Benefit <sup>3</sup> : 20% Coinsurance	40% Coinsurance after Deductible
Laboratory 20% Coinsurance after Deductible X-ray, imaging, and special diagnostic procedures  CT, MRI, PET scans 20% Coinsurance after Deductible Prescription drugs (up to a 30-day supply)  Mail Order Prescription drugs (up to a 90-day supply)  Mail Order Prescription drugs (up to a 90-day supply)  Mail Order Prescription drugs (up to a 90-day supply)  Mairer treatment room visits to receive injections  Maternity Care  Scheduled prenatal care visits and postpartum visit  Laboratory  X-ray, imaging, and special diagnostic procedures  Inpatient Hospital Services  Inpatient Hospital Services  Outpatient Services (other)  Outpatient Services (other)  Durable medical equipment  Durable medical equipment  Perscription drugs (up to a 30-day supply)  Rider Available for Purchase  40% Coinsurance after Deductible down Coinsurance after Deductible after Deductible down Coinsurance after Deductible after Deductible down Coinsurance after Deductible down	Tests (outpatient)		
X-ray, imaging, and special diagnostic procedures  CT, MRI, PET scans  20% Coinsurance after Deductible  You pay  Prescription drugs (up to a 30-day supply)  Administered medications, including injections (all outpatient services papers)  Maternity Care  Scheduled prenatal care visits and postpartum visit  Laboratory  X-ray, imaging, and special diagnostic procedures  Inpatient Hospital Services  Outpatient Services (per transport)  Durable medical equipment  Prescription drugs (up to a 30-day supply)  Algorithm Agilatory  20% Coinsurance after Deductible injections (all outpatient settings)  20% Coinsurance after Deductible procedures  Algorithm Agilatory  20% Coinsurance after Deductible procedures  20% Coinsurance after Deductible procedure procedures  20% Coinsurance after Deductible procedure procedures  20% Coinsurance after Deductible procedures  20% Coinsurance after Deductible procedure	Preventive Tests	\$0	40% Coinsurance after Deductible
CT, MRI, PET scans  CT, MRI, PET scans  20% Coinsurance after Deductible  You pay  Rider Available for Purchase  Prescription drugs (up to a 30-day supply)  Mail Order Prescription drugs (up to a 90-day supply)  Administered medications, including injections (all outpatient settings)  Nurse treatment room visits to receive injections  Maternity Care  Scheduled prenatal care visits and postpartum visit  Laboratory  X-ray, imaging, and special diagnostic procedures  Inpatient Hospital Services  Inpatient Services (other)  Outpatient Services  Inpatient Hospital	Laboratory	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Prescription drugs (up to a 30-day supply)   Rider Available for Purchase		20% Coinsurance after Deductible	40% Coinsurance after Deductible
Prescription drugs (up to a 30-day supply)  Mail Order Prescription drugs (up to a 90-day supply)  Administered medications, including injections (all outpatient settings)  Nurse treatment room visits to receive injections  Maternity Care  Scheduled prenatal care visits and postpartum visit  Laboratory  Aray, imaging, and special diagnostic procedures  Inpatient Hospital Services  Inpatient Hospital Services  Inpatient Hospital Services  Durable medical equipment  Durable medical equipment  Durable medical equipment  Physical, speech, and occupational therapies (20 visits per therapy per Year)  Skilled Nursing Facility Services (up to 10 20% Coinsurance after Deductible endectible consumers after Deductible and consumers after Deductible enhanced Benefit 3: 20% Coinsurance after Deductible enhanced Benefit 3: 20% Co	CT, MRI, PET scans	20% Coinsurance after Deductible	40% Coinsurance after Deductible
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postpartum visit  Laboratory  20% Coinsurance after Deductible X-ray, imaging, and special diagnostic procedures Inpatient Hospital Services  Ambulance Services (per transport) Emergency services Inpatient Hospital Services  20% Coinsurance after Deductible  30% Coinsurance after Deductible  20% Coinsurance after Deductible  20% Coinsurance after Deductible  30% Coinsurance after Deductible  20% Coinsurance after Deductible  30% Coinsurance after Deductible  20% Coinsurance after Deductible	Maternity Care	You pay	
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Inpatient Hospital Services  Hospital Services  Ambulance Services (per transport)  Emergency services  Inpatient Hospital Services  Emergency services  Inpatient Hospital Services  Inpatien	Laboratory	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Hospital Services   You pay		20% Coinsurance after Deductible	40% Coinsurance after Deductible
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Emergency services  Inpatient Hospital Services  Outpatient Services (other)  Outpatient surgery visit  Chemotherapy/radiation therapy visit  Durable medical equipment  Physical, speech, and occupational therapies (20 visits per therapy per Year)  Skilled Nursing Facility Services  Inpatient Hospital Services  20% Coinsurance after Deductible  30% Coinsurance after Deductible  40% Coinsurance after Deductible  50% Coinsurance after Deductible  60% Coinsurance after Deductible	Hospital Services	You p	ay
Inpatient Hospital Services  Outpatient Services (other)  Outpatient surgery visit  Chemotherapy/radiation therapy visit  Durable medical equipment  Physical, speech, and occupational therapies (20 visits per therapy per Year)  Skilled Nursing Facility Services  Inpatient Hospital Services  20% Coinsurance after Deductible  20% Coinsurance after Deductible  30% Coinsurance after Deductible  20% Coinsurance after Deductible  30% Coinsurance after Deductible  40% Coinsurance after Deductible  50% Coinsurance after Deductible  60% Coinsurance after Deductible	Ambulance Services (per transport)	20% Coinsurance	after Deductible
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Chemotherapy/radiation therapy visit  30% Coinsurance after Deductible Enhanced Benefit 3: 20% Coinsurance after Deductible  Durable medical equipment Physical, speech, and occupational therapies (20 visits per therapy per Year)  Skilled Nursing Facility Services Inpatient skilled nursing Services (up to  O Coinsurance after Deductible 20% Coinsurance after Deductible Enhanced Benefit 3: 20% Coinsurance after Deductible Enhanced Benefit 3: 20% Coinsurance after Deductible  You pay  40% Coinsurance after Deductible	Outpatient Services (other)	You p	ay
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Durable medical equipment  Physical, speech, and occupational therapies (20 visits per therapy per Year)  Skilled Nursing Facility Services  Inpatient skilled nursing Services (up to Inpatient skilled nursing Services (up to Inpatient skilled nursing Services (20% Coinsurance after Deductible (20% Coinsurance after Deductible (40% Coinsurance a	Chemotherapy/radiation therapy visit	Enhanced Benefit <sup>3</sup> : 20% Coinsurance	40% Coinsurance after Deductible
Physical, speech, and occupational therapies (20 visits per therapy per Year)  Skilled Nursing Facility Services Inpatient skilled nursing Services (up to I	Durable medical equipment		40% Coinsurance after Deductible
Inpatient skilled nursing Services (up to 20% Coinsurance after Deductible 40% Coinsurance after Deductible	Physical, speech, and occupational therapies (20 visits per therapy per	30% Coinsurance after Deductible Enhanced Benefit 3: 20% Coinsurance	40% Coinsurance after Deductible
	Skilled Nursing Facility Services	You p	ay
100 days per Year)	Inpatient skilled nursing Services (up to 100 days per Year)	-	40% Coinsurance after Deductible

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Mental Health and Substance Use Disorder Services	You pay	
Outpatient Services	\$5 after Deductible for the first 3 visits; then 30% Coinsurance after Deductible for additional visits in the same Year *  Enhanced Benefit 3: \$5 after  Deductible for the first 3 visits; then 20% Coinsurance after Deductible for additional visits in the same Year *	40% Coinsurance after Deductible
Inpatient hospital & residential Services	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Alternative Care (self-referred)	You pay	
Acupuncture Services	Rider Available for Purchase	
Chiropractic Services		
Massage Therapy		
Naturopathic Medicine	\$5 after Deductible for the first 3 visits; then 20% Coinsurance after Deductible for additional visits in the same Year *	40% Coinsurance after Deductible
Vision Services	You p	ay
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	30% Coinsurance after Deductible Enhanced Benefit <sup>3</sup> : 20% Coinsurance after Deductible	40% Coinsurance after Deductible
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	Rider Available for Purchase	
Routine eye exam (For members 19 years and older.)	30% Coinsurance after Deductible Enhanced Benefit <sup>3</sup> : 20% Coinsurance after Deductible	40% Coinsurance after Deductible
Vision hardware and optical Services (For members 19 years and older.)	Rider Available for Purchase	

<sup>&</sup>lt;sup>1</sup>Out-of-network providers may bill you for any charges in excess of the Allowed Amount (balance billing), except where balance billing is prohibited by law. You are protected from balance billing in connection with emergency services and certain services provided at an in-network hospital or ambulatory surgical center. For additional information, visit <a href="https://healthy.kaiserpermanente.org/oregon-washington/support/pay-bills/medical-bills/no-surprises-act">https://healthy.kaiserpermanente.org/oregon-washington/support/pay-bills/medical-bills/no-surprises-act</a>.

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 Customer Service at 1-866-616-0047 (M-F, 8 am-6 pm) or visit $\mbox{kp.org.}$

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 Customer Service. In the case of a conflict between this summary and the EOC, the EOC will prevail.

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

<sup>&</sup>lt;sup>3</sup> You pay the lowest Cost Share when you receive certain covered Services from a select group of In-Network Providers. This is called "Enhanced Benefits." Enhanced Benefits are shown in this summary. In-Network Providers who offer Enhanced Benefits are identified with an asterisk (\*) in the provider directory. Visit **kp.org/dualchoice/nw** for a searchable provider directory.

<sup>\*</sup> First 3 visits (or days) are any combination of in-person or telemedicine Services for primary care non-specialty medical Services, mental health outpatient Services, naturopathic medicine, or Substance Use Disorder outpatient Services received from all In-Network Providers combined.