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 - Custom Deductible Added Choice Plan **4/1/2025 - 3/31/2026**

Lewis & Clark College **Group Number: 1495-016**

	Select Providers	PPO Providers	Non-Participating Providers [1]
Calendar year is the time period (Year) in which dollar, day, and visit limits, Deductibles and Out-of-Pocket Maximums accumulate.			
Deductible			
For Services that are subject to the Deductible, the amounts you pay for covered Services from Select Providers also count toward the Deductible for Services from PPO Providers, and vice versa. The amounts you pay for Services from Non-Participating Providers only count toward the Deductible for Services from Non-Participating Providers.			
Self-only Deductible per Year (for a Family of one Member)	$1,250	$2,250	$3,250
Individual Family Member Deductible per Year (for each Member in a Family of two or more Members)	$1,250	$2,250	$3,250
Family Deductible per Year (for an entire Family)	$3,250	$6,250	$9,250
Out-of-Pocket Maximum [2]			
Self-only Out-of-Pocket Maximum per Year (for a Family of one Member)	$4,500	$6,500	$8,000
Individual Family Member Out-of-Pocket Maximum per Year (for each Member in a Family of two or more Members)	$4,500	$6,500	$8,000
Family Out-of-Pocket Maximum per Year (for an entire Family)	$8,500	$12,500	$15,500
Office Visits		**You pay**	
Routine preventive physical exam	$0	$0	40% Coinsurance after Deductible
Telehealth (phone/video)	$0 *	$0 *	40% Coinsurance after Deductible
Primary Care	$5 for first 3 visits; then $25 for additional visits in the same Year *	$5 for first 3 visits; then $35 for additional visits in the same Year *	40% Coinsurance after Deductible
Specialty Care	$35	$45	40% Coinsurance after Deductible
Urgent Care	$45	$55	40% Coinsurance after Deductible
Tests (outpatient)		**You pay**	
Preventive Tests	$0	$0	40% Coinsurance after Deductible
Laboratory	$25 per department visit	$35 per department visit	40% Coinsurance after Deductible

X-ray, imaging, and special diagnostic procedures	$25 per department visit	$35 per department visit	40% Coinsurance after Deductible
CT, MRI, PET scans	$100 per department visit	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Medications (outpatient)		**You pay**	
Prescription drugs (up to a 30 day supply)	$15 generic / $30 preferred brand / $50 non-preferred brand / $150 specialty	At MedImpact Pharmacy $20 generic / $40 preferred brand / $60 non-preferred brand / $150 for specialty drugs	
Mail Order Prescription drugs (up to a 90 day supply)	$30 generic / $60 preferred brand / $100 non-preferred brand	MedImpact Mail-Order call CVS Caremark 1-800-237-2767	
Administered medications, including injections (all outpatient settings)	20% Coinsurance after Deductible	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Nurse treatment room visits to receive injections	$10	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Maternity Care		**You pay**	
Scheduled prenatal care visits and postpartum visit	$0	$0	40% Coinsurance after Deductible
Laboratory	$25 per department visit	$35 per department visit	40% Coinsurance after Deductible
X-ray, imaging, and special diagnostic procedures	$25 per department visit	$35 per department visit	40% Coinsurance after Deductible
Inpatient Hospital Services	20% Coinsurance after Deductible	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Hospital Services		**You pay**	
Ambulance Services (per transport)	20% Coinsurance after Deductible		
Emergency services	$200 after Deductible (Waived if admitted)		
Inpatient Hospital Services	20% Coinsurance after Deductible	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Outpatient Services (other)		**You pay**	
Outpatient surgery visit	20% Coinsurance after Deductible	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Chemotherapy/radiation therapy visit	$35 after Deductible	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Durable medical equipment	20% Coinsurance after Deductible	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Physical, speech, and occupational therapies (up to 20 visits per therapy per Year)	$35	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Skilled Nursing Facility Services		**You pay**	
Inpatient skilled nursing Services (up to 100 days per Year)	20% Coinsurance after Deductible	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Mental Health and Substance Use Disorder Services		**You pay**	
Outpatient Services	$5 for first 3 visits; then $25 per visit for additional visits in the same Year *	$5 for first 3 visits; then $35 per visit for additional visits in the same Year *	40% Coinsurance after Deductible

Inpatient hospital & residential Services	20% Coinsurance after Deductible	30% Coinsurance after Deductible	40% Coinsurance after Deductible
Alternative Care (self-referred)		**You pay**	
Acupuncture Services (up to 12 visits per Year)	$25 per visit	20% Coinsurance	40% Coinsurance
Chiropractic Services (up to 20 visits per Year)	$25 per visit	20% Coinsurance	40% Coinsurance
Massage Therapy (up to 12 visits per Year)	$25 per visit	20% Coinsurance	40% Coinsurance
Naturopathic Medicine	$5 for first 3 visits; then $25 for additional visits in the same Year *	$5 for first 3 visits; then $35 for additional visits in the same Year *	40% Coinsurance after Deductible
Vision Services		**You pay**	
Routine eye exam (Covered until the end of the month in which Member turns 19 years of age.)	$0	$0	40% Coinsurance after Deductible
Vision hardware and optical Services (Covered until the end of the month in which Member turns 19 years of age.)	No charge for one pair standard frames and lenses or 12-month supply contact lenses per year.		50% Coinsurance
Routine eye exam (For members 19 years and older.)	$25	$35	40% Coinsurance after Deductible
Vision hardware and optical Services (For members 19 years and older.)	Allowance of up to $150 for prescription eyeglasses or conventional or disposable prescription contact lenses, including Medically Necessary contact lenses, not more than once in a two-Year period.		

[1] 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 Select or PPO hospital or ambulatory surgical center. For additional information, visit **https://healthy.kaiserpermanente.org/oregon-washington/support/pay-bills/medical-bills/no-surprises-act**.

[2] 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, behavioral health outpatient Services, naturopathic medicine, or Substance Use Disorder outpatient Services received from both KP Select Providers or PPO Providers combined.

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**.

Questions? Call Customer Service at 1-866-616-0047 (M-F, 8 am-6 pm) or visit **kp.org.** 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.