

# 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

**KP OR Gold 1000/20 3T POS**

**2024 Contract**

	Select Providers	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.			
<b>Deductible</b>			
For Services that are subject to the Deductible, the amounts you pay for covered Services from Select Providers also count toward the Deductible for Services from PPO Providers, and vice versa. The amounts you pay for Services from Non-Participating Providers only count toward the Deductible for Services from Non-Participating Providers.			
Self-only Deductible per Year (for a Family of one Member)	\$1,000	\$2,000	\$6,000
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	\$1,000	\$2,000	\$6,000
Family Deductible per Year (for an entire Family)	\$2,000	\$4,000	\$12,000
<b>Out-of-Pocket Maximum <sup>2</sup></b>			
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$7,000	\$9,000	\$11,000
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$7,000	\$9,000	\$11,000
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$14,000	\$18,000	\$22,000
<b>Office visits</b>		<b>You pay</b>	
Routine preventive physical exam	\$0	\$0	50% Coinsurance after Deductible
Telehealth (phone/video)	\$0 *	\$0 *	50% Coinsurance after Deductible
Primary Care	\$5 for first 3 visits; then \$20 for additional visits in the same Year *	\$5 for first 3 visits; then \$40 for additional visits in the same Year *	50% Coinsurance after Deductible
Specialty Care	\$40	\$60	50% Coinsurance after Deductible
Urgent Care	\$50	\$100	50% Coinsurance after Deductible
<b>Tests (outpatient)</b>		<b>You pay</b>	
Preventive Tests	\$0	\$0	50% Coinsurance after Deductible
Laboratory	\$20 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	\$20 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
CT, MRI, PET scans	\$300 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible

Medications (outpatient)		You pay	
Prescription drugs (up to a 30-day supply)	\$10 generic / \$30 preferred brand / 50% Coinsurance non-preferred brand / 50% Coinsurance specialty	At MedImpact Pharmacy \$25 generic/\$75 preferred brand/50% Coinsurance non-preferred brand/50% Coinsurance for specialty drugs	
Mail Order Prescription drugs (up to a 90-day supply)	\$20 generic / \$60 preferred brand / 50% Coinsurance non-preferred brand	MedImpact Mail-Order call CVS Caremark 1-800-237-2767	
Administered medications, including injections (all outpatient settings)	25% Coinsurance	40% Coinsurance	50% Coinsurance after Deductible
Nurse treatment room visits to receive injections	\$10	\$40	50% Coinsurance after Deductible
Maternity Care		You pay	
Scheduled prenatal care visits and postpartum visit	\$0	\$0	50% Coinsurance after Deductible
Laboratory	\$20 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	\$20 per department visit	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Inpatient Hospital Services	25% Coinsurance after Deductible	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Hospital Services		You pay	
Ambulance Services (per transport)	25% Coinsurance after Deductible		
Emergency services	25% Coinsurance after Deductible		
Inpatient Hospital Services	25% Coinsurance after Deductible	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Outpatient Services (other)		You pay	
Outpatient surgery visit	25% Coinsurance after Deductible	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	\$40	\$60	50% Coinsurance after Deductible
Durable medical equipment	25% Coinsurance after Deductible	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Physical, speech, and occupational therapies (30 visits combined per Year)	\$40	\$60	50% Coinsurance after Deductible
Skilled Nursing Facility Services		You pay	
Inpatient skilled nursing Services (up to 60 days per Year)	25% Coinsurance after Deductible	40% Coinsurance after Deductible	50% Coinsurance after Deductible
Mental Health and Substance Use Disorder Services		You pay	
Outpatient Services	\$5 for first 3 visits; then \$20 per visit for additional visits in the same Year *	\$5 for first 3 visits; then \$40 per visit for additional visits in the same Year *	50% Coinsurance after Deductible
Inpatient Hospital & residential Services	25% Coinsurance after Deductible	40% Coinsurance after Deductible	50% Coinsurance after Deductible

Alternative Care		You pay	
Acupuncture Services (up to 12 visits per Year)	\$25 per visit	20% Coinsurance	40% Coinsurance
Chiropractic Services (up to 20 visits per Year)	\$25 per visit	20% Coinsurance	40% Coinsurance
Massage Therapy	Not covered	Not covered	Not covered
Naturopathic Medicine	\$5 for first 3 visits; then \$20 for additional visits in the same Year *	\$5 for first 3 visits; then \$40 for additional visits in the same Year *	50% 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.)	\$0	\$0	50% Coinsurance after Deductible
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	No charge for one pair standard frames and lenses or 6-month supply contact lenses per year.		50% Coinsurance after Deductible
Routine eye exam (For members 19 years and older.)	Not covered	Not covered	Not covered
Vision hardware and optical Services (For members 19 years and older.)	Not covered		

<sup>1</sup> Non-participating 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 a Select or PPO hospital or ambulatory surgical center. For additional information, visit <https://healthy.kaiserpermanente.org/oregon-washington/support/pay-bills/medical-bills/no-surprises-act>.

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

\* 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 both Select Providers or PPO Providers combined.

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](https://kp.org/plandocuments).

**Questions? Call Customer Service** at 1-866-616-0047 (M-F, 8 am-6 pm) or visit [kp.org](https://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 Member Services. In the case of a conflict between this summary and the EOC, the EOC will prevail.