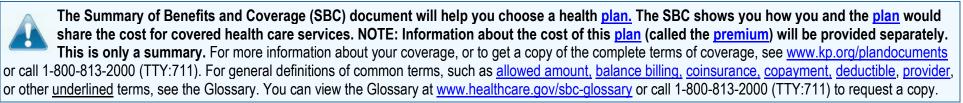
# KAISER PERMANENTE : Wells Fargo – HMO Northwest

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest

Coverage for: Individual / Family | Plan Type: EPO



Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$500 Individual / \$1,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services indicated in chart starting on page 2.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$3,000 Individual / \$5,700 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , health care this <u>plan</u> doesn't cover, and services indicated in chart starting on page 2.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>my.kp.org/wf</u> or call 1-800-813-2000 (TTY:711) for a list of <u>Participating Providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network</u> <u>provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain <u>specialists</u> .	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical	What You Will Pay		Limitations, Exceptions, & Other Important		
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Information	
lf	Primary care visit to treat an injury or illness	\$30 / visit, <u>deductible</u> does not apply.	Not covered	\$5 / visit, <u>deductible</u> does not apply to the first 3 outpatient visits combined for primary care, mental/behavioral health, substance abuse services, and other qualified visits.	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$50 / visit, <u>deductible</u> does not apply.	Not covered	None	
Preventive care/screening/ No charge deductible does		Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.		
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	X-ray: 20% <u>coinsurance</u> Lab tests: 20% <u>coinsurance</u>	Not covered	None	
n you nave a lest	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	Some services may require prior authorization.	
lf	Generic drugs	\$10 (retail); \$20 (mail order) / prescription, deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines.	
If you need drugs to treat your illness or condition More information	Preferred brand drugs	\$25 (retail); \$50 (mail order) / prescription, deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines.	
about <u>prescription</u> <u>drug coverage</u> is available at www.kp.org/formulary	Non-preferred brand drugs	\$75 (retail); \$150 (mail order) / prescription, deductible does not apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to <u>formulary</u> guidelines, when approved through the exception process.	
www.hp.org/torritolary	Specialty drugs	Applicable Generic, Preferred brand or Non-preferred brand cost shares apply.	Not covered	Up to a 30-day supply (retail). Subject to <u>formulary</u> guidelines, when approved through the exception process.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	Prior authorization required.	
	Physician/surgeon fees	20% coinsurance	Not covered	Prior authorization required.	

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Information	
	Emergency room care	20% coinsurance	20% coinsurance	None	
If you need immediate medical	Emergency medical transportation	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	None	
attention	<u>Urgent care</u>	\$50 / visit, <u>deductible</u> does not apply.	Not covered	Non-Participating Providers covered when temporarily outside the service area: \$50 / visit, <u>deductible</u> does not apply.	
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	Prior authorization required.	
hospital stay	Physician/surgeon fees	20% coinsurance	Not covered	Prior authorization required.	
If you need mental health, behavioral health, or substance	Outpatient services	\$30 / visit, <u>deductible</u> does not apply.	Not covered	\$5 / visit, <u>deductible</u> does not apply to the first 3 outpatient visits combined for primary care, mental/behavioral health, substance abuse services, and other qualified visits.	
abuse services	Inpatient services	20% coinsurance	Not covered	Prior authorization required.	
If you are pregnant	Office visits	No charge, <u>deductible</u> does not apply.	Not covered	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery professional services	20% coinsurance	Not covered	None	
	Childbirth/delivery facility services	20% coinsurance	Not covered	None	

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Information	
	Home health care	20% coinsurance	Not covered	100 visit limit / year. Prior authorization required.	
	Rehabilitation services	Outpatient: \$50 / visit, <u>deductible</u> does not apply. Inpatient: 20% <u>coinsurance</u>	Not covered	Outpatient: 20 visit limit / therapy / year. Prior authorization required. Inpatient: Prior authorization required.	
If you need help recovering or have other special health	Habilitation services	\$50 / visit, <u>deductible</u> does not apply.	Not covered	20 visit limit / therapy / year. Prior authorization required.	
needs		100-day limit / year. Prior authorization required.			
	Durable medical equipment	able medical equipment No charge Not covered		Subject to <u>formulary</u> guidelines. Prior authorization required.	
	Hospice services	No charge, <u>deductible</u> does not apply.	Not covered	Prior authorization required.	
If your child needs	Children's eye exam	\$30 / visit for refractive exam, <u>deductible</u> does not apply.	Not covered	None	
dental or eye care	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.)			
Acupuncture	<ul> <li>Dental care (Adult and child)</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>	
Children's glasses	Long-term care	<ul> <li>Routine foot care</li> </ul>	
Cosmetic surgery	<ul> <li>Non-emergency care when traveling outs</li> </ul>	side the U.S. • Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
Bariatric surgery	<ul> <li>Hearing aids (Dependents under age 26:</li> </ul>	: 1 aid / ear / • Infertility treatment (\$25,000 medical limit; \$20,000	
Chiropractic care (20 visit limit / year)	36 months)	drug limit / lifetime)	
		<ul> <li>Routine eye care (Adult)</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 shown in the chart below. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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	1-800-813-2000 (TTY:711) or <u>www.kp.org/memberservices</u>
BenefitConnect™   COBRA	1-877-292-6272 or https://cobra.ehr.com
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
Oregon Division of Financial Regulation	1-888-877-4894 or www.dfr.oregon.gov
Washington Department of Insurance	1-800-562-6900 or <u>www.insurance.wa.gov</u>

#### 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 1-800-813-2000 (TTY: 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-813-2000 (TTY: 711). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-813-2000 (TTY: 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-813-2000 (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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u> \$500
 <u>Specialist copayment</u> \$50
 Hospital (facility) <u>coinsurance</u> 20%
 Other (blood work) <u>coinsurance</u> 20%

## This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$500
<u>Copayments</u>	\$10
Coinsurance	\$1,900
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,470

Managing Joe's Type 2 Diabet	es
(a year of routine in-network care of a	vell-
controlled condition)	
The <u>plan's</u> overall <u>deductible</u>	\$50
Specialist copayment	\$5
Hospital (facility) <u>coinsurance</u>	20%
Other (blood work) <u>coinsurance</u>	20%

#### 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 \$5,6
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# In this example, Joe would pay:

Cost Sharing		
Deductibles	\$200	
Copayments	\$900	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1,100	

# Mia's Simple Fracture

(in-network emergency room visit and follow up	
care)	
The plan's overall <u>deductible</u>	\$500
Specialist copayment	\$50
Hospital (facility) <u>coinsurance</u>	20%
Other (x-ray) coinsurance	20%

#### 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:	
Cost Sharing	
Deductibles	\$500
Copayments	\$400
Coinsurance	\$300
What isn't covered	1

Limits or exclusions

The total Mia would pay is

The plan would be responsible for the other costs of these EXAMPLE covered services.	

\$0

\$1.200

# **Nondiscrimination Notice**

Kaiser Foundation Health Plan of the Northwest (Kaiser Health Plan) complies with applicable federal and state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call Member Services at 1-800-813-2000 (TTY: 711).

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with our Civil Rights Coordinator, by mail, phone, or fax. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You may contact our Civil Rights Coordinator at: Member Relations Department, Attention: Kaiser Civil Rights Coordinator, 500 NE Multnomah St. Ste 100, Portland, OR 97232-2099, Phone: **1-800-813-2000** (TTY: **711**), Fax: **1-855-347-7239.** 

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint portal, available at <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, Phone: 1-800-368-1019, TDD: 1-800-537-7697. Complaint forms are available at <u>www.hhs.gov/ocr/office/file/index.html</u>.

#### For Washington Members

You can also file a complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal, available at <a href="https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status">https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status</a>, or by phone at 1-800-562-6900, or 360-586-0241 (TDD). Complaint forms are available at <a href="https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx">https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx</a>.

#### HELP IN YOUR LANGUAGE

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-800-813-2000** (TTY: **711**).

**አማርኛ (Amharic) ማስታወሻ:** የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሲያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-813-2000** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية . تتوافر لك بالمجان. اتصل برقم 1-800-813-2000 (TTT).

中文 (Chinese) 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-813-2000 (TTY:711)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-813-000 (TTT) تا ساس بگیرید.

**Français (French) ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-813-2000** (TTY: **711**).

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-813-2000** (TTY: **711**).

日本語 (Japanese) 注意事項:日本語を話される場合、無料の 言語支援をご利用いただけます。1-800-813-2000 (TTY: 711)まで、お電話にてご連絡ください。

**ខ្មែរ (Khmer) ប្រយ័គ្នះ** បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយ ផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ **1-800-813-2000** (TTY: **711**)។

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-813-2000 (TTY: 711) 번으로 전화해 주십시오.

ລາວ (Laotian) **ໂປດຊາບ:** ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການ ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-813-2000 (TTY: 711). Afaan Oromoo (Oromo) XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-813-2000 (TTY: 711).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-813-2000 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

**Română (Romanian) ATENȚIE:** Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la **1-800-813-2000** (TTY: **711**).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-813-2000 (ТТҮ: 711).

**Español (Spanish) ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-813-2000** (TTY: **711**).

**Tagalog (Tagalog) PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-813-2000** (TTY: **711**).

**ไทย (Thai) เรียน:** ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการ ช่วยเหลือทางภาษาได้ฟรี โทร **1-800-813-2000** (TTY: **711**).

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-813-2000 (TTY: 711).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-813-2000 (TTY: 711).