

# 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 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
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, Chemical Dependency 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
Mail Order Prescription drugs (up to a 90 day supply)	\$30 generic / \$80 preferred brand after Deductible / \$120 non preferred brand after Deductible
Administered medications, including injections (all outpatient settings)	30% Coinsurance after Deductible
Nurse treatment room visits to receive injections	\$10

<b>Maternity Care</b>		<b>You pay</b>
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
<b>Hospital Services</b>		<b>You pay</b>
Ambulance Services (per transport)		20% Coinsurance after Deductible
Emergency services		30% Coinsurance after Deductible
Inpatient Hospital Services		30% Coinsurance after Deductible
<b>Outpatient Services (other)</b>		<b>You pay</b>
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
<b>Skilled Nursing Facility Services</b>		<b>You pay</b>
Inpatient skilled nursing Services (up to 100 days per Year)		30% Coinsurance after Deductible
<b>Mental Health and Chemical Dependency Services</b>		<b>You pay</b>
Outpatient Services		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, Chemical Dependency outpatient Services or mental health outpatient Services.
Inpatient hospital & residential Services		30% Coinsurance after Deductible
<b>Alternative Care (self-referred)</b>		<b>You pay</b>
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		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, Chemical Dependency outpatient Services or mental health outpatient Services.
<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.)		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, Chemical Dependency 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
Routine eye exam (For members 19 years and older.)		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, Chemical Dependency outpatient Services or mental health outpatient Services.
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..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.