




KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC., 2101 East Jefferson Street, Rockville, MD 20852



**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 [www.kp.org/plandocuments](http://www.kp.org/plandocuments) or call 1-855-249-5018 (TTY: 711) . 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 [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-855-249-5018 (TTY: 711) to request a copy.

Important Questions		Answers	Why this Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.	
Are there services covered before you meet your deductible?	Not Applicable.	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="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .	
Are there other deductibles for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.	
What is the out-of-pocket limit for this plan?	\$3,500 Individual / \$9,400 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.	
What is not included in the out-of-pocket limit?	<a href="#">Premiums</a> , 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> .	
Will you pay less if you use a network provider?	Yes. See <a href="http://www.kp.org">www.kp.org</a> or call 1-855-249-5018 (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.	
Do you need a referral to see a specialist?	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 Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$20 / visit	Not covered	Waived for child under age 5
	<a href="#">Specialist</a> visit	\$40 / visit	Not covered	None
	<a href="#">Preventive care/ screening/ immunization</a>	No charge	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . 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)	No charge	Not covered	None
	Imaging (CT/PET scans, MRI's)	\$75 / test	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
<p><b>If you need drugs to treat your illness or condition</b>            More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.kp.org/formulary">www.kp.org/formulary</a></p>	Most generic drugs (Tier 1)	\$15 / <a href="#">prescription</a> at <a href="#">Plan Pharmacy</a> and <a href="#">Mail Order</a> . \$20 / <a href="#">prescription</a> at <a href="#">Participating Pharmacy</a> .	Not covered	Up to a 30-day supply; Up to a 90-day supply for 3 copays at <a href="#">Plan</a> and <a href="#">Participating Pharmacies</a> ; Up to a 90-day supply for 2 copays through <a href="#">Mail Order</a> . No charge for <a href="#">preventive</a> drugs or contraceptives. Maximum copay for a 30-day supply of insulin is \$50.
	Most preferred brand name drugs (Tier 2)	\$30 / <a href="#">prescription</a> at <a href="#">Plan Pharmacy</a> and <a href="#">Mail Order</a> . \$45 / <a href="#">prescription</a> at <a href="#">Participating Pharmacy</a> .	Not covered	Up to a 30-day supply; Up to a 90-day supply for 3 copays at <a href="#">Plan</a> and <a href="#">Participating Pharmacies</a> ; Up to a 90-day supply for 2 copays through <a href="#">Mail Order</a> . No charge for <a href="#">preventive</a> drugs or contraceptives. Maximum copay for a 30-day supply of insulin is \$50.
	Non-preferred drugs (Tier 3)	\$55 / <a href="#">prescription</a> at <a href="#">Plan Pharmacy</a> and <a href="#">Mail Order</a> . \$60 / <a href="#">prescription</a> at <a href="#">Participating Pharmacy</a> .	Not covered	Up to a 30-day supply; Up to a 90-day supply for 3 copays at <a href="#">Plan</a> and <a href="#">Participating Pharmacies</a> ; Up to a 90-day supply for 2 copays through <a href="#">Mail Order</a> . No charge for <a href="#">preventive</a> drugs or contraceptives. Maximum copay for a 30-day supply of insulin is \$50.
	<a href="#">Specialty drugs</a> (Tier 4)	Applicable Generic, Preferred, and Non-Preferred <a href="#">copayments</a>	Not covered	Up to a 30-day supply; Up to a 90-day supply for 3 copays at <a href="#">Plan</a> and <a href="#">Participating Pharmacies</a> ; Up to a 90-day supply for 2 copays through <a href="#">Mail Order</a> . Maximum copay for a 30-day supply of insulin is \$50.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$100 / visit	Not covered	None
	Physician/surgeon fees	No charge	Not covered	Included in facility fee.

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$200 / visit	\$200 / visit	Waived if admitted as inpatient
	<a href="#">Emergency medical transportation</a>	No charge	No charge	None
	<a href="#">Urgent care</a>	\$50 / visit	Not covered	<a href="#">Non-plan providers</a> are covered only outside the service area: \$50 / visit
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 / admission	Not covered	Emergency admissions covered for <a href="#">non-plan providers</a>
	Physician/surgeon fee	No charge	Not covered	Included in facility fee. <a href="#">Emergency services</a> covered for <a href="#">non-plan providers</a>
	Outpatient services	\$20 / individual visit. \$10 / group visit.	Not covered	Mental/Behavioral health: No coverage for psychological testing for ability, aptitude, intelligence or interest; Substance abuse: None
If you are pregnant	Inpatient services	\$200 / admission	Not covered	None
	Office visits	No charge	Not covered	Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	No charge	Not covered	Professional services are included in the facility services.
	Childbirth/delivery facility services	\$200 / admission	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay Plan Provider (You will pay the least)	What You Will Pay Non-Plan Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	Not covered	None
	<a href="#">Rehabilitation services</a>	\$40 / visit	Not covered	Outpatient: Limited to 30 visits of PT/OT/ST / year / injury / incident / condition
	<a href="#">Habilitation services</a>	\$40 / visit	Not covered	For children under age 3.
	<a href="#">Skilled nursing care</a>	\$200 / admission	Not covered	Coverage is limited to 100 days / year
	<a href="#">Durable medical equipment</a>	No charge	Not covered	None
	<a href="#">Hospice service</a>	No charge	Not covered	None
If your child needs dental or eye care	Children's eye exam	\$20 / Optometrist visit. \$40 / Ophthalmologist visit.	Not covered	None
	Children's glasses	No charge	Not covered	1 pair of glasses / year limited to single or bifocal lenses or 1st purchase of contact lenses / year or 2 pair / eye / year <a href="#">medically necessary</a> contacts (from select group of frames and contacts)
	Children's dental check-up	Not covered	Not covered	No coverage for Dental Care

**Excluded Services & Other Covered Services:**

<p><b>Services Your Plan Generally Does NOT Cover (Check your policy or <a href="#">plan document</a> for more information and a list of any other <a href="#">excluded services</a>.)</b></p> <ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private-duty nursing</li> <li>• Routine Foot Care</li> </ul>
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<p><b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan document</a>.)</b></p> <ul style="list-style-type: none"> <li>• Acupuncture (20 visit limit/year)</li> <li>• Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic care (20 visit limit/year)</li> <li>• Infertility treatment</li> <li>• Routine eye care (Adult)</li> <li>• Weight loss programs</li> </ul>
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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 [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	1-855-249-5018 (TTY: 711) or <a href="http://www.kp.org/memberservices">www.kp.org/memberservices</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.ccio.cms.gov">www.ccio.cms.gov</a>
Virginia Bureau of Insurance	1-877-310-6560 or <a href="http://www.scc.virginia.gov/boi">www.scc.virginia.gov/boi</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 1-855-249-5018 (TTY: 711)

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-249-5018 (TTY: 711)

CHINESE (中文): 如果需要中文的帮助，请拨打这个号码 1-855-249-5018 (TTY: 711)

NAVAJO (Dine): Dine'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-249-5018 (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](#) \$0
- [Specialist copayment](#) \$40
- Hospital (facility) [copayment](#) \$200
- Other (blood work) [copayment](#) \$0

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>
<b>In this example, Peg would pay:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$260</b>

**Managing Joe's Type 2 Diabetes**

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

- The [plan's overall deductible](#) \$0
- [Specialist copayment](#) \$40
- Hospital (facility) [copayment](#) \$200
- Other (blood work) [copayment](#) \$0

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>
<b>In this example, Joe would pay:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$600
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$600</b>

**Mia's Simple Fracture**

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

- The [plan's overall deductible](#) \$0
- [Specialist copayment](#) \$40
- Hospital (facility) [copayment](#) \$200
- Other (x-ray) [copayment](#) \$0

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>
<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$400</b>

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

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## NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Health Plan) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. 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 **1-800-777-7902** (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, or sex, you can file a grievance by mail or phone at: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 2101 East Jefferson St., Rockville, MD 20852, telephone number: 1-800-777-7902.

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, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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## HELP IN YOUR LANGUAGE

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call **1-800-777-7902** (TTY: **711**).

**አማርኛ (Amharic)** ማሰቃወቻ: የሚኒስቴር ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ደርጅቶች: በነጻ ሊያጠየቁት ተዘጋጅተዋል: ወደ ማከተለው ቁጥር ይደውሉ **1-800-777-7902** (TTY: **711**).

**1-800-777-7902** (TTY: **711**): إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية متوفرة لك بالمجان. اتصل برقم **1-800-777-7902** (TTY: **711**)

**Bàsòò Wùdù (Bassa) Dè dè nià kɛ dyédé gbo:** Ɔ jù ké ìm Bàsòò-wùdù-po-nyò jù ní, níí, à wuqu kà kò dè po-poò béin ìn gbo kpáa. **Dá 1-800-777-7902** (TTY: **711**)

**বাংলা (Bengali) লক্ষ্য করুন:** যদি আপনি বাংলা, কণা বগতে পারেন, তাহলে নিঃশরচায় ভাষা সহায়তা পরিশেবা উপলব্ধ আছে। ফোন করুন **1-800-777-7902** (TTY: **711**)।

**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 **1-800-777-7902** (TTY: **711**)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-777-7902** (TTY: **711**) تماس بگیرید.

