

Medical Plan Benefit Summary



POS Plan Summary
Effective Date: 08/01/2020

This is a brief summary of benefits. THIS IS NOT A CONTRACT OR CERTIFICATE OF COVERAGE. All benefit descriptions, including alternative care, are for medically necessary services. The Member will be charged the lesser of the cost share for the covered service or the actual charge for that service. For full coverage provisions, including limitations, please refer to your certificate of coverage. In accordance with the Patient Protection and Affordable Care Act of 2010:

- The lifetime maximum on the dollar value of covered essential health benefits no longer applies. Members whose coverage ended by reason of reaching a lifetime limit under this plan are eligible to enroll in this plan.
- Agency Providers only: Dependent children who are under the age of twenty-six (26) are eligible to enroll in this plan. You will be responsible for paying the full cost of the premium for your dependents. Contact your employer for premium rates.

Benefits	Inside Network	Outside Network
Plan deductible	No annual deductible	Individual deductible: \$500 per calendar year Family deductible: \$1,000 per calendar year
Individual deductible carryover	Not applicable	4th quarter carryover applies
Plan coinsurance	No plan coinsurance	Plan pays 80%, you pay 20% of the Allowed Amount.
Out-of-pocket limit	Individual out-of-pocket limit: \$1,200 Family out-of-pocket limit: \$2,400 Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: All cost shares for covered services	Out-of-pocket limit is shared with in-network Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit: All cost shares for covered services
Pre-existing condition (PEC) waiting period	No PEC	Same as in-network
Lifetime maximum	Unlimited	Same as in-network maximum
Outpatient services (Office visits)	\$15 co-pay	\$15 co-pay, deductible and coinsurance apply
Hospital services	Inpatient services: \$100 co-pay, per day for up to 5 days per admit Outpatient surgery: \$50 co-pay	Inpatient services: \$100 co-pay, per day for up to 5 days per admit. Deductible and coinsurance apply Outpatient surgery: \$50 co-pay, deductible and coinsurance apply
Prescription drugs (some injectable drugs may be covered under Outpatient services)	Value based/preferred generic (Tier 1)/preferred brand (Tier 2)/non-preferred (Tier 3) \$4/\$8/\$25/\$50 co-pay per 30 day supply	Preferred generic/preferred brand/non-preferred \$13/\$30/\$55 co-pay per 30 day supply
Prescription mail order	\$5 discount per 30 day supply	Not covered
Acupuncture	Covered up to 8 visits per medical diagnosis per calendar year without prior authorization; additional visits when approved by the plan - \$15 co-pay	\$15 co-pay, deductible and coinsurance apply

Kaiser Permanente of Washington POS Health Plan Benefit Summary, continued.

Benefits	Inside Network	Outside Network
Ambulance services	Plan pays 80%, you pay 20%	Same as in-network
Chemical dependency	Inpatient: \$100 co-pay, per day for up to 5 days per admit Outpatient: \$0 co-pay	Inpatient: \$100 co-pay, per day for up to 5 days per admit, deductible and coinsurance apply Outpatient: \$15 co-pay, deductible and coinsurance apply
Devices, equipment and supplies	Covered at 50% Durable medical equipment Orthopedic appliances Post-mastectomy bras limited to two (2) every six (6) months Ostomy supplies Prosthetic devices	Covered at 50%, deductible applies
Diabetic supplies	Insulin, needles, syringes and lancets-see Prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see Devices, equipment and supplies. When Devices, equipment and supplies or Prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.	Insulin, needles, syringes and lancets-see Prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see Devices, equipment and supplies. When Devices, equipment and supplies or Prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.
Diagnostic lab and X-ray services	Inpatient: Covered under Hospital services Outpatient: Covered in full High end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require prior authorization except when associated with Emergency care or inpatient services.	Inpatient: Covered under Hospital services Outpatient: Deductible and coinsurance apply High end radiology imaging services such as CT, MR and PET must be determined Medically Necessary and require prior authorization except when associated with Emergency care or inpatient services.
Emergency services (co-pay waived if admitted)	\$200 co-pay	\$200 co-pay
Hearing exams (routine)	\$15 co-pay	\$15 co-pay, deductible and coinsurance apply
Hearing hardware	Covered through a separate benefit: EPIC Hearing. No co-pay, up to \$1,200 per ear every 3 years toward the cost of a hearing aid. Learn more at myseiu.be/hearing .	Covered through a separate benefit: EPIC Hearing. No co-pay, up to \$1,200 per ear every 3 years toward the cost of a hearing aid. Learn more at myseiu.be/hearing .
Home health services	Covered in full. No visit limit.	No visit limit Deductible and coinsurance apply
Hospice services	Covered in full	Deductible and coinsurance apply
Infertility services	Medical and surgical services for the treatment of sterility and infertility and all related services, including artificial insemination, in-vitro fertilization and drug therapy are covered subject to the applicable outpatient services cost shares, limited to \$50,000 per lifetime maximum. Fertility drugs are covered subject to deductible and 20% plan coinsurance, limited to a lifetime maximum of \$5,000	Not covered
Manipulative therapy	Covered up to 10 visits per calendar year without prior authorization \$15 co-pay	Visit limits shared with in-network \$15 co-pay, deductible and coinsurance apply
Massage services	See Rehabilitation services	See Rehabilitation services
Maternity services	Inpatient: \$100 co-pay, per day for up to 5 days per admit Outpatient: \$15 co-pay. Routine care not subject to outpatient services co-pay.	Inpatient: \$100 co-pay, per day for up to 5 days per admit, deductible and coinsurance apply Outpatient: \$15 co-pay, deductible and coinsurance apply. Routine care not subject to outpatient services co-pay.

Kaiser Permanente of Washington POS Health Plan Benefit Summary, continued.

Benefits	Inside Network	Outside Network
Mental Health	Inpatient: \$100 co-pay, per day for up to 5 days per admit Outpatient: \$0 co-pay	Inpatient: \$100 co-pay, per day for up to 5 days per admit Deductible and coinsurance apply Outpatient: \$15 co-pay, deductible and coinsurance apply
Naturopathy	Covered up to 3 visits per medical diagnosis per calendar year without prior authorization; additional visits when approved by the plan	\$15 co-pay, deductible and coinsurance apply
Newborn Services	Initial hospital stay: See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.	Initial hospital stay: See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.
Obesity Related Services	Covered at cost shares when medical criteria is met	Covered at cost shares when medical criteria is met
Organ transplants	Unlimited, no waiting period Inpatient: \$100 co-pay, per day for up to 5 days per admit Outpatient: \$15 co-pay	Shared with in-network Inpatient: \$100 co-pay, per day for up to 5 days per admit Deductible and coinsurance apply Outpatient: \$15 co-pay, deductible and coinsurance apply
Preventive care (Well-care physicals, immunizations, Pap smear exams, mammograms)	Covered in full Women's preventive care services (including contraceptive drugs and devices and sterilization) are covered in full.	Deductible and coinsurance apply Women's preventive care services (including contraceptive drugs and devices and sterilization) are subject to then applicable Preventive Care cost share and benefit maximums. Routine mammograms: Deductible and coinsurance apply
Rehabilitation services (Rehabilitation visits are a total of combined therapy visits per calendar year)	Inpatient: 60 days per calendar year. Services with mental health diagnoses are covered with no limit. \$100 co-pay, per day for up to 5 days per admit Outpatient: 60 visits per calendar year. Services with mental health diagnoses are covered with no limit. \$15 co-pay	Inpatient: Day limits shared with in-network \$100 co-pay, per day for up to 5 days per admit Deductible and coinsurance apply Outpatient: Visit limits shared with in-network \$15 co-pay, deductible and coinsurance apply
Skilled nursing facility	Covered in full up to 60 days per calendar year	Day limits shared with in-network benefit, deductible and coinsurance apply
Sterilization (vasectomy, tubal ligation)	Covered in full	Inpatient: \$100 co-pay, per day for up to 5 days per admit, deductible and coinsurance apply Outpatient: \$15 co-pay, deductible and coinsurance apply Women's sterilization procedures are covered subject to the applicable Preventive Care cost share and benefit maximums.
Temporomandibular Joint (TMJ) services	Inpatient: \$100 co-pay, per day for up to 5 days per admit Outpatient: \$15 co-pay	Inpatient: \$100 co-pay, per day for up to 5 days per admit, deductible and coinsurance apply Outpatient: \$15 co-pay, deductible and coinsurance apply
Tobacco cessation counseling	Quit for Life Program - covered in full	Applicable cost shares apply
Routine vision care (1 visit every 12 months)	\$15 co-pay	\$15 co-pay, deductible and coinsurance apply
Optical hardware Lenses, including contact lenses and frames	Members under 19: 1 pair of frames and lenses per year or contact lenses covered at 50% coinsurance Members age 19 and over: \$300 per 12 months	Shared with in-network