

## **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 5000/50/40%/8000

Deductible	
Self-only Deductible per Year (for a Family of one Member)	\$5,000
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	\$5,000
Family Deductible per Year (for an entire Family)	\$10,000
Out-of-Pocket Maximum <sup>1</sup>	
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	\$8,000
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	\$8,000
Family Out-of-Pocket Maximum per Year (for an entire Family)	\$16,000
Office Visits	You pay
Routine preventive physical exam	\$0
Telehealth (phone/video)	\$0
Primary Care	First three visits per Year at \$50 not subject to Deductible, remaining visits at \$50 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	\$50 after Deductible
Urgent Care	\$50 after Deductible
Tests (outpatient)	You pay
Preventive Tests	\$0
Laboratory	\$15 per department visit
X-ray, imaging, and special diagnostic procedures	40% Coinsurance after Deductible
CT, MRI, PET scans	40% Coinsurance after Deductible
Medications (outpatient)	You pay
Prescription drugs (up to a 30 day supply)	\$15 generic / \$50 preferred brand after Deductible / \$70 non-preferred brand after Deductible / 40% Coinsurance (up to \$250 maximum) specialty after Deductible
Mail Order Prescription drugs (up to a 90 day supply)	\$30 generic / \$100 preferred brand after Deductible / \$140 non preferred brand after Deductible
Administered medications, including injections (all outpatient settings)	40% Coinsurance after Deductible
Nurse treatment room visits to receive injections	\$10

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Maternity Care	You pay
Scheduled prenatal care visits and postpartum visits	\$0
Laboratory	\$15 per department visit
X-ray, imaging, and special diagnostic procedures	40% Coinsurance after Deductible
Inpatient Hospital Services	40% Coinsurance after Deductible
Hospital Services	You pay
Ambulance Services (per transport)	20% Coinsurance after Deductible
Emergency services	40% Coinsurance after Deductible
Inpatient Hospital Services	40% Coinsurance after Deductible
Outpatient Services (other)	You pay
Outpatient surgery visit	40% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	\$50 after Deductible
Durable medical equipment	20% Coinsurance after Deductible
Physical, speech, and occupational therapies (20 visits per Year)	\$50 after Deductible
Skilled Nursing Facility Services	You pay
Inpatient skilled nursing Services (up to 100 days per Year)	40% Coinsurance after Deductible
Mental Health and Chemical Dependency Services	You pay
Outpatient Services	First three visits per Year at \$50 not subject to Deductible, remaining visits at \$50 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	40% Coinsurance after Deductible
Alternative Care (self-referred)  Acupuncture Services (up to 12 visits per Year)	You pay \$50 per visit after Deductible
Chiropractic Services (up to 12 visits per Year)	•
Massage Therapy	\$50 per visit after Deductible  Not Covered
Naturopathic Medicine	First three visits per Year at \$50 not subject to Deductible, remaining visits at \$50 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 Services	You pay
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	First three visits per Year at \$50 not subject to Deductible, remaining visits at \$50 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 \$50 not subject to Deductible, remaining visits at \$50 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.





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 <a href="http://www.kp.org/plandocuments">http://www.kp.org/plandocuments</a>

**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.

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<sup>&</sup>lt;sup>1</sup> Refer to your Evidence of Coverage (EOC) for benefits that may not apply to Out-of-Pocket Maximum.