



## Summary of Benefits and Coverage (SBC)

The Annual Enrollment period for 2023 Medical Plan enrollment is **November 1 – December 15, 2022**. During this period, you have the option to select the Medical PPO Plan (using the Premera PPO network) or the Kaiser Permanente of Washington Plan, if you live in a Kaiser service area. When you are ready to complete 2023 Annual Enrollment, **Login** to [www.nwadmin.com](http://www.nwadmin.com) and select **Annual Enrollment** on the left side of the page.

This document contains both the Medical PPO SBC and Kaiser SBC. **If you do not live in a Kaiser service area, please disregard the Kaiser SBC**, you will be defaulted into the Medical PPO Plan. See below link to the Kaiser service area zip code listing to check if you are in the Kaiser service area. If you wish to change plans and miss the December 15 deadline, you will not be able to change medical plans until the next Annual Enrollment period for 2024 (in the fall of 2023), but you must still re-enroll for medical coverage in 2023 to avoid any delays on medical claim processing. Click below, to link to the Washington Teamsters Welfare Trust SBCs and Kaiser Service area zip code listing:

[SBC – Medical PPO Plan \(using the Premera PPO network\)](#)

[SBC – Kaiser Permanente of Washington Medical Plan Option](#)


[Kaiser Service Area Zip Code List](#)



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.wateamsters.com](http://www.wateamsters.com) or call 1-800-458-3053. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-800-458-3053 to request a copy.

| Important Questions   | Answers  | Why This Matters:   |
|---|--|---|
| <p>What is the overall <a href="#">deductible</a>?</p>                                | <p>\$600 individual / \$1,800 family. Goes to \$500 individual / \$1,500 family if you complete the Health Assessment, \$700 individual / \$2,100 family if you don't.</p>   | <p>You must pay all the costs up to the <a href="#">deductible</a> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <a href="#">deductible</a> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <a href="#">deductible</a>.</p>  |
| <p>Are there services covered before you meet your <a href="#">deductible</a>?</p>    | <p>Yes. The deductible does not apply to in-network <a href="#">preventive care</a>, <a href="#">office visits</a>, <a href="#">prescription drugs</a>, <a href="#">obesity programs</a>.</p>  | <p>This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a>.</p> |
| <p>Are there other <a href="#">deductibles</a> for specific services?</p>             | <p>Yes. \$75 for outpatient emergency room visits.</p>   | <p>You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this plan begins to pay for these services.</p>   |
| <p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p> | <p>\$4,000 individual / \$8,000 family shared in and out-of-network medical coinsurance limit. In addition, an ACA mandated limit for in-network prescription drugs of \$4,100 individual / \$8,200 family and in-network medical of \$5,000 individual / \$10,000 family.</p>   | <p>The <a href="#">out-of-pocket limit</a> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</p>  |
| <p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>               | <p>Not included in the medical \$4,000 individual / \$8,000 family coinsurance limit are premiums, deductibles, co-pays, non-covered charges and obesity care. Not included in the ACA mandated limit for in-network prescriptions and in-network medical are premiums, out-of-network and non-covered charges and obesity care.</p> | <p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>   |

| Important Questions  | Answers  | Why This Matters:   |
|--|--|---|
| Will you pay less if you use a <a href="#">network provider</a> ?            | Yes. See <a href="http://www.wateamsters.com">www.wateamsters.com</a> and select Premera BlueCard Network Directory or call 1-800-810-2583 for a list of participating providers. Be sure to reference the alpha prefix <b>TMP</b> . For prescription drugs see <a href="http://www.medimpact.com">www.medimpact.com</a> or call 1-800-788-2949. | If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 3 for how this plan pays different kinds of <b>providers</b> . |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ? | No. You don't need a referral to see a specialist.   | You can see the <b>specialist</b> you choose without permission from this plan.   |

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event   | Services You May Need                                  | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information  |
|--|--|--|--|---|
|  |  | Network Provider<br>(You will pay the least)   | Out-of-Network Provider<br>(You will pay the most) |   |
| If you visit a health care <a href="#">provider's</a> office or clinic   | Primary care visit to treat an injury or illness       | \$30 co-pay/visit  | \$30 co-pay/visit                                  | Applies to charge for the office visit only not other professional fees.  |
|  | <a href="#">Specialist</a> visit                       | \$30 co-pay/visit  | \$30 co-pay/visit                                  | Applies to charge for the office visit only not other professional fees.  |
|  | <a href="#">Preventive care/screening/immunization</a> | No charge  | 50% co-insurance after deductible and \$30 co-pay  | None  |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work)    | 30% co-insurance   | 50% co-insurance                                   | None  |
|  | Imaging (CT/PET scans, MRIs)                           | 30% co-insurance   | 50% co-insurance                                   | None  |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.medimpact.com">www.medimpact.com</a> | Generic drugs  | Retail: 10% or 15% co-pay/prescription;<br>Mail order: 10% co-pay/prescription to maximum \$15 | Not covered except for a medical emergency         | Covers up to a 34-day supply (retail prescription); up to 100 day supply (mail order prescription). Lower retail co-pay % applies to recommended retail pharmacies. |
|  | Preferred brand drugs                                  | Retail: 30% or 35% co-pay/prescription;<br>Mail order: 30% co-pay/prescription to maximum \$90 | Not covered except for a medical emergency         | Covers up to a 34-day supply (retail prescription); up to 100 day supply (mail order prescription). Lower retail co-pay % applies to recommended retail pharmacies. |

| Common Medical Event  | Services You May Need                            | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information  |
|---|--|---|--|---|
|   |  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most)         |   |
|   | Non-preferred brand drugs                        | Retail: 40% or 45% co-pay/prescription;<br>Mail order: 40% co-pay/prescription to maximum \$130 | Not covered except for a medical emergency                 | Covers up to a 34-day supply (retail prescription); up to 100 day supply (mail order prescription). Lower retail co-pay % applies to recommended retail pharmacies. |
|   | <a href="#">Specialty drugs</a>                  | Mail Order only: 30% co-pay/prescription to maximum \$90  | Not covered except for a medical emergency                 | Mail Order only. Covers up to 100-day supply for mail order.  |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)   | 30% co-insurance  | 50% co-insurance   | None  |
|   | Physician/surgeon fees                           | 30% co-insurance  | 50% co-insurance   | None  |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | After \$75 deductible, 30% co-insurance   | After \$75 deductible, 30% co-insurance                    | Notify Plan within 24 hours of admission  |
|   | <a href="#">Emergency medical transportation</a> | 30% co-insurance  | 50% co-insurance   | None  |
|   | <a href="#">Urgent care</a>                      | 30% co-insurance  | 50% co-insurance   | None  |
| If you have a hospital stay   | Facility fee (e.g., hospital room)               | 30% co-insurance  | 50% co-insurance   | Prior Authorization Required  |
|   | Physician/surgeon fees                           | 30% co-insurance  | 50% co-insurance   | None  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | \$10 co-pay/session   | \$10 co-pay/session  | None  |
|   | Inpatient services                               | 30% co-insurance  | 50% co-insurance   | Prior Authorization Required  |
| If you are pregnant   | Office visits                                    | 30% co-insurance  | 50% co-insurance   | Child's pregnancy is not covered.   |
|   | Childbirth/delivery professional services        | 30% co-insurance  | 50% co-insurance   | Child's pregnancy is not covered.   |
|   | Childbirth/delivery facility services            | 30% co-insurance  | 50% co-insurance   | Child's pregnancy is not covered.   |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>                 | 30% co-insurance  | 50% co-insurance   | Limited to 130 visits per year  |
|   | <a href="#">Rehabilitation services</a>          | 30% co-insurance inpatient<br>\$30 co-pay/visit outpatient                                      | 50% co-insurance inpatient<br>\$30 co-pay/visit outpatient | None - inpatient<br>Limited to 24-48 visits per year for outpatient   |

| Common Medical Event                   | Services You May Need                     | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information  |
|--|---|--|--|---|
|  |   | Network Provider<br>(You will pay the least)               | Out-of-Network Provider<br>(You will pay the most)         |   |
|  | <a href="#">Habilitation services</a>     | 30% co-insurance inpatient<br>\$30 co-pay/visit outpatient | 50% co-insurance inpatient<br>\$30 co-pay/visit outpatient | None - inpatient<br><br>Limited to 24-48 visits per year for outpatient                           |
|  | <a href="#">Skilled nursing care</a>      | 30% co-insurance   | 50% co-insurance   | Limited to 180 days per condition   |
|  | <a href="#">Durable medical equipment</a> | 30% co-insurance   | 50% co-insurance   | None  |
|  | <a href="#">Hospice services</a>          | 30% co-insurance   | 50% co-insurance   | Limited to 60 visits  |
| If your child needs dental or eye care | Children's eye exam                       | 30% co-insurance   | 50% co-insurance   | Medical conditions of eye only.<br>See vision plan for routine exam for visual acuity or eyewear. |
|  | Children's glasses                        | Not Covered  | Not Covered  | Covered by separate vision plan.  |
|  | Children's dental check-up                | Not Covered  | Not Covered  | Covered by separate dental plan.  |

#### Excluded Services & Other Covered Services:

| Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .) |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Infertility treatment</li> </ul>  | <ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul> | <ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> </ul> |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.) |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Acupuncture (limited benefit)</li> <li>• Bariatric surgery (if meeting plan criteria)</li> </ul>    | <ul style="list-style-type: none"> <li>• Chiropractic care (limited benefit)</li> <li>• Hearing aids (limited benefit)</li> </ul> | <ul style="list-style-type: none"> <li>• Weight loss program (if meeting plan criteria)</li> </ul> |

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Northwest Administrators at 1-800-458-3053 or [www.nwadmin.com](http://www.nwadmin.com). You can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-458-3053.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-458-3053.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-458-3053.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-458-3053.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$700\*
- [Specialist copayment](#) \$30
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

|                    |          |
|--------------------|----------|
| Total Example Cost | \$12,700 |
|--------------------|----------|

In this example, Peg would pay:

|                     |  |
|---------------------|--|
| <i>Cost Sharing</i> |  |
|---------------------|--|

|                             |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$700   |
| <a href="#">Copayments</a>  | \$40    |
| <a href="#">Coinsurance</a> | \$2,800 |

|                           |  |
|---------------------------|--|
| <i>What isn't covered</i> |  |
|---------------------------|--|

|                      |     |
|----------------------|-----|
| Limits or exclusions | \$0 |
|----------------------|-----|

|                            |         |
|----------------------------|---------|
| The total Peg would pay is | \$3,540 |
|----------------------------|---------|

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$700\*
- [Specialist copayment](#) \$30
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

|                    |         |
|--------------------|---------|
| Total Example Cost | \$5,600 |
|--------------------|---------|

In this example, Joe would pay:

|                     |  |
|---------------------|--|
| <i>Cost Sharing</i> |  |
|---------------------|--|

|                             |       |
|-----------------------------|-------|
| <a href="#">Deductibles</a> | \$700 |
| <a href="#">Copayments</a>  | \$600 |
| <a href="#">Coinsurance</a> | \$60  |

|                           |  |
|---------------------------|--|
| <i>What isn't covered</i> |  |
|---------------------------|--|

|                      |     |
|----------------------|-----|
| Limits or exclusions | \$0 |
|----------------------|-----|

|                            |         |
|----------------------------|---------|
| The total Joe would pay is | \$1,360 |
|----------------------------|---------|

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$700\*
- [Specialist copayment](#) \$30
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 30%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

|                    |         |
|--------------------|---------|
| Total Example Cost | \$2,800 |
|--------------------|---------|

In this example, Mia would pay:

|                     |  |
|---------------------|--|
| <i>Cost Sharing</i> |  |
|---------------------|--|

|                             |       |
|-----------------------------|-------|
| <a href="#">Deductibles</a> | \$775 |
| <a href="#">Copayments</a>  | \$200 |
| <a href="#">Coinsurance</a> | \$400 |

|                           |  |
|---------------------------|--|
| <i>What isn't covered</i> |  |
|---------------------------|--|

|                      |     |
|----------------------|-----|
| Limits or exclusions | \$0 |
|----------------------|-----|

|                            |         |
|----------------------------|---------|
| The total Mia would pay is | \$1,425 |
|----------------------------|---------|

\*Assumes the Health Assessment is not taken






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| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| <b>What is the overall <a href="#">deductible</a>?</b>                                | \$500 individual/ \$1,500 family. Goes to \$400 individual/ \$1,200 family if you complete the Health Assessment, \$600 individual / \$1,800 family if you don't. Shared in and out-of-network. | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .  |
| <b>Are there services covered before you meet your <a href="#">deductible</a>?</b>    | Yes. <a href="#">Preventive care</a> and services indicated in chart starting on page 2.  | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a> .  |
| <b>Are there other <a href="#">deductibles</a> for specific services?</b>             | No.   | You don't have to meet <a href="#">deductibles</a> for specific services.   |
| <b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b> | \$4,000 individual/\$12,000 family shared in and out-of-network limit. There is also an ACA in-network limit of \$9,100 individual/\$18,200 family.   | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.   |
| <b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>               | <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, health care this <a href="#">plan</a> doesn't cover, and services indicated in chart starting on page 2.                    | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .   |
| <b>Will you pay less if you use a <a href="#">network provider</a>?</b>               | Yes. See <a href="http://www.kp.org">www.kp.org</a> or call 1-888-901-4636 (TTY: 711) for a list of <a href="#">network providers</a> .   | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| <b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>    | Yes, but you may self-refer to certain <a href="#">specialists</a> .  | This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .  |



 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event   | Services You May Need                                  | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information  |
|--|--|---|--|---|
|  |  | In-network Provider<br>(You will pay the least)   | Out-of-Network Provider<br>(You will pay the most)   |   |
| If you visit a health care <a href="#">provider's office or clinic</a>   | Primary care visit to treat an injury or illness       | \$30 / visit, <a href="#">deductible</a> does not apply.  | \$30 / visit, <a href="#">deductible</a> does not apply.   | None  |
|  | <a href="#">Specialist</a> visit                       | \$30 / visit, <a href="#">deductible</a> does not apply.  | \$30 / visit, <a href="#">deductible</a> does not apply.   | None  |
|  | <a href="#">Preventive care/screening/immunization</a> | No charge, <a href="#">deductible</a> does not apply.   | \$30 / visit, then 50% <a href="#">coinsurance</a>   | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for. |
| If you have a test   | <a href="#">Diagnostic test</a> (x-ray, blood work)    | 30% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>  | None  |
|  | Imaging (CT/PET scans, MRIs)                           | 30% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>  | <a href="#">Preauthorization</a> required or will not be covered.   |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.kp.org/formulary">www.kp.org/formulary</a> | Value based drugs                                      | \$4 (retail);<br>\$8 (retail);<br>\$5 discount from retail <a href="#">cost share</a> (mail order) / prescription, <a href="#">deductible</a> does not apply. | \$13 (retail); <a href="#">deductible</a> does not apply.  | Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <a href="#">formulary</a> guidelines.  |
|  | Preferred generic drugs (Tier 1)                       |   |  |   |
|  | Preferred brand drugs (Tier 2)                         | \$25 (retail);<br>\$5 discount from retail <a href="#">cost share</a> (mail order) / prescription, <a href="#">deductible</a> does not apply.                 | \$30 (retail); <a href="#">deductible</a> does not apply.  | Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <a href="#">formulary</a> guidelines.  |
|  | Non-preferred drugs (Tier 3)                           | \$50 (retail); \$5 discount from retail <a href="#">cost share</a> (mail order) / prescription, <a href="#">deductible</a> does not apply.                    | \$55 (retail), <a href="#">deductible</a> does not apply   | Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <a href="#">formulary</a> guidelines .   |
|  | <a href="#">Specialty drugs</a>                        | Applicable Preferred generic, Preferred brand or Non-Preferred <a href="#">cost shares</a> apply.   | Applicable Preferred generic, Preferred brand, or Non-Preferred <a href="#">cost shares</a> apply. | Up to a 30-day supply (retail). Subject to <a href="#">formulary</a> guidelines, when approved through the exception process.   |

| Common Medical Event  | Services You May Need                            | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information  |
|---|--|--|--|---|
|   |  | In-network Provider<br>(You will pay the least)            | Out-of-Network Provider<br>(You will pay the most)         |   |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)   | \$30 / visit, then 30% <u>coinsurance</u>                  | \$30 / visit, then 50% <u>coinsurance</u>                  | None  |
|   | Physician/surgeon fees                           | 30% <u>coinsurance</u>                                     | 50% <u>coinsurance</u>                                     | None  |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | \$75 / visit, then 30% <u>coinsurance</u>                  | \$75 / visit, then 30% <u>coinsurance</u>                  | You must notify Kaiser Permanente within 24 hours if admitted to an <u>out-of-network provider</u> ; limited to initial emergency only. <u>Copayment</u> waived if admitted directly to the hospital as an inpatient. |
|   | <a href="#">Emergency medical transportation</a> | 20% <u>coinsurance</u> , <u>deductible</u> does not apply. | 20% <u>coinsurance</u> , <u>deductible</u> does not apply. | None  |
|   | <a href="#">Urgent care</a>                      | \$30 / visit, <u>deductible</u> does not apply.            | \$30 / visit, <u>deductible</u> does not apply.            | None  |
| If you have a hospital stay   | Facility fee (e.g., hospital room)               | 30% <u>coinsurance</u>                                     | 50% <u>coinsurance</u>                                     | <u>Preauthorization</u> required or will not be covered.  |
|   | Physician/surgeon fees                           | 30% <u>coinsurance</u>                                     | 50% <u>coinsurance</u>                                     | <u>Preauthorization</u> required or will not be covered.  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | \$30 / visit, <u>deductible</u> does not apply.            | \$30 / visit, <u>deductible</u> does not apply.            | None  |
|   | Inpatient services                               | 30% <u>coinsurance</u>                                     | 50% <u>coinsurance</u>                                     | <u>Preauthorization</u> required or will not be covered.  |
| If you are pregnant   | Office visits                                    | 30% <u>coinsurance</u>                                     | 50% <u>coinsurance</u>                                     | <u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).   |
|   | Childbirth/delivery professional services        | 30% <u>coinsurance</u>                                     | 50% <u>coinsurance</u>                                     | You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <u>cost shares</u> are separate from that of the mother.                                |
|   | Childbirth/delivery facility services            | 30% <u>coinsurance</u>                                     | 50% <u>coinsurance</u>                                     | You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services <u>cost shares</u> are separate from that of the mother.                                |

| Common Medical Event   | Services You May Need                     | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information  |
|--|---|--|--|---|
|  |   | In-network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most)   |   |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | No charge, <u>deductible</u> does not apply.   | 50% <u>coinsurance</u>   | 130 visit limit / year. Limits combined with in and <u>out-of-network provider networks</u> . <u>Preauthorization</u> required or will not be covered.  |
|  | <a href="#">Rehabilitation services</a>   | Outpatient: \$30 / visit, <u>deductible</u> does not apply.<br>Inpatient: 30% <u>coinsurance</u> | Outpatient: \$30 / visit, <u>deductible</u> does not apply.<br>Inpatient: 50% <u>coinsurance</u> | Combined with Habilitation services:<br>Outpatient: 60 visit limit / year. Inpatient: 60-day limit / year, <u>preauthorization</u> required or will not be covered. Limits are combined with in and <u>out-of-network provider networks</u> .   |
|  | <a href="#">Habilitation services</a>     | Outpatient: \$30 / visit, <u>deductible</u> does not apply.<br>Inpatient: 30% <u>coinsurance</u> | Outpatient: \$30 / visit, <u>deductible</u> does not apply.<br>Inpatient: 50% <u>coinsurance</u> | Combined with Rehabilitation services:<br>Outpatient: 60 visit limit / year. Inpatient: 60-day limit / year, <u>preauthorization</u> required or will not be covered. Limits are combined with in and <u>out-of-network provider networks</u> . |
|  | <a href="#">Skilled nursing care</a>      | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>   | 180-day limit / year. Limits are combined with in and <u>out-of-network provider networks</u> . <u>Preauthorization</u> required or will not be covered.  |
|  | <a href="#">Durable medical equipment</a> | 20% <u>coinsurance</u> , <u>deductible</u> does not apply.                                       | 20% <u>coinsurance</u>   | Subject to <u>formulary</u> guidelines. <u>Preauthorization</u> required or will not be covered.  |
|  | <a href="#">Hospice services</a>          | No charge, <u>deductible</u> does not apply.   | 50% <u>coinsurance</u>   | <u>Preauthorization</u> required or will not be covered.  |
| If your child needs dental or eye care                         | Children's eye exam                       | \$30 / visit for refractive exam, <u>deductible</u> does not apply.                              | Not covered  | Limited to 1 exam / 12 months   |
|  | Children's glasses                        | Not covered  | Not covered  | None  |
|  | Children's dental check-up                | Not covered  | Not covered  | None  |

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Children's glasses
- Cosmetic surgery
- Dental care (Adult and child)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture (8 visit limit / year)
- Bariatric surgery
- Chiropractic care (20 visit limit / year)
- Hearing aids (\$1,000 limit / ear / 36 months)
- Routine eye care (Adult)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact the agencies in the chart below.

### Contact Information for Your Rights to Continue Coverage & Your Grievance and Appeals Rights:

|  |   |
|--|---|
| Kaiser Permanente Member Services  | 1-888-901-4636 (TTY: 711) or <a href="http://www.kp.org">www.kp.org</a>                                   |
| Department of Labor's Employee Benefits Security Administration                              | 1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a> |
| Department of Health & Human Services, Center for Consumer Information & Insurance Oversight | 1-877-267-2323 x61565 or <a href="http://www.cciio.cms.gov">www.cciio.cms.gov</a>                         |
| Washington Department of Insurance   | 1-800-562-6900 or <a href="http://www.insurance.wa.gov">www.insurance.wa.gov</a>                          |

### Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-901-4636 (TTY: 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-901-4636 (TTY: 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-901-4636 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-901-4636 (TTY: 711).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$600\*
- [Specialist copayment](#) \$30
- Hospital (facility) [coinsurance](#) 30%
- Other (blood work) [coinsurance](#) 30%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

*Cost Sharing*

|                             |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$600   |
| <a href="#">Copayments</a>  | \$10    |
| <a href="#">Coinsurance</a> | \$3,300 |

*What isn't covered*

|                      |      |
|----------------------|------|
| Limits or exclusions | \$20 |
|----------------------|------|

|                                   |                |
|-----------------------------------|----------------|
| <b>The total Peg would pay is</b> | <b>\$3,930</b> |
|-----------------------------------|----------------|

**Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$600\*
- [Specialist copayment](#) \$30
- Hospital (facility) [coinsurance](#) 30%
- Other (blood work) [coinsurance](#) 30%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

*Cost Sharing*

|                             |       |
|-----------------------------|-------|
| <a href="#">Deductibles</a> | \$40  |
| <a href="#">Copayments</a>  | \$800 |
| <a href="#">Coinsurance</a> | \$0   |

*What isn't covered*

|                      |     |
|----------------------|-----|
| Limits or exclusions | \$0 |
|----------------------|-----|

|                                   |              |
|-----------------------------------|--------------|
| <b>The total Joe would pay is</b> | <b>\$840</b> |
|-----------------------------------|--------------|

**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$600\*
- [Specialist copayment](#) \$30
- Hospital (facility) [coinsurance](#) 30%
- Other (x-ray) [coinsurance](#) 30%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

*Cost Sharing*

|                             |       |
|-----------------------------|-------|
| <a href="#">Deductibles</a> | \$600 |
| <a href="#">Copayments</a>  | \$200 |
| <a href="#">Coinsurance</a> | \$300 |

*What isn't covered*

|                      |     |
|----------------------|-----|
| Limits or exclusions | \$0 |
|----------------------|-----|

|                                   |                |
|-----------------------------------|----------------|
| <b>The total Mia would pay is</b> | <b>\$1,100</b> |
|-----------------------------------|----------------|

\*Assumes the Health Profile is not taken

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.