



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.kp.org or by calling 855-249-5018.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	Plan Providers: \$3,550 person/ \$7,100 family Does not apply to Primary Office Visits, Preventive Care, Mental Health and Substance Abuse Office Visits, and Dental. Non-Plan Providers: \$7,100 person/ \$14,200 family	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. Plan Providers: \$6,500 person/ \$13,000 family Non-Plan Providers: \$14,200 person/ \$28,400 family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges (unless balance-billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of plan providers, go to www.kp.org or call 855-249-5018.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	Plan providers: Yes, but you may self-refer to some specialists. Non-plan providers: No	This plan will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have the plan's permission before you see the <u>specialist</u> .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .

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If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or call 855-249-5018 to request a copy.

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



- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use plan **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a Plan Provider	Your cost if you use a Non-Plan Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$50/visit	50% coinsurance after deductible	Copayment waived for children under 5
	Specialist visit	\$50/visit after deductible	50% coinsurance after deductible	_____none_____
	Other practitioner office visit	Chiropractic Care: \$50/visit after deductible	Chiropractic Care: 50% coinsurance after deductible	Limited to 20 visits/condition/year
	Preventive care/screening/immunization	No charge	50% coinsurance after deductible	_____none_____
If you have a test	Diagnostic test (x-ray, blood work)	40% coinsurance after deductible	50% coinsurance after deductible	_____none_____
	Imaging (CT/PET scans, MRIs)	40% coinsurance after deductible	50% coinsurance after deductible	_____none_____

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Common Medical Event	Services You May Need	Your cost if you use a Plan Provider	Your cost if you use a Non-Plan Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.kp.org .	Generic drugs	After deductible. Plan Pharmacy and Mail Order: \$25; Participating Pharmacy: \$35	50% coinsurance after deductible	Up to a 30-day supply; Up to a 90-day supply for 2 copays. No charge for women's preventive contraceptives.
	Preferred brand drugs	After deductible. Plan Pharmacy and Mail Order: \$60; Participating Pharmacy: \$70	50% coinsurance after deductible	
	Non-preferred brand drugs	After deductible. Plan Pharmacy and Mail Order: 50%; Participating Pharmacy: 60%	50% coinsurance after deductible	
	Specialty drugs	After deductible. Applicable Generic, Preferred, and Non-Preferred copayments	50% coinsurance after deductible	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance after deductible	50% coinsurance after deductible	—————none—————
	Physician/surgeon fees	40% coinsurance after deductible	50% coinsurance after deductible	—————none—————
If you need immediate medical attention	Emergency room services	40% coinsurance after deductible	40% coinsurance after deductible	—————none—————
	Emergency medical transportation	No charge after deductible	50% coinsurance after deductible	—————none—————
	Urgent care	\$50/visit after deductible	50% coinsurance after deductible	—————none—————

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Common Medical Event	Services You May Need	Your cost if you use a Plan Provider	Your cost if you use a Non-Plan Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance after deductible	50% coinsurance after deductible	_____none_____
	Physician/surgeon fee	40% coinsurance after deductible	50% coinsurance after deductible	_____none_____
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Individual: \$50/visit Group: \$25/visit	Individual & Group: 50% coinsurance after deductible	No coverage for psychological and neuropsychological testing for ability, aptitude, intelligence, or interest
	Mental/Behavioral health inpatient services	40% coinsurance after deductible	50% coinsurance after deductible	_____none_____
	Substance use disorder outpatient services	Individual: \$50/visit Group: \$25/visit	Individual & Group: 50% coinsurance after deductible	_____none_____
	Substance use disorder inpatient services	40% coinsurance after deductible	50% coinsurance after deductible	_____none_____
If you are pregnant	Prenatal and postnatal care	No charge	50% coinsurance after deductible	After confirmation of pregnancy
	Delivery and all inpatient services	40% coinsurance after deductible	50% coinsurance after deductible	_____none_____
If you need help recovering or have other special health needs	Home health care	No charge after deductible	50% coinsurance after deductible	_____none_____
	Rehabilitation services	Inpatient: 40% coinsurance after deductible; Outpatient: \$50/visit after deductible	50% coinsurance after deductible	Inpatient: None; Outpatient: PT/ST/OT limit of 30 visits/therapy/condition/year. Cardiac Rehab limit of 90 visits/therapy/year of PT/OT/ST. Pulmonary Rehab limit of 1 program/lifetime.
	Habilitation services	Inpatient: 40% coinsurance; Outpatient: \$50/visit after deductible	50% coinsurance after deductible	For children under age 19 with a congenital or genetic birth defect

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Common Medical Event	Services You May Need	Your cost if you use a Plan Provider	Your cost if you use a Non-Plan Provider	Limitations & Exceptions
	Skilled nursing care	40% coinsurance after deductible	50% coinsurance after deductible	Limited to 100 days/year
	Durable medical equipment	40% coinsurance after deductible	50% coinsurance after deductible	_____none_____
	Hospice service	40% coinsurance after deductible	50% coinsurance after deductible	_____none_____
If your child needs dental or eye care	Eye exam	Optometrist: \$50/visit; Ophthalmologist: \$50/visit after deductible	50% coinsurance after deductible	One exam/year.
	Glasses	No charge	50% coinsurance after deductible	1 pair of glasses/year limited to single or bifocal lenses or 1st purchase of contact lenses/year or 2 pair/eye/year medically necessary contacts (from select group of frames and contacts)
	Dental check-up	Covered per fee schedule	Not covered	One evaluation, including teeth cleaning, topical fluoride applications, covered 2 times/year; 2 bitewing x-ray/year; 1 set of full mouth x-rays every 5 years.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u>.)		
<ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Long-term care 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S • Private-duty nursing 	<ul style="list-style-type: none"> • Routine foot care • Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> • Bariatric surgery • Chiropractic care (Limited to 20 visits/condition/year) 	<ul style="list-style-type: none"> • Dental care (Adult) • Hearing aids (Under age 18: 1 per ear per 36 months) 	<ul style="list-style-type: none"> • Infertility treatment • Routine eye care (Adult)

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Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-855-249-5018. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, contact the plan at 1-855-249-5018. You may contact your state insurance department, or the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the State's Health Education and Advocacy Unit of the Consumer Protection Division Maryland Office of the Attorney General, Health Education and Advocacy Unit at 1-877-261-8807 or www.oag.state.md.us/Consumer.HEAU.htm.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 855-249-5018 or TTY/TDD 1-301-879-6380

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 855-249-5018 or TTY/TDD 1-301-879-6380

CHINESE: 若有問題: 請撥打855-249-5018 或 TTY/TDD 1-301-879-6380

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 855-249-5018 or TTY/TDD 1-301-879-6380

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$3,320
- Patient pays \$4,220

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$3,600
Co-pays	\$20
Co-insurance	\$400
Limits or exclusions	\$200
Total	\$4,720

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$940
- Patient pays \$4,460

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$3,600
Co-pays	\$700
Co-insurance	\$80
Limits or exclusions	\$80
Total	\$4,460

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, co-payments, and co-insurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your

providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as co-payments, deductibles, and co-insurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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