

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232

# Summary of Medical Benefits

OR Ep26

April 1, 2016 - March 31, 2017

Multnomah Bar Association

Group Number: 1568

## Deductible

For one Member per Calendar Year	\$4,000
For an entire Family per Calendar Year	\$8,000

**Out-of-Pocket Maximum** (Note: All Deductible, Copayment, and Coinsurance amounts count toward the Out-of-Pocket Maximum, unless otherwise noted. The Deductible and Out-of-Pocket Maximum amounts are subject to increase if the U.S. Department of Treasury changes the minimum Deductible and Out-of-Pocket Maximum amounts required in High Deductible Health Plans.)

For one Member	\$6,550
For an entire Family	\$13,100

## Office visits

### You pay

Routine preventive physical exam	\$0
Primary Care	20% Coinsurance after Deductible
Specialty Care	20% Coinsurance after Deductible
Urgent Care	20% Coinsurance after Deductible

## Tests (outpatient)

### You pay

Preventive Tests	\$0
Laboratory	20% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	20% Coinsurance after Deductible
CT, MRI, PET scans	20% Coinsurance after Deductible

## Medications (outpatient)

### You pay

Prescription drugs (up to a 30 day supply)	\$15 generic/\$30 preferred brand
Mail Order Prescription drugs (up to a 90 day supply)	\$30 generic/\$60 preferred brand
Administered medications, including injections (all outpatient settings)	20% Coinsurance after Deductible
Nurse treatment room visits to receive injections	20% Coinsurance after Deductible

## Maternity Care

### You pay

Scheduled prenatal care and first postpartum visit	\$0
Laboratory	20% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	20% Coinsurance after Deductible
Inpatient Hospital Services	20% Coinsurance after Deductible

## Hospital Services

### You pay

Ambulance Services (per transport)	20% Coinsurance after Deductible
Emergency department visit	20% Coinsurance after Deductible
Inpatient Hospital Services	20% Coinsurance after Deductible

## Outpatient Services (other)

### You pay

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Outpatient surgery visit	20% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	20% Coinsurance after Deductible
Durable medical equipment, external prosthetic devices, and orthotic devices	20% Coinsurance after Deductible
Physical, speech, and occupational therapies (up to 20 visits per therapy per Calendar Year)	20% Coinsurance after Deductible
<b>Skilled Nursing Facility Services</b>	<b>You pay</b>
Inpatient skilled nursing Services (up to 100 days per Calendar Year)	20% Coinsurance after Deductible
<b>Chemical Dependency Services</b>	<b>You pay</b>
Outpatient Services (Group visit ½ copay)	20% Coinsurance after Deductible
Inpatient hospital & residential Services	20% Coinsurance after Deductible
<b>Mental Health Services</b>	<b>You pay</b>
Outpatient Services (Group visit ½ copay)	20% Coinsurance after Deductible
Inpatient hospital & residential Services	20% Coinsurance after Deductible
<b>Alternative Care</b>	<b>You pay</b>
Alternative care (self-referred)	Not covered
<b>Vision Services</b>	<b>You pay</b>
Routine eye exam (through first month of age 19)	\$0
Vision hardware and optical Services (through first month of age 19)	No charge for one pair standard frames and lenses or contact lenses every 12 months.
Routine eye exam (age 19 and older)	20% Coinsurance after Deductible
Vision hardware and optical Services (ages 19 years and older)	Balance after \$150 allowance, once every two calendar years

### Additional Features

#### Online Access anytime, anywhere at no additional charge: [kp.org](http://kp.org)

- Access medical records
- Refill Prescriptions
- Email doctor
- Check lab results
- Schedule appointments
- Health Risk Assessments – personal online tool for members

#### Member Discounts: [kp.org/choosehealthy](http://kp.org/choosehealthy)

- CHP Active and Healthy
- Fitness club discounts
- Vitamins and supplements
- Alternative and chiropractic care

#### Facilities and Services: [kp.org/facilities](http://kp.org/facilities)

- 37 Medical office
- 8 Urgent Care Services
- 17 Dental offices
- The Portland Clinic (7 locations)
- 24-hours advise nurses
- Health coach services

## Exclusions and Limitations

The Services listed below are either completely excluded from coverage or partially limited. This applies to all Services that would otherwise be covered and is in addition to the exclusions and limitations that apply only to a particular Service as listed in the description of that Service in the *Evidence of Coverage (EOC)*. For a complete list and description of Exclusions and Limitations please refer to *EOC*.

**Acupuncture** unless your employer Group has purchased the "Alternative Care Services Rider". **Chiropractic** unless your employer Group has purchased the "Alternative Care Services Rider" or the "Chiropractic Services Rider" (for self-referred chiropractic care). **Cosmetic Services**; This exclusion does not apply to Services that are covered under "Reconstructive Surgery Services" in the "Benefits" section of the *EOC*. **Custodial Services. Dental Services. Designated Blood Donations. Employer Responsibility**; We do not reimburse the employer for any Services that the law requires an employer to provide. **Experimental or Investigational Services. Eye Surgery**; Radial keratotomy, photorefractive keratectomy, and refractive surgery, including evaluations for the procedures. **Family Services**; Services provided by a member of your immediate family. **Genetic Testing. Hearing Aids** unless your Group has purchased the "Hearing Aid Rider." **Hypnotherapy. Infertility Services** unless your group has purchased the "Infertility Treatment Services Rider." **Intermediate Services**; Services in an intermediate care facility are excluded. **Low-Vision Aids. Massage Therapy Services** unless your employer Group has purchased the "Alternative Care Services Rider". **Naturopathy Services** unless your employer Group has purchased the "Alternative Care Services Rider". **Non-Medically Necessary Services. Services Related to a Non-Covered Service. Services That are Not Health Care Services, Supplies, or Items. Supportive Care and Other Services. Surrogacy**. Services for anyone in connection with a Surrogacy Arrangement, except for otherwise-covered Services provided to a Member who is a surrogate. **Travel and Lodging. Travel Services**. All travel-related Services including travel-only immunizations (such as yellow fever, typhoid, and Japanese encephalitis), unless your Group has purchased the "Travel Services Rider." **Vision Hardware and Optical Services** unless your Group has purchased an "Adult Vision Hardware and Optical Services Rider" and/or "Pediatric Vision Hardware and Optical Services Rider." **Vision Therapy and Orthoptics or Eye Exercises**.

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**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.711. Language Interpretation Services, all areas.1-800-324-8010

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This is not a contract. This benefit summary 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 Membership Services. In the case of conflict between this summary and the *EOC*, the *EOC* will prevail.