Coverage for: Individual / Family | Plan Type: HMO

KAISER PERMANENTE<sub>®</sub>: Republic Services Inc. (RSI) - WA SQ DHMO

All plans offered and underwritten by Kaiser Foundation Health Plan of Washington

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, see <a href="https://www.kp.org/plandocuments">www.kp.org/plandocuments</a> or call 1-888-901-4636 (TTY: 711). For general definitions of common terms, such as <a href="mailto:allowed-amount">allowed-amount</a>, <a href="mailto:balance-billing">balance-billing</a>, <a href="mailto:coinsurance">coinsurance</a>, <a href="mailto:coinsurance-goy/sbc-qlossary">coinsurance</a>, <a href="mailto

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,000 Individual / \$3,000 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 deductible?	Yes. Preventive care 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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> ?	\$5,000 Individual / \$10,000 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 out-of-pocket limit?	Premiums, health care this plan 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 <a href="https://www.kp.org">www.kp.org</a> or call 1-888-901-4636 (TTY: 711) for a list of <a href="https://www.kp.org">Network Providers</a> .	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 charge and what your plan pays (balance billing)</u> . Be aware your <u>network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u>
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain specialists.	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> .

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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	
Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	\$30 / visit, then 20% coinsurance	Not covered	None	
If you visit a health care provider's office or clinic	Specialist visit	\$50 / visit, then 20% coinsurance	Not covered	None	
	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply.	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan 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	
ii you nave a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	<u>Preauthorization</u> required or will not be covered.	
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.kp.org/formulary	Preferred generic drugs	\$20 (retail); \$40 (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 formulary guidelines.	
	Preferred brand drugs	\$40 (retail); \$80 (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 formulary guidelines.	
	Non-preferred drugs	Applicable Preferred generic or Preferred brand cost shares apply.	Not covered	Up to a 30-day supply (retail); up to a 90-day supply (mail order). Subject to formulary guidelines, when approved through the exception process.	
	Specialty drugs	Applicable Preferred generic, Preferred brand or Non- preferred cost shares apply.	Not covered	Up to a 30-day supply (retail). Subject to formulary guidelines, when approved through the exception process.	
If you have	Facility fee (e.g., ambulatory surgery center)	\$50 / visit, then 20% coinsurance	Not covered	None	
outpatient surgery	Physician/surgeon fees	20% coinsurance	Not covered	None	

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Common Modical		What You Will Pay		Limitations Everytions 9 Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need immediate medical	Emergency room care	\$200 / visit, then 20% coinsurance	\$200 / visit, then 20% coinsurance	You must notify Kaiser Permanente within 24 hours if admitted to a Non-Network Provider; limited to initial emergency only. Copayment waived if admitted directly to the hospital as an inpatient.	
attention	Emergency medical transportation	20% coinsurance	20% coinsurance	None	
	Urgent care	\$30 / visit, then 20% coinsurance	\$200 / visit, then 20% coinsurance	None	
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	Preauthorization required or will not be covered.	
hospital stay	Physician/surgeon fees	20% coinsurance	Not covered	<u>Preauthorization</u> required or will not be covered.	
If you need mental health, behavioral	Outpatient services	\$30 / visit, then 20% coinsurance	Not covered	None	
health, or substance abuse services	Inpatient services	20% coinsurance	Not covered	Preauthorization required or will not be covered.	
	Office visits	20% coinsurance	Not covered	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	Not covered	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services cost shares are separate from that of the mother.	
	Childbirth/delivery facility services	20% coinsurance	Not covered	You must notify Kaiser Permanente within 24 hours of admission, or as soon thereafter as medically possible. Newborn services cost shares are separate from that of the mother.	

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Common Medical		What You Will Pay		Limitations Expontions 9 Other
Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No charge, <u>deductible</u> does not apply.	Not covered	<u>Preauthorization</u> required or will not be covered.
	Rehabilitation services	Outpatient: \$50 / visit, then 20% coinsurance Inpatient: 20% coinsurance	Not covered	Outpatient: 60 visit limit / year, combined with <u>Habilitation services</u> . Inpatient: <u>Preauthorization</u> required or will not be covered.
If you need help recovering or have other special health needs	Outpatient: \$50 / visit, then 20% coinsurance Inpatient: 20% coinsurance	Not covered	Outpatient: 60 visit limit / year, combined with Rehabilitation services. Inpatient: Preauthorization required or will not be covered.	
liceus	Skilled nursing care	20% coinsurance	Not covered	60-day limit / year. <u>Preauthorization</u> required or will not be covered.
	Durable medical equipment	20% <u>coinsurance</u> , <u>deductible</u> does not apply.	Not covered	Subject to <u>formulary</u> guidelines. <u>Preauthorization</u> required or will not be covered.
	Hospice services  No charge, deductible does not apply.	Not covered	<u>Preauthorization</u> required or will not be covered.	
If your child needs	Children's eye exam	\$30 / visit for refractive exam, deductible 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.)

Bariatric surgery

Infertility treatment

Private-duty nursing

• Children's glasses

• Long-term care

• Routine foot care

Cosmetic surgery

• Non-emergency care when traveling outside the U.S. • Weight loss programs

• Dental care (Adult and child)

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

• Acupuncture (12 visit limit / year)

• Hearing aids (1 aid / ear / 36 months)

• Routine eye care (Adult)

• Chiropractic care (20 visit limit / year)

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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 <a href="Health-Insurance Marketplace">Health-Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.Health-Care.gov">www.Health-Care.gov</a> 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	1-888-901-4636 (TTY:711) or <u>www.kp.org</u>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>
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 1-888-901-4636 (TTY: 711).

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-888-901-4636 (TTY: 711).

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

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-888-901-4636 (TTY: 711) uff.

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

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-888-901-4636 (TTY: 711).

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-888-901-4636 (TTY: 711).

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang 1-888-901-4636 (TTY: 711).

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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### **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>	\$1,000
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■ Specialist cost-sharing \$50 + 20%

■ Hospital (facility) coinsurance 20%

Other (blood work) coinsurance 20%

# Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible \$1,000

■ Specialist cost-sharing \$50 + 20%

■ Hospital (facility) coinsurance 20%

Other (blood work) coinsurance 20%

## **Mia's Simple Fracture**

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

■ The plan's overall deductible \$1,000

■ Specialist cost-sharing \$50 + 20%

■ Hospital (facility) coinsurance 20%

Other (x-ray) coinsurance 20%

#### 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:		
Cost Sharing		
<u>Deductibles</u>	\$1,000	
Copayments	\$10	
Coinsurance	\$2,100	
What isn't covered		
Limits or exclusions	\$20	
The total Peg would pay is	\$3,130	

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pa	y:
Cost Sharing	
<u>Deductibles</u>	\$1,000
Copayments	\$1,000
Coinsurance	\$10
What isn't covere	ed
Limits or exclusions	\$0
The total Joe would pay is	\$2,010

### 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	
<u>Deductibles</u>	\$1,000
Copayments	\$500
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

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## **Nondiscrimination Notice**

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. ("Kaiser Permanente") complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Kaiser Permanente does not exclude people or treat them less favorably because of race, color, national origin (including limited English proficiency and primary language), age, disability, sex, sex characteristics (including intersex traits), pregnancy (or related conditions), sex stereotypes, sexual orientation, or gender identity. We also:

- Provide people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, braille, audio, accessible electronic formats, other formats)
- Provide free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Member Services at 1-888-901-4636 (TTY 711).

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, sex, sex characteristics (including intersex traits), pregnancy (or related conditions), sex stereotypes, sexual orientation, or gender identity, you can file a grievance with our Civil Rights Coordinator at P.O. Box 35191, Mail Stop: RCR-A1N-22, Seattle, WA 98124-5191 or by calling **1-888-901-4636** (TTY **711**). You can file a grievance in person or by mail, phone, or online at **kp.org/wa/feedback**. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

The notice of nondiscrimination is available at https://healthy.kaiserpermanente.org/washington/language- assistance/nondiscrimination-notice 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 https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, 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; 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html
- 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 800-562-6900, 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

**English: ATTENTION:** If you speak a language other than English, language assistance services including appropriate auxiliary aids and services, free of charge, are available to you. Call **1-888-901-4636** (TTY **711**).

**Español (Spanish) ATENCIÓN:** Si habla español, tiene a su disposición servicios de asistencia lingüística que incluyen ayudas y servicios auxiliares adecuados y gratuitos. Llame al **1-888-901-4636** (TTY **711**).

中文 (Chinese) 注意事項:如果您說中文,您可獲得免費語言協助服務,包括適當的輔助器材和服務。致電 1-888-901-4636 (TTY 711)。

**Tiếng Việt (Vietnamese) CHÚ Ý:** Nếu bạn nói tiếng Việt, bạn có thể sử dụng các dịch vụ hỗ trợ ngôn ngữ miễn phí, bao gồm các dịch vụ và phương tiện hỗ trợ phù hợp. Xin gọi **1-888-901-4636** (TTY **711**).

한국어 (Korean) 주의: 한국어를 구사하실 경우, 필요한 보조 기기 및 서비스가 포함된 언어 지원 서비스가 무료로 제공됩니다. 1-888-901-4636로 전화해 주세요(TTY 711).

Русский (Russian) ВНИМАНИЕ! Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки, включая соответствующие вспомогательные средства и услуги. Позвоните по номеру 1-888-901-4636 (ТТҮ 711).

Tagalog (Tagalog) PAALALA: Kung nagsasalita ka ng Tagalog, available sa iyo ang serbisyo ng tulong sa wika kabilang ang mga naaangkop na karagdagang tulong at serbisyo, nang walang bayad. Tumawag sa 1-888-901-4636 (TTY 711).

Українська (Ukrainian) УВАГА! Якщо ви володієте українською мовою, вам доступні безкоштовні послуги з мовної допомоги, включно із відповідною додатковою допомогою та послугами. Зателефонуйте за номером 1-888-901-4636 (ТТҮ 711).

ខ្មែរ (Khmer) យកចិត្តទុកអាក់៖ បើអ្នកនិយាយខ្មែរ សេវាជំនួយភាសា រួមទាំងជំនួយនិងសេវាសមស្រប ដោយឥតគិតថ្លៃ មានចំពោះអ្នក។ ហៅ 1-888-901-4636 (TTY 711)។

**日本語 (Japanese) 注意**:日本語を話す場合、適切な補助機器やサービスを含む言語支援サービスが無料で提供されます。 1-888-901-4636までお電話ください(TTY 711)。

**Afaan Oromoo (Oromo) XIYYEEFFANNOO:** Yoo Afaan Oromo dubbattu ta'e, Tajaajila gargaarsa afaanii, gargaarsota dabalataa fi tajaajiloota barbaachisoo kaffaltii irraa bilisa ta'an, isiniif ni jira. **1-888-901-4636** irratti bilbilaa (TTY **711**).

ਪੰਜਾਬੀ (Punjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫ਼ਤ ਉਪਲਬਧ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ, ਜਿਨ੍ਹਾਂ ਵਿੱਚ ਯੋਗ ਸਹਾਇਕ ਸਹਾਇਤਾਵਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਸ਼ਾਮਲ ਹਨ। ਕਾਲ ਕਰੋ 1-888-901-4636 (TTY 711).

العربية (Arabic) تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية بما في ذلك من وسائل المساعدة والخدمات المناسبة بالمجان. اتصل بالرقم (TTY 711).

**Deutsch (German) ACHTUNG:** Wenn Sie Deutsch sprechen, steht Ihnen die Sprachassistenz mit entsprechenden Hilfsmitteln und Dienstleistungen kostenfrei zur Verfügung. Rufen Sie **1-888-901-4636** an (TTY **711**).

ລາວ (Laotian) ເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ລວມທັງອຸປະກອນ ແລະ ການບໍລິການຊ່ວຍເຫຼືອທີ່ ເໝາະສົມ ຈະມີໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-888-901-4636 (TTY 711).

International Symbol for ASL (American Sign Language):

