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

Oregon HDHP PLAN H 5000/40%/7000 **1/1/2024 - 12/31/2024**

Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate.	
Deductible (Embedded Accumulation: If two or more family members are enrolled on the plan, each member must meet their own individual deductible or the combined family must meet the overall family deductible, whichever occurs first. After the deductible is met, you pay the applicable copay/coinsurance for the rest of the year until the out-of-pocket maximum is met.)	
Self-only Deductible per Year (for a Family of one Member)	$5,000
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	$5,000
Family Deductible per Year (for an entire Family)	$10,000
Out-of-Pocket Maximum [1] (Embedded Accumulation: If two or more family members are enrolled on the plan, each must meet their own individual out-of-pocket maximum or the combined family must meet the overall family out-of-pocket maximum, whichever occurs first. After the out-of-pocket maximum is met, no copays/coinsurance is required for the rest of the year.)	
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	$7,000
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	$7,000
Family Out-of-Pocket Maximum per Year (for an entire Family)	$14,000
Office Visits	**You pay**
Routine preventive physical exam	$0
Telehealth (phone/video)	$0 after Deductible *
Primary Care	$5 after Deductible for the first 3 visits; then 40% Coinsurance after Deductible for additional visits in the same year *
Specialty Care	40% Coinsurance after Deductible
Urgent Care	40% Coinsurance after Deductible
Tests (outpatient)	**You pay**
Preventive Tests	$0
Laboratory	40% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	40% Coinsurance after Deductible
CT, MRI, PET scans	40% Coinsurance after Deductible
Medications (outpatient)	**You pay**
Prescription drugs (up to a 30-day supply)	Rider Available for Purchase
Mail Order Prescription drugs (up to a 90-day supply)	
Administered medications, including injections (all outpatient settings)	40% Coinsurance after Deductible
Nurse treatment room visits to receive injections	40% Coinsurance after Deductible
Maternity Care	**You pay**
Scheduled prenatal care visits and postpartum visits	$0
Laboratory	40% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	40% Coinsurance after Deductible
Inpatient Hospital Services	40% Coinsurance after Deductible

Hospital Services	**You pay**
Ambulance Services (per transport)	40% Coinsurance after Deductible
Emergency services	40% Coinsurance after Deductible
Inpatient Hospital Services	40% Coinsurance after Deductible
Outpatient Services (other)	**You pay**
Outpatient surgery visit	40% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	40% Coinsurance after Deductible
Durable medical equipment	20% Coinsurance after Deductible
Physical, speech, and occupational therapies (20 visits per therapy per Year)	40% Coinsurance after Deductible
Skilled Nursing Facility Services	**You pay**
Inpatient skilled nursing Services (up to 100 days per Year)	40% Coinsurance after Deductible
Mental Health and Substance Use Disorder Services	**You pay**
Outpatient Services	$5 after Deductible for the first 3 visits; then 40% Coinsurance after Deductible for additional visits in the same year *
Inpatient hospital & residential Services	40% Coinsurance after Deductible
Alternative Care (self-referred)	**You pay**
Acupuncture Services	Rider Available for Purchase
Chiropractic Services	
Massage Therapy	
Naturopathic Medicine	$5 after Deductible for the first 3 visits; then 40% Coinsurance after Deductible for additional visits in the same year *
Vision Services	**You pay**
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	40% Coinsurance after Deductible
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	Rider Available for Purchase
Routine eye exam (For members 19 years and older.)	40% Coinsurance after Deductible
Vision hardware and optical Services (For members 19 years and older.)	Rider Available for Purchase

[1] Refer to your Evidence of Coverage (EOC) for benefits that may not apply to Out-of-Pocket Maximum.

***** First 3 visits (or days) are any combination of in-person or telemedicine Services for primary care non-specialty medical Services, mental health outpatient Services, naturopathic medicine, or Substance Use Disorder outpatient Services.

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**.

Non-participating providers may bill you for any charges in excess of the Allowed Amount (balance billing), except where balance billing is prohibited by law. You are protected from balance billing in connection with emergency services and certain services provided at a participating hospital or ambulatory surgical center. For additional information, visit **https://healthy.kaiserpermanente.org/oregon-washington/support/pay-bills/medical-bills/no-surprises-act.**

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.

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