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

Added Choice Contact Center: 1-866-616-0047

KP OR Gold 1000/35 3T POS w/ VX & Massage - OOA

2023 Contract

	Select Providers	PPO Providers	Non-Participating Providers [1]
Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate.			
Deductible			
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	$1,000	$6,000
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	$1,000	$1,000	$6,000
Family Deductible per Year (for an entire Family)	$2,000	$2,000	$12,000
Out-of-Pocket Maximum [2]			
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	$6,500	$6,500	$10,500
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	$6,500	$6,500	$10,500
Family Out-of-Pocket Maximum per Year (for an entire Family)	$13,000	$13,000	$21,000
Office visits		**You pay**	
Routine preventive physical exam	$0	$0	50% Coinsurance after Deductible
Telehealth (phone/video)	$0	$0	50% Coinsurance after Deductible
Primary Care	$35	$35	50% Coinsurance after Deductible
Specialty Care	$55	$55	50% Coinsurance after Deductible
Urgent Care	$75	$75	50% Coinsurance after Deductible
Tests (outpatient)		**You pay**	
Preventive Tests	$0	$0	50% Coinsurance after Deductible
Laboratory	$35 per department visit	$35 per department visit	50% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	$35 per department visit	$35 per department visit	50% Coinsurance after Deductible
CT, MRI, PET scans	$300 per department visit	$300 per department visit	50% Coinsurance after Deductible

Medications (outpatient)		**You pay**	
Prescription drugs (up to a 30-day supply)	$10 generic / $20 preferred brand / $60 non-preferred brand / 50% Coinsurance specialty	At MedImpact Pharmacy $10 generic/$20 preferred brand/$60 non-preferred brand/50% Coinsurance for specialty drugs	
Mail Order Prescription drugs (up to a 90-day supply)	$20 generic / $40 preferred brand / $120 non-preferred brand	MedImpact Mail-Order call CVS Caremark 1-800-237-2767	
Administered medications, including injections (all outpatient settings)	25% Coinsurance	25% Coinsurance	50% Coinsurance after Deductible
Nurse treatment room visits to receive injections	$10	$10	50% Coinsurance after Deductible
Maternity Care		**You pay**	
Scheduled prenatal care visits and postpartum visits	$0	$0	50% Coinsurance after Deductible
Laboratory	$35 per department visit	$35 per department visit	50% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	$35 per department visit	$35 per department visit	50% Coinsurance after Deductible
Inpatient Hospital Services	35% Coinsurance after Deductible	35% Coinsurance after Deductible	50% Coinsurance after Deductible
Hospital Services		**You pay**	
Ambulance Services (per transport)	35% Coinsurance after Deductible		
Emergency services	35% Coinsurance after Deductible		
Inpatient Hospital Services	35% Coinsurance after Deductible	35% Coinsurance after Deductible	50% Coinsurance after Deductible
Outpatient Services (other)		**You pay**	
Outpatient surgery visit	35% Coinsurance after Deductible	35% Coinsurance after Deductible	50% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	$55	$55	50% Coinsurance after Deductible
Durable medical equipment	35% Coinsurance after Deductible	35% Coinsurance after Deductible	50% Coinsurance after Deductible
Physical, speech, and occupational therapies (30 visits combined per Year)	$55	$55	50% Coinsurance after Deductible
Skilled Nursing Facility Services		**You pay**	
Inpatient skilled nursing Services (up to 60 days per Year)	35% Coinsurance after Deductible	35% Coinsurance after Deductible	50% Coinsurance after Deductible
Mental Health and Substance Use Disorder Services		**You pay**	
Outpatient Services	$35 per visit	$35 per visit	50% Coinsurance after Deductible
Inpatient hospital & residential Services	35% Coinsurance after Deductible	35% Coinsurance after Deductible	50% Coinsurance after Deductible
Alternative Care		**You pay**	
Acupuncture Services (up to 12 visits per Year)	$25 per visit	$25 per visit	40% Coinsurance
Chiropractic Services (up to 20 visits per Year)	$25 per visit	$25 per visit	40% Coinsurance
Massage Therapy (up to 12 visits per Year)	$25 per visit	$25 per visit	40% Coinsurance
Naturopathic Medicine	$35	$35	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.)	$35	$35	50% Coinsurance
Vision hardware and optical Services (For members 19 years and older.)	Balance after $200 allowance in a two-Year period.		

[1] Non-Participating Providers may be subject to balance billing.

[2] 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 **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.