

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

KP OR Gold 0/30 w/ VX & Massage

2023 Contract

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) | None |
| Individual Family Member Deductible per Year (for each Member in a Family of two or more Members) | None |
| Family Deductible per Year (for an entire Family) | None |
| Out-of-Pocket Maximum ¹ | |
| Self-only Out-of-Pocket Maximum per Year (for a Family of one Member) | \$8,200 |
| Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members) | \$8,200 |
| Family Out-of-Pocket Maximum per Year (for an entire Family) | \$16,400 |
| Office visits | You pay |
| Routine preventive physical exam | \$0 |
| Telehealth (phone/video) | \$0 |
| Primary Care | \$30 |
| Specialty Care | \$50 |
| Urgent Care | \$60 |
| Tests (outpatient) | You pay |
| Preventive Tests | \$0 |
| Laboratory | \$30 per department visit |
| X-ray, imaging, and special diagnostic procedures | \$30 per department visit |
| CT, MRI, PET scans | \$300 per department visit |
| Medications (outpatient) | You pay |
| Prescription drugs (up to a 30-day supply) | \$15 generic / \$40 preferred brand / \$60 non-preferred brand / 50% Coinsurance specialty |
| Mail Order Prescription drugs (up to a 90-day supply) | \$30 generic / \$80 preferred brand / \$120 non-preferred brand |
| Administered medications, including injections (all outpatient settings) | 40% Coinsurance |
| Nurse treatment room visits to receive injections | \$10 |
| Maternity Care | You pay |
| Scheduled prenatal care visits and postpartum visits | \$0 |
| Laboratory | \$30 per department visit |
| X-ray, imaging, and special diagnostic procedures | \$30 per department visit |
| Inpatient Hospital Services | \$500 per day up to \$2,500 per admission |

| Hospital Services | You pay |
|--|--|
| Ambulance Services (per transport) | \$200 |
| Emergency services | \$500 (Waived if admitted) |
| Inpatient Hospital Services | \$500 per day up to \$2,500 per admission |
| Outpatient Services (other) | You pay |
| Outpatient surgery visit | 40% Coinsurance |
| Chemotherapy/radiation therapy visit | \$50 |
| Durable medical equipment | 40% Coinsurance |
| Physical, speech, and occupational therapies (30 visits combined per Year) | \$50 |
| Skilled Nursing Facility Services | You pay |
| Inpatient skilled nursing Services (up to 60 days per Year) | \$500 per day up to \$2,500 per admission |
| Mental Health and Substance Use Disorder Services | You pay |
| Outpatient Services | \$30 per visit |
| Inpatient hospital & residential Services | \$500 per day up to \$2,500 per admission |
| Alternative Care (self-referred) | You pay |
| Acupuncture Services (up to 12 visits per Year) | \$25 per visit |
| Chiropractic Services (up to 20 visits per Year) | \$25 per visit |
| Massage Therapy (up to 12 visits per Year) | \$25 per visit |
| Naturopathic Medicine | \$30 |
| Vision Services | You pay |
| Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.) | \$0 |
| 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. |
| Routine eye exam (For members 19 years and older.) | \$30 |
| Vision hardware and optical Services (For members 19 years and older.) | Balance after \$200 allowance in a two-Year period. |

¹ 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.