# KAISER PERMANENTE .: Robert Half International \$400 DHMO

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

Coverage for: Individual / Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>www.kp.org/plandocuments</u> or call 1-888-901-4636 (TTY: 711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-888-901-4636 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$400 Individual / \$800 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 deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$2,200 Individual / \$4,400 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> ?	Premiums, balance-billing charges, 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 <u>www.kp.org</u> or call 1-888-901-4636 (TTY: 711) for a list of <u>Network 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.

		What You	Will Pav	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	<ul> <li>Limitations, Exceptions, &amp; Other</li> <li>Important Information</li> </ul>
	Primary care visit to treat an injury or illness	\$20 / visit, <u>deductible</u> does not apply.	Not covered	None
lf you visit a health care <u>provider's</u>	<u>Specialist</u> visit	\$40 / visit, <u>deductible</u> does not apply.	Not covered	None
office or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply.	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	Diagnostic test (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	Preauthorization required or will not be covered.
	Preferred 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	\$30 (retail); \$60 (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> drug coverage is available at www.kp.org/formulary	Non-preferred drugs	\$60 (retail); \$120 (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.
	Specialty drugs	Applicable Preferred generic, Preferred brand or Non- preferred <u>cost shares</u> 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	None
	Physician/surgeon fees	20% <u>coinsurance</u>	Not covered	None
If you need immediate medical	Emergency room care	\$150 / visit, then 20% <u>coinsurance</u>	\$150 / visit, then 20% <u>coinsurance</u>	You must notify Kaiser Permanente within 24 hours if admitted to a Non-Network Provider;

Common Modical		What You Will Pay		Limitations Exceptions 9 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	<ul> <li>Limitations, Exceptions, &amp; Other</li> <li>Important Information</li> </ul>
attention				limited to initial emergency only. <u>Copayment</u> waived if admitted directly to the hospital as an inpatient.
	Emergency medical transportation	20% coinsurance	20% coinsurance	None
	Urgent care	\$50 / visit, <u>deductible</u> does not apply.	\$150 / visit, then 20% <u>coinsurance</u>	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	Preauthorization required or will not be covered.
If you need mental health, behavioral	Outpatient services	\$20 / visit, <u>deductible</u> does not apply.	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).
lf 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 <u>cost</u> 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 <u>cost</u> <u>shares</u> are separate from that of the mother.
If you need help	Home health care	20% coinsurance	Not covered	130 visit limit / year. <u>Preauthorization</u> required or will not be covered.
recovering or have other special health needs	Rehabilitation services	Outpatient: \$40 / visit, <u>deductible</u> does not apply. Inpatient: 20% <u>coinsurance</u>	Not covered	Inpatient: <u>Preauthorization</u> required or will not be covered.

Common Medical			What You Will Pay		Limitationa Evapationa 8 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	
		Habilitation services	Outpatient: \$40 / visit, <u>deductible</u> does not apply. Inpatient: 20% <u>coinsurance</u>	Not covered	Inpatient: <u>Preauthorization</u> required or will not be covered.	
		Skilled nursing care	20% coinsurance	Not covered	120-day limit / year. <u>Preauthorization</u> required or will not be covered.	
		Durable medical equipment	20% coinsurance	Not covered	Subject to <u>formulary</u> guidelines. <u>Preauthorization</u> required or will not be covered.	
		Hospice services	20% coinsurance	Not covered	Preauthorization required or will not be covered.	
	f	Children's eye exam	Not covered	Not covered	None	
If your child needs 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.)				
Children's glasses	<ul> <li>Long-term care</li> </ul>	<ul> <li>Routine eye care (Adult and child)</li> </ul>		
Cosmetic surgery	<ul> <li>Non-emergency care when traveling outside the</li> </ul>	U.S. • Routine foot care		
Dental care (Adult and child)	Private-duty nursing	<ul> <li>Weight loss programs</li> </ul>		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Acupuncture (12 visit limit / year)	<ul> <li>Chiropractic care (30 visit limit / year)</li> </ul>	<ul> <li>Infertility treatment (\$15,000 medical limit; \$15,000</li> </ul>		
Bariatric surgery	<ul> <li>Hearing aids (\$3,000 limit / ear / 36 months)</li> </ul>	drug limit / lifetime)		

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	1-888-901-4636 (TTY:711) or <u>www.kp.org</u>
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or <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>
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). 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, kwiijigo 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 <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 a	and a
hospital delivery)	
The <u>plan's</u> overall <u>deductible</u>	\$400
Specialist copayment	\$40
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	\$400	
<u>Copayments</u>	\$0	
Coinsurance	\$1,800	
What isn't covered		
Limits or exclusions	\$20	
The total Peg would pay is	\$2,220	

Managing Joe's Type 2 Diabe	tes
(a year of routine in-network care of a well-	
controlled condition)	
The <u>plan's</u> overall <u>deductible</u>	\$400
Specialist copayment	\$40
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	\$5,600
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In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$40	
<u>Copayments</u>	\$800	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$840	

## Mia's Simple Fracture

(in-network emergency room visit and follow up	
care)	
The <u>plan's</u> overall <u>deductible</u>	\$400
Specialist copayment	\$40
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	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$400
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,100

# **Notice of Nondiscrimination**

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. ("Kaiser Permanente") comply with applicable Federal and Washington state civil rights laws and do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or any other basis protected by applicable federal, state, or local law. We also:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, and other formats)
  - Assistive devices (magnifiers, Pocket Talkers, and other aids)
- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these 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, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with our Civil Rights Coordinator by writing to P.O. Box 35191, Mail Stop: RCR-A3S-03, Seattle, WA 98124-5191 or calling Member Services at the number listed above. You can file a grievance 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.

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 https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx



# **Multi-language Interpreter Services**

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

**Español (Spanish): ATENCIÓN:** Si habla español, tiene disponibles servicios de ayuda con el idioma sin cargo. Llame al **1-888-901-4636** (TTY **711**).

中文 (Chinese):注意:如果您說中文,您可以免費獲得語言援助服務。請致電 1-888-901-4636 (TTY 711)。

**Tiếng Việt (Vietnamese): CHÚ Ý:** Nếu quý vị nói tiếng Việt, quý vị có thể sử dụng dịch vụ hỗ trợ ngôn ngữ miễn phí của chúng tôi. Xin gọi số **1-888-901-4636** (TTY **711**).

**한국어 (Korean): 참고:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 제공해 드립니다. **1-888-901-4636**(TTY **711**)번으로 문의하십시오.

Русский (Russian): ВНИМАНИЕ! Если вы говорите по-русски, вам доступны бесплатные услуги переводчика. Звоните по номеру 1-888-901-4636 (ТТҮ 711).

**Tagalog: PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-888-901-4636** (TTY **711**).

Українська (Ukrainian): УВАГА! Якщо ви розмовляєте українською мовою, вам доступні безкоштовні послуги перекладу. Телефонуйте за номером **1-888-901-4636** (ТТҮ **711**).

ភាសាខ្មែរ (Khmer)៖ សូមយកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ សេវាកម្មជំ នួយផ្នែកភាសាដោយមិនគិតថ្លៃគឺ មានសម្រាប់អ្នក។ ទូរស័ព្ទទៅលេខ 1-888-901-4636 (TTY 711)។ **日本語 (Japanese): 注意事項**:無料の日本語での言語サポート をご利用いただけます。1-888-901-4636 (TTY 711) まで、お電話 にてご連絡ください。

**አማርኛ (Amharic)፥ ማሳሰቢያ፥** የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እንዛ አንልግ ሎቶች፣ በነጻ ለእርስዎ ይቀርባሉ፡ ወደ **1-888-901-4636** (TTY **711**) ይደዉሉ።

**Oromiffa (Oromo): XIYYEEFFANNAA:** Afaan dubbattu Oroomiffa yoo ta'e, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. **1-888-901-4636** (TTY **711**) irraatti bilbilaa.

**ਪੰਜਾਬੀ (Punjabi): ਧਿਆਨ ਦਿਓ**: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। **1-888-901-4636** (TTY **711**) 'ਤੇ ਕਾਲ ਕਰੋ।

العربية (Arabic): انتباه إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية، متوفرة لك، مجاناً. اتصل بالرقم 1-888-901-4636 (TTY 711)

**Deutsch (German): ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-888-901-4636** (TTY **711**).

ພາສາລາວ (Lao): ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ແມ່ນຈະມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ເສຍຄ່າໃຫ້ແກ່ທ່ານ. ໂທ 1-888-901-4636 (TTY 711).